

UN Women

In cooperation with FAO, IFAD and WFP

Expert Group Meeting

Enabling rural women's economic empowerment: institutions, opportunities and participation

Accra, Ghana

20-23 September 2011

**Enabling Rural Women's Economic Empowerment:
Institutions, Opportunities, and Participation**

Background paper prepared by:

Catherine Hill*
Canada

* The views expressed in this paper are those of the author and do not necessarily represent those of the United Nations.

Table of Contents

_Toc3036933571. INTRODUCTION	3
1.1. OBJECTIVE	3
1.2 BACKGROUND	3
1.3 SCOPE AND FOCUS.....	4
2. THE GLOBAL CONTEXT: TRENDS AND SHOCKS IN BRIEF	5
2.1 GLOBAL TRENDS.....	5
2.2 OTHER GLOBAL TRENDS IN BRIEF	6
2.3 SHOCKS: FINANCIAL, FOOD, AND FUEL CRISES	7
3. ISSUES, CHALLENGES, GOOD PRACTICES AND OPPORTUNITIES.....	9
3.1 RURAL WOMEN’S ROLES IN AGRICULTURE.....	9
3.2 DECENT AND PRODUCTIVE EMPLOYMENT AND INCOME-GENERATING ACTIVITIES FOR RURAL WOMEN.....	11
3.3 RURAL WOMEN’S ACCESS TO PRODUCTIVE RESOURCES, FINANCIAL SERVICES, MARKETS, AND TECHNOLOGY.....	16
3.4 INFRASTRUCTURE AND SERVICE-DELIVERY	21
3.5 RURAL WOMEN’S ROLE IN NATURAL RESOURCE MANAGEMENT AND CLIMATE CHANGE ADAPTATION	27
3.6 EFFECTIVE INSTITUTIONS AND ENABLING POLICY ENVIRONMENTS THAT PROMOTE GENDER RESPONSIVE RURAL DEVELOPMENT	29
4. CONCLUDING REMARKS AND POTENTIAL ENTRY POINTS	36
POTENTIAL ENTRY POINTS	36
REFERENCES	40

1. INTRODUCTION

1.1. OBJECTIVE

The 56th session of the Commission on the Status of Women (CSW) in 2012 will consider “The empowerment of rural women and their role in poverty and hunger eradication, development and current challenges” as the priority theme. This is in line with its multi-year programme (2010-2014). To this end, UN-Women, together with the Food and Agriculture Organization (FAO), International Fund for Agricultural Development (IFAD), and World Food Programme (WFP), have convened an expert group meeting (EGM) on “Enabling rural women’s economic empowerment: institutions, opportunities, and participation” from 20 to 23 September 2011 in Accra.

The objective of this paper is to support the EGM through assessing the situation across different sectors and regions, to identify good practices, and to provide policy-makers with concrete ideas for action to support and strengthen the economic empowerment of rural women. The findings will provide input to the Secretary-General’s reports to the CSW on the priority theme, as well as the organization of interactive events and the outcome of CSW, a set of policy recommendations (“agreed conclusions”).

1.2 BACKGROUND

Around the world, resilient and resourceful rural women contribute in a multitude of ways through different livelihood strategies to lifting their families and communities out of poverty. They work as unpaid and own-account¹ or self-employed² on-farm and non-farm laborers; as on- and non-farm wage laborers for others in agriculture and agro-industry; as entrepreneurs, traders, and providers of services; as leaders; as technology researchers and developers; and as caretakers of children and the elderly (FAO 2011a). They work in permanent and temporary employment³ and work along a rural-urban continuum and cross-border context, with increasing numbers of rural women migrating for daily, seasonal, or permanent work in urban areas.

Rural women work long hours and many of their activities are not defined as “economically active employment” in national accounts but are essential to the well-being of their households (FAO, 2011a). They also constitute a significant proportion of the labor on their family farms – whether producing for household consumption or for enterprise or both (UNIFEM, 2005). Their

¹ Own-account workers are usually defined as a sub-category of the self-employed, i.e. self-employed workers without employees (ILO, KILM 5th edition). The terms ‘own-account workers’ and ‘self-employed workers’ are used interchangeably throughout the text.

² FAO/ILO (2011) notes that most rural workers are self-employed whether on their own small-scale (or family) farms or in micro and small-enterprises in non-farm activities.

³ The term “rural employment” is defined as any activity, occupation, work, business or service performed by rural people for remuneration, profit, social or family gain, or by force, in cash, or kind, including under a contract of hire, written or oral, expressed or implied, and regardless if the activity is performed on a self-directed, part-time, full-time or casual basis... It comprises agricultural employment – including both on-farm self-employment and wage employment in the agricultural sector, as well as non-agricultural employment, which includes non-farm self-employment and wage employment (FAO/IFAD, 2011).

potential to do so is limited by multiple and diverse constraints by persistent structural gender disparities that prevent them from enjoying their economic and other rights (e.g. those outlined in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), and the Beijing Platform for Action).⁴ They are hampered in their ability to access decent work which they could leverage to improve their economic and overall well-being and importantly their social advancement and political participation (FAO/IFAD/ILO, 2010b). Rural women are constrained by unequal access to productive resources and services and inadequate or inaccessible infrastructure. The limitations rural women face in turn impose huge social, economic, and environmental costs on society as a whole and rural development in particular including lags in agricultural productivity.

Economic empowerment is important as a means for guaranteeing families' secure livelihoods and overall well-being.⁵ Rural women's economic empowerment can have a positive impact on, and is interconnected with, their social and political empowerment, through their increased respect, status, and self-confidence and increased decision-making power in households, communities, and institutions. While there is a strong "business case" for addressing rural women's economic empowerment – namely alleviating poverty⁶ and hunger vis-à-vis all of the Millennium Development Goals, particularly MDG 1, there is an equally important argument for pursuing the goal of rural women's empowerment in and of itself in accordance with internationally agreed human rights treaties including CEDAW.

1.3 SCOPE AND FOCUS

The paper examines recent available evidence to shed light on significant issues concerning rural women's economic empowerment. While recognizing the many constraints, the paper points to good practices and potential entry points from which longer-term solutions can be adopted and/or adapted to scale. It provides a brief review of the global context which impacts the livelihoods and overall well-being of rural women – often in different ways than men – and the subsequent impacts for their families (Section 2), then turns to an exploration of rural women's roles and the most critical issues that must be addressed by governments, civil society and other stakeholders to enable rural women's economic empowerment (Section 3). Section 3 also points to good practices around *enabling policy frameworks and effective institutions*, and *economic opportunities* for rural women, including approaches for facilitating women's full *participation and leadership* in decision-making processes. Finally, the paper builds on the evidence base and good practices outlined to provide policy makers with potential entry points and concrete action needed for advancing the economic empowerment of rural women.

The paper is informed in general by the considerable body of knowledge on gender in the context of *agricultural and rural livelihoods* and *decent work*⁷ that has amassed over the past few decades. Doing so provides a meaningful way to discuss the constraints and opportunities for

⁴ CEDAW Article 14 is the only article in international law addressing the rights of rural women. It commits States Parties to take all appropriate measures to eliminate discrimination against women in rural areas.

⁵ The right to decent livelihood is crucial to women and men around the world. Farmers, workers, peasants, and the urban poor have all fought for the right to "livelihood", but it still is not an internationally recognized human right, nor does it have an internationally agreed upon definition.

⁶ IFAD/FAO/ILO, 2010.

⁷ As outlined in United Nations Decent Work Agenda

rural women's economic empowerment. *Decent work approaches* aim to create better work; support and strengthen enterprises; develop and strengthen social protection; ensure that labour standards apply to all rural workers; and promote social dialogue and institutions in ways that represent women and men and their interests equally. *Livelihood approaches* provide for deeper analysis and understanding of the capabilities, assets and activities required for women's and men's means to a living with a view to improving their livelihoods (Chambers and Conway, 1992 in World Bank/FAO/IFAD, 2009).

2. THE GLOBAL CONTEXT: TRENDS AND SHOCKS IN BRIEF

2.1 GLOBAL TRENDS

Rural women's and men's lives and livelihoods are multi-dimensional and complex, and are interconnected with and often differentially impacted by economic, financial, and trade-based trends and shocks that are direct and indirect results of government policy at international and national levels (e.g. sector investment priorities, fiscal policy trends, moves from universal to targeted social protection, debt management and financial and food crises). Other global trends resulting from policy choices and which differentially impact the lives, livelihoods, and well-being of rural women and men include, but are not limited to, climate change (e.g. loss of biodiversity, degraded land, increased and unpredictable weather variations) and demographic transitions (e.g. fertility decline and urbanization).⁸ These latter issues are introduced briefly in the paper, while the main focus rests on the priorities and policies impacting rural women in the context of their livelihoods, their intra-household, community, and institutional relations, and the current and potential economic opportunities that can shift rural women out of poverty, improve their social and economic status, and improve the lives and choices of their families.

ECONOMIC PRIORITIES AND POLICIES

Trade policy choices have been increasingly export-oriented over recent decades and have trended towards liberalization and opening of markets around the world. These policies assumed that free trade, investment liberalization, private sector and financial system deregulation, and the privatization of public-owned services and enterprises would lead to sustained economic growth, improved productive capacities, and higher growth and productivity, all leading to increased employment opportunities. Yet, the results of these policy choices – typically treated as “gender-neutral” – have been mixed, with women and men impacted differently through the distribution of key economic and financial resources through markets and state interventions that are anything but gender-neutral (United Nations 2009).⁹

⁸ Rural poverty rates in most of the world are higher than urban ones. Using the \$1.08 per day poverty line, the poverty rate for rural areas in developing countries (30 percent) was more than twice that for urban areas (13 percent) in 2002. In a sample of almost 70 countries, the median urban income (consumption) is at least 80 percent higher than rural income in half the countries (World Bank, 2007a).

⁹ While there are international commitments (including the Doha round of the latest WTO member negotiations) to eliminating gender-based discrimination, including in labor and financial markets and ownership of assets and property, women are still disproportionately negatively impacted overall (Garcia, 2006; ILO, 2009a; FAO/IFAD/ILO, 2010b). While economic growth was positively correlated with progress on the Standardized Indicator of Gender Equality (SIGE) for 95 countries between 1980 and 1995 for the two highest income quartiles,

As evidence has shown, there is a clear need to ensure balance between policy and investment choices that favor export-oriented agricultural commodities and the need for strengthening domestic markets that may offer potential employment along different value chains for rural women. For example, policy trends toward export-oriented international trade over the past twenty years have increased formal, labor-intensive, low-skilled, low value-added jobs in developing countries – most of which have been filled by women (FAO, 2011a).¹⁰ Complementary policies are needed to support the growth of domestic markets along with investments in local infrastructure and services to improve conditions for women’s access to markets and economic gains along with improved working standards in rural areas.

While trade policies have trended towards the promotion of exports in recent decades, at the same time, fiscal policies have focused on debt management and budget stabilization. These have resulted in reduced government spending and the adoption of increased user fees¹¹ including on essential rural infrastructure and public services (e.g. reduced health care and social services) which have, in turn, made these services more difficult for women to access while increasing the burden of their unpaid care work, and subsequently reduced their time to engage in economic activities that could contribute to their own empowerment and well-being as well as the overall well-being of their families.

Furthermore, in terms of government spending priorities, the rural development and agriculture sector experienced a substantial decline in investment over the past two decades or so. The share of agricultural expenditure in total government spending of 44 developing countries dropped from 11 percent in 1980 to 7 percent in 2002 (Fan and Sauker, 2006; Cabral, 2006). Further, between 1980 and 2005, overall official development assistance (ODA) to agriculture decreased in real terms by nearly half, despite an increase of 250% in total ODA commitments through those years. The share of ODA to agriculture fell from about 17% in the early 1980s to a low of 3% in 2005.¹² In recent years, there has been renewed interest in investing in agriculture as governments see new opportunities for economic and social gains as well as greater government interest in new approaches to agricultural and rural development (World Bank, 2007). While rural populations have been affected overall, rural women and men have been impacted differently because of their roles and responsibilities including the informal (and often unpaid) nature of women’s work.

2.2 OTHER GLOBAL TRENDS IN BRIEF

Population trends (e.g. urbanization, fertility declines, maternal mortality rates, etc.) are impacting rural areas as well as rural investment and policy priorities. Increasing urbanization

but negatively correlated in the lowest income quartiles, higher rates of economic growth in the poorer countries were associated with a deterioration in overall gender equality (Seguino, 2009 in United Nations 2009).

¹⁰ A recent study in gender gaps in rural wages indicates that women’s hourly wages ranged between 50 and 100 percent of men’s in 13 countries from sub-Saharan Africa, Asia, and Latin America (Fontana and Paciello, 2010). Many of these have been in the high-value agricultural commodity chains (e.g. the cut flower trade) in Africa and Latin America (FAO, 2011a).

¹¹ More recently, countries have reversed these user fees in some sectors, e.g. health (Save the Children, 2006)

¹² Reasons include decreased interest in agriculture due to low commodity prices, farmers against subsidies in key markets, etc.

(expected to reach 9 billion by 2050) has had an impact on rural labor, in part through men's migration for work and subsequent changes in agricultural roles for women, but also through women's migration for employment in the export garment industry, as domestic workers, and in urban services. Over the last few decades, life expectancy has also been on the increase and fertility rates have been on the decline in most of developing world because of economic improvements (World Bank, n.d). Maternal mortality rates have declined in a number of areas, in part because of increased access to health services through access to cell phones (as discussed elsewhere in this paper).¹³ This has improved rural women's health, positively impacting other areas of their lives (e.g. labor).

Increasing evidence links the policies and priorities that have driven the global economy over the past few decades to climate change, which is now impacting diverse populations in different ways. Women and men living in rural areas – particularly those that typically face environmental shocks (droughts, floods, etc.) face substantial impacts. Global warming poses significant threats to agricultural production and trade, and consequently increases the risks of malnutrition and extreme hunger (UNCTAD: 2010). Recent research has indicated that global warming can have differential impacts on women and men because of the different roles and responsibilities they have, for example, in collecting fuelwood and water for their families' use. Mitigation and adaptation policies and strategies will be best served by understanding the differential constraints of women and men and the impacts they face. Moreover, such policies will be more effective if they learn from and build on the different environmental and resource knowledge and skills that rural women and men hold because of their particular roles and responsibilities.

2.3 SHOCKS: FINANCIAL, FOOD, AND FUEL CRISES

A recent report highlighted the importance of distinguishing between the continued gender disparities in global labor markets and the immediate impact of financial crises (ILO, 2009a). The recent Ministerial Declaration of the 2010 High-Level Segment (UN ECOSOC, 2010) also drew attention to the negative impacts of the ongoing financial and economic crisis, the food crisis and continuing food insecurity¹⁴ and the fuel crisis on the achievement of gender equality, the empowerment of women and the Millennium Development Goals. It recognized that women are disproportionately affected by many of these crises and challenges, but also recognized that women have a key leadership role to play, including in decision-making, when responding to them (IFAD, 2010).

The financial crisis, which started in 2008 in developed countries, and continues with the recent economic woes felt in Europe and North America, has led to great economic uncertainty across the globe and impacted developing countries through reduced trade flows, declining commodity prices, tightening of credit markets for both private and public sectors, lower remittances flows, declining foreign direct investment and official development assistance and subsequent impact on labor markets (FAO/IFAD/ILO, 2010b). In 2009, in Asia alone, about 27 million workers were left unemployed, with women being hit hard as they were employed in the export-oriented

¹³ From 1990 – 2008, 147 countries experienced MMR declines. Ninety showed declines of 40% or more, while two experienced no change while 23 countries had an increase (WHO, 2010).

¹⁴ The World Bank estimates that an additional 44 million people have been forced into poverty due to the drastic rise in food prices since June 2010 (World Bank 2011, Food Price Watch).

garment and electronic industries. Retrenched employees turned to rural work opportunities as an only option, creating a process of reverse migration. A recent review of the situation indicates that the gains that had been made in securing better working conditions for workers were difficult to maintain and in fact, regressed in many cases.

The impact of the financial crisis on female tea plantation workers in Sri Lanka

2.5 million or 70% of the 3.5 million workers in Sri Lanka are plantation workers, 10% of whom work in tea plantations. The majority of these – or 65 % of tea plantation workers – are women. The financial crisis affected many plantation workers, but mostly women. Exploitation increased during the crisis including an increase in working hours and workloads. There was an increase in the daily quota from 16-18 kilos of tea leaves to 20-23 kilos. Wages were 405 rupees per month with 285 rupees as basic pay, 30 rupees as a pay increase, and 90 rupees for attendance rate of 74%. Companies already had been reluctant to pay the full sum, but with the financial crisis, were even more so. Because workers had no other source of income, they continued working. As of January-March 2010, 17 factories¹⁵ had closed down and many workers lost their jobs. To retain potential workers, employers hire them as casual workers. Insufficient income leads to women workers having to take extra work instead of days off (in domestic or other agricultural work) to supplement already meagre incomes (Source: Asian Women Workers Newsletter, Vol. 35, 2010 (Jan – Mar)).

The impact of rising and volatile food prices has been felt by rural women and their families across all regions. In Africa, countries that were self-sufficient food producers as recently as fifty years ago have become major food importers over the last few decades, making them more vulnerable to volatile and rising food prices.¹⁶ Women – poor rural women in particular – bear the brunt of rising prices; for example, in many countries, when men migrate for employment, women have greater responsibilities and chores to maintain farming activities and care for dependents. Furthermore, escalating prices mean women, particularly those already struggling to feed themselves and their families, have less money to put toward education and healthcare (Fook, 2011). Experience from past crises also suggests that the tendency to cut back public expenditures during times of financial and economic crisis and decreases in household incomes lead to withdrawal of girls from school (UNCSW, 2010). Without a broader social protection system, rural women try to address shortfalls themselves through, for example, making clothes, taking on healthcare themselves, and stretching already strained food supplies through cutting down the size of meals and harvesting wild plants.

The food price crisis has prompted renewed interest in agricultural growth and rural development to address hunger and poverty. For example, in Africa, the New Economic Programme for African Development (NEPAD) called for African governments to increase spending on agriculture by 10 percent of their national budgets (Mehra and Rojas, 2008), but the discussions neglected to commit to women farmers and resources to strengthen their roles in the agricultural economy (Mehra and Rojas, 2008). Investments in agriculture and rural development must focus on improved productivity of staple food production, strengthen rural infrastructures and services, enable women's greater access to productive resources, and enable greater integration of female

¹⁵While the source does not specify the kinds of factories, it is assumed these are related to tea given the context.

¹⁶ In Asia, food prices also remain high (FAO, 2011 b; FAO 2011c). Elsewhere, in 2011, Latin America started to see increases in prices for maize, a staple food (FAO 2011b; FAO 2011c).

landless laborers into dynamic export and domestic sectors in ways that respect women's and men's labor (Mehra and Rojas, 2008).

3. ISSUES, CHALLENGES, GOOD PRACTICES AND OPPORTUNITIES

3.1 RURAL WOMEN'S ROLES IN AGRICULTURE

RURAL WOMEN'S MULTIPLE AND MULTI-DIMENSIONAL ROLES

Rural women's and men's lives, their livelihoods, and the roles they play are multi-dimensional and dynamic and are impacted by policies and institutional mechanisms and rules as well as the gender relations institutionalized in households, communities, and beyond. Rural women's roles and status in agriculture, as well as their roles in off-farm activities and employment, vary widely from region to region (FAO 2011a). Typically, they manage households and engage in a variety of livelihood strategies to support their families, their communities, and themselves through contributing to food and nutrition security and engaging in income-generating activities to provide much-needed income for household needs. Across regions they are engaged in on- and non-farm activities which are described in greater depth below.

RURAL WOMEN'S UNPAID WORK

Most rural women workers are unpaid family workers or self-employed, typically in low-paying work (ILO, 2008) as they seek to provide goods and services for both home consumption and sale in local markets or peri-urban and urban markets. Moreover, their time to engage in waged market opportunities is often limited compared to men (Fontana and Paciello, 2010). Rather, rural women are often viewed as playing a "helping" role rather than as being active as a "farmer" or "employee" in their own right (see textbox).¹⁷

Rural women's role in Guatemala

Article 139 of the Labour Code of Guatemala describes rural women as "helpers" of the male agricultural workers, rather than as workers entitled to receive their own salary, which significantly impacts upon the ability of these women to feed themselves and their families (FIAN International 2009, Soroptimist International 2010).

<http://www.soroptimistinternational.org/who-we-are/news/post/5-1-billion-still-hungry>

Many of the activities in which rural women engage in their livelihood strategies are not defined as "economically active employment in national accounts systems, yet are crucial to the well-being of household members" (FAO, 2010: 7). Much of women's work is also undervalued because it is typically un- or under-remunerated and often confined to the domestic, or household, realm (Fontana and Paciello, 2010). Caring for children, the elderly and the ill, collecting water and fuel for cooking and heat, and maintaining households and preparing food

¹⁷ Women constitute a significant proportion of unpaid family workers. For example, recent data indicate that unpaid work in family agricultural enterprises accounts for 34 percent of women's informal employment in India (compared with 11 percent for men) and for an astonishing 85 percent in Egypt (compared with 10 percent for men) (UNIFEM, 2005; Fontana and Paciello, 2010).

are responsibilities which are mostly taken up by women and girls; they constitute a heavy time burden for rural women because of inadequate social and health infrastructure and lack of facilities and of institutional support (e.g. childcare and health facilities) (Fontana and Paciello, 2010).¹⁸

TRANSLATING RURAL WOMEN'S AGRICULTURAL WORK INTO FOOD AND NUTRITION SECURITY

Rural women are crucial in translating agricultural production (including livestock, crops, fisheries, agro-forestry, and wild-harvesting of foods) into food and nutrition security for, and the well-being of, their families, their communities, and their nations. They cultivate food crops, produce commercial crops alongside men, manage livestock, grow vegetables in home gardens, fish, and harvest from the forest. When women have an income, substantial evidence indicates that it is more likely to be spent on food and children's needs. Moreover, women are more often than men the ones responsible for selecting and preparing food (utilization, nutrition) for their families as well as for the care and feeding of their children (Quisumbing et al, 1995; World Bank/FAO/IFAD, 2008). Women also use their local knowledge for wild-harvesting of nutritious foods and herbs to provide food and nutrition security for their families.

TRANSLATING RURAL WOMEN'S AGRICULTURAL WORK INTO ECONOMIC EMPOWERMENT AND POVERTY REDUCTION

Governments and the private sector continue to maintain wage disparities in agricultural rates that continue to present greater challenges for women in translating their agriculture-based work into economic empowerment (ILO 2009b). Moreover, women's increased participation in paid work has not seen a matched increase in men's share of unpaid work within the home. The gender division of unpaid domestic work is remarkably resilient around the world and continues to shape the terms on which women are able to take up paid work. It limits the transformative potential of employment – both in agriculture and elsewhere – for the position of women within the home and in the wider society (United Nations, 2009).

Policies and legislation that recognize and translate agricultural labor into decent work and ensure international (ILO) labor standards and rights (including freedom from sexual harassment and gender-based discrimination) and equal remuneration for rural women as well as men is essential for rural women to fully enjoy the benefits of their labor and take full advantage of economic opportunities. This needs to be supported by rural and other institutions that enable women to transform their agricultural work into economic empowerment through, for example, recognizing and guaranteeing their rights to land and other productive resources and access to services. This means, in part, strengthening institutional resources and capacities to translate policies and legislation into action in rural areas along with investment in the needed infrastructure.

¹⁸ Time-use studies across a range of countries estimate that women contribute 85-90 percent of the time spent on food preparation for their household (FAO, 2011a). In general, when paid and unpaid work is considered, women work longer hours than men in most developing countries. For example, rural women in India work almost 11 hours more than urban women and 12 hours more than men; in Benin rural women work 17.4 hours more than men per week, while in Tanzania, rural women work 14 hours more than men per week (FAO, 2009).

Women are constrained in translating their agricultural work into economic empowerment and poverty reduction due to: discriminatory customary and statutory laws and practices that favour men's over women's access to land and other productive resources; harmful practices (e.g. early marriage that limits girls' education), and; domestic violence and lack of control in decision-making processes (e.g. in the intra-household decision-making on income expenditures). While many of these forms of discrimination are increasingly addressed by national policies and legislation (e.g. laws against early marriage and violence against women), in practice, new policies and new or revised laws have proven hard to enforce.

Translating women's agricultural work into economic empowerment requires transforming gender relations at all levels – including in institutions through women's increased representation and participation, and in communities and households with increased decision-making power, voice, and sharing of benefits. In recent years, many NGOs, United Nations agencies, and different governments have undertaken different initiatives to engage men actively in transforming gender relations in communities and households (e.g. CARE's *Abatangamuco*, "Bringers of Light" program in Burundi, and Oxfam/Novib's work supported by IFAD, on women's empowerment in the coffee value chain work¹⁹ in Uganda). Greater alliances to strengthen approaches to engage men in transforming gender relations at all levels have also taken hold, including the global "Men Engage Alliance."

Good practice in engaging men in transforming gender roles and relations: Men Engage Alliance

MenEngage is a global alliance of NGOs and UN agencies that seek to engage boys and men to achieve gender equality. MenEngage partners work collectively and individually toward the fulfillment of the Millennium Development Goals, particularly on achieving gender equality. The Alliance is involved in information-sharing, joint training activities and national, regional and international advocacy. The Alliance develops joint statements of action on specific areas of engaging men, carries out advocacy campaigns and seeks to act as a collective voice to promote a global movement of men and boys engaged in and working toward gender equality and questioning violence and non-equitable versions of manhood. Source: www.menengage.org

3.2 DECENT AND PRODUCTIVE EMPLOYMENT AND INCOME-GENERATING ACTIVITIES FOR RURAL WOMEN

Rural women's primary asset is their own labor, therefore one of the keys to achieving the Millennium Development Goals, particularly MDG1, is to ensure more and better rural employment – whether waged or self-employed enterprise (Fontana and Paciello, 2010). Lack of access to decent work is a major cause of poverty among rural people, and particularly rural women (ILO, 2009a). Decent work involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families; better prospects for personal development and social integration; freedom for people to express their concerns, organize and participate in the decisions that affect their lives; and equality of

¹⁹ Oxfam/Novib/IFAD/WEMAN (supported by IFAD) work with women and men on women's empowerment, particularly in the context of Uganda's coffee value chain. <http://www.oxfamnovib.nl/womens-empowerment-html>. For more on CARE's *Abatangamuco*, see <http://gender.care2share.wikispaces.net/Engaging+Men+%26+Boys>

opportunity and treatment for all women and men. The lack of decent work has been identified as the primary cause of poverty (ILO, 2009a; United Nations, 2009).

While agriculture provides most of the rural employment for some 1.3 billion smallholder farmers and landless workers, employment in other areas is also needed to reduce rural poverty and to enable rural women's economic empowerment.²⁰ This includes, for instance, employment in infrastructure works; rural health, education, finance, and insurance services; tourism, shops and restaurants; and rural industry.

The burden of combining productive and reproductive responsibilities inevitably affects rural women's access to paid employment, often increases their stress levels and has an impact on power dynamics within households. These effects are not accounted for in conventional notions of decent work, which tend to focus only on paid employment outcomes (Fontana and Paciello, 2010). Moreover, gaps in access to education are also a key determinant for women workers' opportunities for better rural jobs (ILO 2009b). Policies are needed to provide rural women and men with a wider range of economic opportunities that involve decent and productive work to enable their economic empowerment. This must include policies and incentives that support decent agricultural and non-farm work.

INFORMAL WORK

Current evidence points to an upward trend in informal employment across all regions (United Nations, 2009).²¹ This trend is a result of a down-sizing of public sector and privatization of public services and a retrenchment of employees, deregulation of labor markets through liberalization, and less secure contracts to name a few (United Nations, 2009). In this context, productive and decent economic opportunities are limited or non-existent in rural areas. As labor is the most widely available "factor of production" for rural women, a gender division of labor persists, with women more prevalent in "informal work"²² -- both agricultural and non-farm -- in rural areas. Informal work is generally precarious and often temporary or seasonal. It is generally poorly paid and lacking coverage by labor legislation and social protection. Data collected from 27 countries also points to a gender gap in formal and informal wage employment in rural areas (FAO, 2011a:17). Moreover, rural women are still minimally represented in unions and workers' associations.

While there has been much focus on transitioning rural women to more formal opportunities and promoting their involvement in agricultural and non-farm opportunities through, for example, high value Non-Traditional Export Agriculture (NTAE) products, there also needs to be a policy

²⁰ FAO indicates that, in rural areas, women comprise 43 per cent of the agricultural labor force in developing countries; their involvement ranges from 20 per cent in Latin America to almost 50 per cent in some parts of Africa and Asia. Available data from 86 countries indicate that 5.4 million women worked as fishers and fish farmers (in the primary sector, i.e. not including processing and marketing) as recently as 2008 – representing 12 per cent of the total number employed in this sector. (FAO, 2011a: 15). There is no comparable data for forestry.

²¹ According to the most recent estimates, informal work accounts for over 24 per cent of total non-agricultural employment in the transition economies, over 47 per cent in the Middle East and North Africa (MENA), more than 50 per cent in Latin America, and over 70 per cent in sub-Saharan Africa and South Asia (Charmes, 2009).

²² As outlined in ILO 2002, informal work also includes home-based work (piecework included), street vending, garbage collectors, charcoal and food vendors, for example.

shift that values and promotes value chains that are more focused on local markets. This can also provide rural women with greater opportunities for jobs along more local value chains (e.g. storage, value-addition processing, marketing) and entry into local markets. Strengthening opportunities that provide transitions to more formal work also requires comprehensive policy shifts to introduce and/or strengthen social protection (through, for example, child care facilities, health insurance, pensions) to enable women (and provide incentives) to take up these opportunities.

NON-FARM ECONOMIC OPPORTUNITIES

While agriculture is a livelihood source for about 86 percent of rural women and men and provides employment for about 1.3 billion smallholder farmers and landless workers, rural off-farm employment has an important role to play in enabling rural women's economic empowerment and in promoting rural development and reducing poverty.^{23 24} Rural non-farm employment (e.g. input agents of seeds and fertilizers, trading enterprises, transport, infrastructure development, and services including education, health, insurance, finance, shops, restaurants) can provide rural women with economic opportunities to reduce their dependency on agriculture and to help them weather economic and environmental shocks that affect agriculture; yet accessing decent and productive rural employment and income-generating activities is still a great challenge for rural women. The empowerment potential of paid employment not only depends on the quantity of jobs for rural women, but also on the quality of those jobs in terms of whether workers' rights and standards are upheld and the voices of women and men are respected in their work (Fontana and Paciello, 2010).

Governments have an important role to play in creating economic opportunities in rural areas through creating enabling policy environments that support employment creation and enterprise development (including tax incentives and investment opportunities for example). Evidence suggests that rural women can also gain from participation in public works programmes when there are decent working conditions including decent wages, child care, and social protection (UNDP, 2010) such as demonstrated by the Indian National Rural Employment Guarantee Act (MGNREGA, 2005), which guarantees 100 days of work at the statutory minimum wage to all rural households whose members are willing to perform unskilled manual labor.

Good practice in public work programmes: Mahatma Gandhi National Rural Employment Guarantee Act, India

Evidence from the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) through a state funded scheme demonstrates that a social protection programme with a rights-based legal guarantee is effective for growing economic and social empowerment, reducing rural women's and men's vulnerability to crises, and empowering women and men to be able to make informed and equitable life choices. MGNREGA is designed to guarantee women equitable work and wages, with a target of 33 percent participation for

²³ Though the number of women who secured paid jobs outside the agricultural sector increased between 1990 and 2008, women have generally failed to access higher-level positions (Millennium Development Goals Report, 2010).

²⁴ Current data point to the importance of non-farm employment for generating household income. In Africa, non-farm activities account for 42 percent of household income; in Latin America it is 40 per cent, and in Asia, it is 32 percent (FAO, 2002; FAO/IFAD/ILO, 2010a).

women every year as well as provision of child care facilities at work sites. The programme has provided employment to 52 million households, increasing income and economic opportunities for disadvantaged groups, decreasing out-migration, and positively impacting life in rural areas. The wages increased over time from minimum wages for agricultural laborers in most States – from approx. USD 1.40 in 2006 to 2.00 per day in 2010. The Programme provides evidence that social protection frameworks should be central to a country’s growth policy, rather than simply a policy response to crisis. Equity should also be a central principle in relation to selection, work, and wages. Various studies show positive trends in women’s empowerment as a result of their inclusion in the economic opportunities with impact on women’s growing confidence and social inclusion as well as participation in social dialogue, growth in economic contribution to household well-being and decision-making on health care, food, expenditures and offsetting of debts, and children’s education. (Source: MGNREGA website; UNDP et al, 2011).

MIGRATION

Migration from rural areas has increasingly become an important, if perhaps less than ideal, livelihood strategy that often changes gender roles and responsibilities for those remaining behind (e.g. increasing labor). While migration offers economic alternatives for rural women and men, migrants, especially women, are often vulnerable and face discrimination. They may have to leave their children, live away from their families, learn a new language, obtain work permits, and learn their rights (FAO/IFAD, ILO, 2010b), all of which can lead to stress and decreased well-being.

However, migration can also stimulate rural development and improve livelihoods and well-being of rural households and communities through remittances which can be used for household needs (e.g. food, clothing, school fees, health fees, construction, agricultural inputs, etc.). Rural men and women often migrate in search of economic opportunities, better infrastructure, and for better chances of acquiring land and other assets (Fontana and Paciello, 2010). Moreover, women now represent about half of the international migration population (Ramirez, Dominguez and Morais, 2005 in Mayoux and Hartl, 2009). In general, rural women tend to migrate shorter distances for informal, seasonal employment (FAO/IFAD/ILO, 2010 a). When rural women migrate, they tend to migrate to other rural areas to work in NTAE or to work as domestic workers, nurses, sex workers, and as employees in export-oriented garment and other types of factories in urban areas (FAO/IFAD/ILO, 2010b).

Skills and know-how learned during migration as well as remittances from migrant women and men laborers are a force for wealth creation in poor regions. Remittances have surpassed official development assistance flows in many countries and are a major source of external financing for households in developing countries.²⁵ At the receiving end, negotiations between remitting and recipient wives and husbands may be stressful and cause strain on relationships that may already

²⁵ Official recorded remittance flows to developing countries were estimated at \$283 billion in 2008, up 6.7 per cent from \$265 billion in 2007 and are not differentiated by urban and rural populations. However, in real terms, remittances were expected to fall from 2 per cent of GDP in 2007 to 1.8 per cent in 2008 (Source: World Bank, 2007; United Nations, 2009). Remittances are often responsible for two to three times the stated figures in some “remittance corridors” and domestic remittances are often disregarded (Mayoux and Hartl, 2009:31).

be strained by the distance between the two. Women may also face security issues in remitting or receiving large amounts of money (Mayoux and Hartl, 2009:34).

To provide viable economic alternatives to migration for rural women, public policy needs to ensure improved agricultural productivity and incomes for women through reducing gender disparities in access to productive resources and stimulating rural employment and entrepreneurship, lightening women's workloads and providing infrastructure and services including social protection (e.g. childcare). Policies and legal frameworks also need to better support the lives and livelihoods of women migrants by supporting them to access residency, social and employment rights, and by promoting female migrant associations and workers' unions, for instance. National labor and migration legislation must also include legal protection for migrants (particularly women) and uphold international labor standards.

GURANTEERING WORK STANDARDS AND RIGHTS

Labor standards and rights are generally poor, largely absent, or not respected in rural employment, whether agricultural or non-farm. Human rights and labor principles are, to a large extent, not respected, including (but not limited to): freedom of association and collective bargaining, forced labor, discrimination and harassment, and abolition of child labor (FAO/IFAD/ILO, 2010c). Reports from Latin America, Sub-Saharan Africa and South Asia all point to women's precarious livelihoods which often become even more precarious and vulnerable when they work in factories; their employment is typically characterized by harassment and discrimination and serves a sole purpose of maintaining their poor economic circumstances as well as those of their families.²⁶ In agriculture, women also face inadequate working conditions as they face health risks through exposure to hazardous chemicals (e.g. pesticides), violence, and sexual harassment. Women workers also predominate in NTAE which are often unskilled, casual and flexible jobs without social security or other benefits (FAO/IFAD/ILO 2010c).

With limited levels of education and low levels of confidence and power to bargain for better conditions, in many rural areas, casual wage labor in agriculture is often the only employment option for poor rural women. Their vulnerable financial situation may force them to sell their labour well below market rates. Thus, efforts to support the full enforcement of labor standards; protect women's rights over their own financial assets through policy, legislation, and enforcement on the ground; and assist women in mobilizing for fair wages also become a crucial dimension to address in efforts to strengthen rural women's economic empowerment (Fontana and Paciello, 2010). Policy-makers need to establish, above all, mechanisms to ensure fair wages and decent working conditions for rural women including policies that promote fair, stable prices for food and agricultural goods both nationally and internationally and legislation that pushes employers to ensure fair and equal wages for women and men. Legislation also needs to address labor conditions and discriminatory working conditions (e.g. harassment).

²⁶ In Guatemala, "women hold only 3 percent of snow pea production contracts but contribute more than one-third of total field labor and virtually all processing labor" (World Bank/FAO/IFAD, 2009). In South African sugar farming contracts, "women held less than half (30 of 70) of the contracts despite providing the majority of the labor on 60 to 70 percent of the contracted plots" (Schneider and Gugerty 2010: 2 in FAO, 2011a).

Good practice in action-oriented research: Highlighting status of women in the horticulture industry: Striving for decent work, recognition of their rights and improved labor standards

Between 2005-2007 Women Working Worldwide (WWW)²⁷ conducted research with trade unions and NGO partner organizations in Kenya, Tanzania, Uganda and Zambia on the situation and needs of horticulture workers in international supply chains, as part of WWW's project, "Promoting women workers' rights in African horticulture." The research team used quantitative and qualitative methods and interviewed more than 1,000 male and female workers, along with farm supervisors and managers and held 24 stakeholder meetings to discuss the findings. The key findings found serious violations of workers' rights on a number of, but not all, farms. These included: extremely low pay rates leaving women unable to cover the most basic costs of living; insecure employment with an absence of contracts and fear of dismissal for complaints raised by workers; poor and precarious working conditions with exposure to hazardous pesticides; forced and unpredictable overtime and repercussions for women's children left without care; sexual harassment including verbal and physical abuse; and job benefits granted in trade for sexual favors and a lack of unionization and discouragement of union organizing on farms. (Pesticides News 80, 2008)

3.3 RURAL WOMEN'S ACCESS TO PRODUCTIVE RESOURCES, FINANCIAL SERVICES, MARKETS, AND TECHNOLOGY

Access to and control over economic and financial resources is critical in enabling rural women's economic empowerment, improving food security, and improving life in rural communities. If women's access to productive resources were the same as men's, women's contribution could reduce the total number of hungry people by 12 to 17 percent in support of Millennium Development Goal 1 of eradicating extreme poverty and hunger (FAO, 2011a). In addition, gender equality in the distribution of economic and financial resources has positive multiplier effects for a range of key development goals, including poverty reduction and the welfare of children (United Nations, 2009). Yet, as numerous studies have shown over the past number of decades, rural women around the world are still constrained in their access to productive resources and services. As FAO has pointed out, women are less likely than men to own land and livestock, adopt new technologies, access credit and other financial services, particularly formal services, or access education and extension services (FAO, 2011a).

PRODUCTIVE RESOURCES

Women's access to, ownership of, and control of land (often considered to be the most important asset) can determine housing quality, security, and broader livelihood strategies and household food security through possibilities for livestock-keeping, small-scale enterprise development and employment, access to water, fuelwood, and other common property resources, and credit (Daley, 2011).²⁸ Women also face gender disparities in accessing (and controlling and owning)

²⁷ Housed at Manchester Metropolitan University. Partners in the research included the Kenya Women Workers Organisation (KEWWO); the Tanzanian Plantation and Agricultural Workers' Union (TPAWU); the Uganda Workers' Education Association (UWEA); and the Workers' Education Association of Zambia (WEAZ) in collaboration with the National Union of Plantation Agricultural and Allied Workers (NUPAAW).

²⁸ FAO's Gender and Land Rights Database indicates that women represent fewer than 5 percent of all agricultural land holdings in North Africa and West Asia. In Sub-Saharan Africa, women hold about 15 percent of the

other productive resources such as agricultural inputs (fertilizer, pesticides, water, etc.) often because of their lack of access to, and more importantly, control and ownership (land titling) over land. Customary practices often contradict policy and legislation that protect women's rights to land and other productive resources. Recent trends toward commercial land acquisitions, as experienced in Sub-Saharan Africa and Latin America, also pose potential constraints to rural women.

Effective legislation and policies need to assert and affirm rural women's rights to land and property, which can be done when women's and men's rights are independent of their civil or marital status. This may also include support of alternate land arrangements such as land access arrangements that are set out in Niger under an ICRISAT²⁹ initiative (see textbox). However, such arrangements would also be served by engaging in appreciative inquiry to assess institutions with key stakeholders and to engage men (such as traditional leaders, heads of communal land use groups) to build improved understanding of the need for change in gender relations and power dynamics around the use of resources.

Good practice: Women's group access to land, Niger

ICRISAT has developed a system for rain-fed horticulture production adapted to land, known as "Bioreclamation of Degraded Lands" (BDL). Women cultivate high-value traditional vegetables such as okra between the trees. A land use system is in place whereby the women's association receives a document signed by the village and the Canton chiefs state the land is allotted to the women's group for at least 20 years. The land does not belong to individual women, but to the association. If an individual man wants to take the land from his wife, he needs to go through the women's association and the authorities who legally issued the land to the association. The system is proving to be self-sustaining with women's groups having accepted this farming system with enthusiasm wherever it has been tried. Large-scale dissemination will start in 2011 where the BDL will be expanded to 50 sites in Niger directly benefiting a total of 50,000 people. Because of its simplicity and success, there is a high potential for many other women's groups across the Sahel to benefit from this farming system. Research on the BDL started in 2005 and has been funded by USAID. (Source: <http://www.icrisat.org/newsroom/latest-news/oumou-story.htm> and (Scaling up to reach more women) *Professor Dov Pasternek at ICRISAT*).

Good practice: Working together to secure women's land rights, Rwanda

Rwanda's state institutions and civil society organizations worked together to secure women's land rights. Specifically, Rwanda reformed its inheritance and land tenure legislation and now has some of the best legal conditions for gender equity on these issues. Enacting the new laws was supported by the participation of women in local government as the 2003 Constitution mandates that 30 percent of all decision-making representatives must be women (FAO, p. 48 SOFA).

agricultural holdings, although there is great divergence across the continent. Comparable data from 20 countries from FAO's RIGA dataset points to men typically having larger holdings than women.

²⁹ International Crops Research Institute for the Semi-Arid Tropics

EDUCATION

Access to education has a major impact on rural women's potential to access productive, income-generating opportunities and more decent work, because of their increased confidence and skills to be able to negotiate for better conditions and organize with others to do so. However, FAO points to a gender bias in education for girls. While the gender differences in education are significant and widespread, a recent FAO study of 15 countries demonstrated that male-heads of household typically complete more years of schooling than their female counterparts. Although there is evidence of bias against girls in education, tremendous gains have been made in primary school enrolment rates for girls.³⁰ When girls expand their knowledge and skills, they expand their range of employment opportunities upon leaving school. Estimates indicate that an extra year of schooling increases women's wages by 10 to 20 per cent (Psacharopoulos and Patrinos, 2004 in World Bank, 2007). Finally, in looking to future generations and the education of rural women's children, evidence indicates that when rural women are economically empowered, their children are more likely to attend school and less likely to engage in child labor (ILO, 2009b). Increased education and training for women can also increase their opportunities for migration under skilled migration schemes (International Organization for Migration (IOM), 2008).

A variety of approaches, including non-formal education, technical and vocational training, agricultural extension services, workplace training, lifelong learning and training in new technologies, and literacy and numeracy training are needed to assist women in searching for better jobs (World Bank 2007). This calls for policies that are broad and comprehensive in addressing education in terms of recognizing the value of formal and non-formal education in the context of rural areas, and making education more accessible to rural women and girls as well as men and boys. This calls for the strengthening of social protection systems that can also support women in accessing education opportunities (through accessing funds, childcare facilities, etc.) and increased investment in rural infrastructure and human resources to provide greater access for rural women.

Good practice: Non-formal education in policy, Pakistan

Non-formal education is a critical tool for eradicating illiteracy among adult women. Pakistan strengthened the gender dimension of its literacy programmes through a review of national policies and programmes. Research was conducted on the root causes of low literacy among women; an advocacy toolkit on gender mainstreaming in literacy programmes was developed; and policymakers and community leaders were sensitized to the importance of female literacy for national development (UNCSW, 2010).

Good practice: University admission quotas, Zambia

Quotas have been used to ensure that girls and boys, women and men have equal access to learning opportunities and that resources are distributed in such a way as to narrow the gender gap. In Zambia, 30 per cent of university admissions slots have been reserved for girls, while both female and male applicants compete for the remaining 70 per cent (UNCSW, 2010).

³⁰ Out of 106 countries committed to MDG3 on gender parity in access to education, 83 had met the target by 2005 (World Bank, 2007b; FAO, 2011a).

FINANCIAL SERVICES

Without access to credit, rural women often lack the capacity to deal with risk and the costs associated with innovation such as establishing or growing a rural enterprise or improving their productivity (as agricultural producers). Constraints to women's access to financial services³¹ include policy and legal barriers as well as cultural "norms" that prevent women from keeping bank accounts or entering into contracts without their husbands or another man (FAO, 2011a). Moreover, women's lack of ownership over assets that can be used as collateral to leverage loans also constrains them more than men. Women may be more disadvantaged than men in starting up enterprises, as they may be less able than men to afford long and expensive registration procedures either because of financial and/or time costs (United Nations, 2009:) or because of illiteracy issues that constrain them in the process.³² Women are also constrained in transitioning to general finance. Approaches to address this problem have included group collateral through associations.

Recently, there has been growing interest in developing comprehensive "inclusive financial sectors" that include a diverse range of financial services to rural areas including agricultural and non-agricultural finance (World Bank/FAO/IFAD, 2009: 85). Both financial institutions and governments at national and regional levels have taken interest in increasing the access of women entrepreneurs to financial instruments, including regular banking services, debt financing and equity financing (United Nations, 2009). Through financial service access, women *can* become economically empowered through using credit, savings, and insurance to promote their own economic activities, as well as create and protect their assets, enter or strengthen their links to markets, and diversify their economic activities (World Bank/FAO/IFAD, 2009).

Good practice: BRAC's Income Generation for Vulnerable Groups Development (IGVD) Programme, Bangladesh

BRAC's Income Generation for Vulnerable Groups Development (IGVD) Programme in Bangladesh has worked with almost 10 million impoverished rural women to move from absolute poverty to economic empowerment. The World Food Programme (WFP) and the Bangladesh government have worked hand-in-hand with BRAC to build income-generating skills (e.g. poultry-raising, silkworm-rearing) and the very poorest have accessed BRAC's Essential Health Care services to break the cycle of poor health and productivity. BRAC works with women to build savings for investment and protection against crises. Within two years, most women move from these small income-generating activities and savings to BRAC's mainstream lending programme. The programme has built the productive skills and increased the income and wealth of poor rural women. At the same time, it has strengthened their self-esteem

³¹ Rural finance includes retail and wholesale institutions that offer financial services to the poor and extremely poor including informal private sector providers (e.g. large-scale farmers, traders, processors, employers as part of sharecropping or leasing arrangements, putting out systems, market transactions, employment), informal mutual financial mechanisms (rotating or accumulating savings and credit associations, burial societies), formal sector providers (banks, post-offices, insurance companies), and specialist microfinance institutions (for poor, extreme poor), membership-based financial organizations (credit unions, cooperatives, and integrated rural development programmes (through programmes and links to financial institutions) (WB/FAO/IFAD, 2009).

³² FAO found that in seven out of nine countries female-headed households were less likely than male-headed households to use credit (FAO, 2011a).

and built social inclusion between them (Source BRAC website www.brac.net; Hashemi 200, cited in Mayoux and Hartl, 2009: 29).

MARKETS

Many rural women and men around the world are involved in the production of produce and value-added goods traded in local and export markets either as farmers, wage workers or as processors or vendors along different value chains. On the whole, small-holder farmers and small entrepreneurs – in particular rural women – have difficulties accessing wider export markets and competing in domestic markets with often cheaper imported foods grown elsewhere (Fontana and Paciello, 2010). Women increasingly supply national and international markets with traditional and high-value produce, but compared to men, women farmers and entrepreneurs face a number of disadvantages, including lower mobility, less access to training, less access to market information, and less access to productive resources. Evidence suggests that women tend to lose income and control over agricultural produce or products when these are marketed (Gurung 2006 in World Bank/IFAD, FAO, 2009). They are also impacted by globally integrated markets which provide for free entry of agricultural products into domestic markets that can impact smallholder women and men farmers. For example 50,000 potato farmers, mostly women, in the Philippines were negatively impacted when pre-cut, ready to cook fries entered the country's market (World Bank/FAO/IFAD, 2009).

To ensure women's improved access to, and benefit from both local and export markets, financial services that target women must be linked to a wider policy framework that ensures access to rural women's financial services and contributes to the development and expansion of markets and value chains. The privatization of rural services has often impacted rural women negatively. For example, when Zambia abolished its marketing boards and privatized extension services and rural credit under structural adjustment, women farmers, more than men, were affected as it was women who tended to access credit and extension services at local market cooperatives (Evers and Walters, 2000 in UN, 2009). Local markets often are more accessible to rural women as they are less likely to have the time, permission, or transport to travel beyond their own villages to (often more lucrative) peri-urban and urban markets; they may also be forced to sell their crops to intermediary traders who often pay lower prices or trade in-kind (Whitehead, 2009 in UN 2009).

TECHNOLOGY

The extent to which rural women participate in technology research and development, together with their access to new technologies, are important factors that impact women's economic empowerment, both in relation to agricultural production and other enterprises (e.g. value addition, processing, storage, etc).³³ Women's knowledge, needs, interests, and constraints in relation to the development of crop varieties, improvements in livestock breeding often differ

³³ Technology research and development includes, for example, building on women's indigenous technological skills and know-how of ecosystems, crops, medicinal plants, livestock, water and fuel sources, production, harvesting, storage, and value addition processes; as well as other knowledge and skills such as those applied for caring children, the elderly, and the ailing. Another important dimension is in improved and ergonomically aware agricultural implements and tools that consider women's needs and address their labor and time constraints.

from men's depending on their roles and need to be considered. The public sector has an important role to play in technology research, development, and market development that can support women producers and vendors. For example, local crops that are important to women (millet, sorghum, leafy vegetables), may not be of interest to private sector researchers who tend to concentrate on internationally traded crops (World Bank/IFAD/FAO, 2009). Additionally, technology adoption requires time, labor, and financial investment, particularly in the early stages, yet it is these three factors that particularly constrain rural women, in contrast to men, because of their different roles and responsibilities. For example, rural women's workloads have increased in many areas due to caring for ailing family members with HIV and AIDS or other chronic illnesses creating a time and labor constraint for rural women (Carr and Hartl, 2010).

In the past two decades, there has been increased interest in the development and adaptation of Information and Communication Technologies (ICTs) for rural areas. Electronic and mobile (e- and m) technologies can provide access to information that is important for strengthening rural women's agricultural productivity and economic enterprises – through accessing information on credit, inputs, processing, and markets, as well accessing information about transportation to move their goods to markets in urban and peri-urban areas and to access health services (e.g. clinics, hospitals) for themselves and their families, etc. Examples of rural women's use of non-traditional technologies can be found in many countries. For example, in Uganda, rural women combine a listening club for rural radio with mobile telephony to make better contacts with other parts of their country and elsewhere and to build greater opportunities to enhance their agricultural production. In the Sikasso Region of Mali, rural women combine video and photos to help in the marketing of their products. Women fish processors in Benin, together with AquaDeD use video, television, and mobile phones to learn new fish preservation techniques and to sell their produce to Togo and Nigeria.³⁴

3.4 INFRASTRUCTURE AND SERVICE-DELIVERY

Infrastructure and service delivery have been core government priorities for decades, yet related policies and programmes have typically been developed in ways that do not consider the potentially different constraints and needs of rural women and men. A recent study summarizes four major differences between women's and men's needs in relation to infrastructure and services including: i.) different need for types and locations of infrastructure and services; ii.) different priorities; iii) unequal opportunities for men and women to participate in decision-making on the choice of infrastructure and services as well as the implementation thereof, and; iv.) disparities in women's and men's access to infrastructure and services (World Bank/FAO/IFAD, 2009: 361). Policy choices under economic globalization and privatization have meant that services that were once provided by governments at highly subsidized rates are now often privatized; these include water, sanitation, health, and extension services to name a few (Carr and Hartl, 2010). Some of the services and infrastructure that benefit rural women and which have been impacted include those in service of rural women's and girls' health and well-being (including access to social services – family planning, prenatal and antenatal services, formal and informal education, nutrition, etc.). The result has been an improvement in services

³⁴ Web2ForDev Gateway <http://www.web2fordev.net/home/1-latest-news/128-rural-women-want-more-access-to-icts>

for the rich and worsening services or no services for the poor who do not have the financial means to access them (Carr and Hartl, 2010).

TRANSPORT

Transport³⁵ is a key element for rural women's economic empowerment and for sustainable development in general. Not only is it closely related to the issue of rural women's collection of water and fuelwood, but also, it is important for enabling women's greater participation in institutions as well as mobility to access input and output markets, health services, and formal and informal education opportunities.

Rural women often face great constraints in accessing goods and services and moving their own produce and products to market and they face higher prices for consumer goods because of the distance and fuel costs involved in transporting goods *to* rural areas and low selling prices for their produce for the same reason. All of these factors combine to hamper rural women's establishment and growth of on and off-farm enterprises and productivity (FAO/IFAD/ILO, 2010 Gender and Rural Employment Policy Brief #5, 2010). Rural women's access to transport is constrained, in part, because of the absence of fair and equal decision-making dynamics in households and communities. For example, in Tamil Nadu, India women were trained to ride bicycles as part of a literacy campaign and although they learned to ride, they could only access their husband's bicycle when their husbands felt it was convenient. Moreover, husbands also expected women to increase their workload and take on extra tasks such as marketing and taking children to school (Rao, 2002 in Carr and Hartl, 2010). Transport costs are often out of rural women's reach also. Moreover, women often lack the means to communicate their transport needs to those controlling the transport (e.g. lack of access to a phone).

Policies that promote affordable, appropriate and reliable transport can improve rural women's livelihood strategies and strengthen their exchange of information, build their social awareness and promote women's social inclusiveness (Omar, 2001:3). Through increased mobility and improved linkages between rural and urban centres, women are also able to leverage urban income sources – through employment in informal (street vending, casual employment, etc.) and formal employment in public infrastructure services, factories, and restaurants and shops to name a few.

HEALTH SERVICES

Women and men encounter numerous constraints in accessing health services in rural areas, but women face particular challenges based on their reproductive and caregiving roles. These include a lack of accessible, affordable, and/or adequate health services (e.g. clinics, hospitals, reproductive health/family planning and counseling). While accessibility is an issue for both men and women, it is often more of a constraint for rural women as they face restrictions on mobility, and lack access to transport or means for contacting transport (e.g. cell phone). Because of expense of transport and of health services, for instance, the costs of childbirth can quickly

³⁵ Rural transport includes public means such as buses and trains as well as private through mini-buses, taxis, and rickshaws, for example. Intermediate means of transport (IMTs) include donkeys, carts, and wheelbarrows and paths and roads.

exhaust a family's income, bringing with it even more financial hardship. Government policies that introduced user fees and increased private services rendered health services less accessible for many of the world's rural poor, particularly women over the past decades.

Only 25 percent of the Least Developing Countries (LDCs) are on track to reduce the infant and child mortality targets set out under the Millennium Development Goals (Goal 5) by 2015. However, the number of women dying due to complications during pregnancy and childbirth has decreased by 34% from an estimated 546,000 in 1990 to 358,000 in 2008.³⁶ In some areas, the key determining factor for improvement highlighted by health workers has been access to cell phones (See textbox below). Further, more rural women are receiving skilled assistance during delivery, reducing long-standing disparities between urban and rural areas.

Good practice: Removing user fees

Removing user fees has proven to be an effective strategy to increase access to healthcare. In Uganda and other countries, the removal of such user fees combined with other health policy reforms led to tremendous improvements in the use of health services, particularly by the poor (Save the Children, 2008). A good example is Millennium Villages, which removed user fees and reduced maternal mortality. In Ghana, as part of the Millennium Villages Initiative, Eriksson and Zain, a mobile phone company, teamed up to provide cell phones to rural villages. The village noted that since 2006 when the phones came in, maternal mortality had declined as women were now able to access health workers. Public health workers noted that while there had been improvements in health services overall, the single most effective factor was the introduction of cell phones (Save the Children, 2008).

CLEAN, EFFICIENT, AND RENEWABLE ENERGY

Rural women and their families require energy for a number of reasons including heat, cooking, light, powering farm and other production equipment and tools, education, developing or growing enterprises, and generating income (Carr and Hartl, 2010). Eighty percent of rural households in developing countries use wood, crop residues, and dung as fuel for cooking; collecting fuelwood is one of the most time-consuming tasks that women (and often children) undertake (Carr and Hartl, 2010).

The United Nations Commission on Sustainable Development called access to affordable energy a "prerequisite" for halving the proportion of people living on US\$1.00 per day by 2015 in accordance with MDG1 (Carr and Hartl, 2010). Government policies and investment in rural development and infrastructure are needed to support the expansion of affordable, clean, and renewable energy in rural areas. Together, governments, NGOs, and the private sector all play an important role in implementing such policies and ensuring women and men can access their energy requirements, particularly in ways that limit women's and children's time and labor, improve overall health and well-being of rural women and their families (e.g. reduction of smoke in households), and contribute to sustainable use of resources (e.g. decrease need for firewood). The broad application of solar energy in rural areas across the world as well as decades of experimentation with improved cook stoves (e.g. Jiko in Kenya) provide governments and civil

³⁶ WHO/UNICEF, UNFPA, World Bank (2010), Trends in maternal mortality.

society with numerous lessons in research, development, and application of renewable and clean energy in ways that respond to the differential needs and constraints of women and men.

Good practice: Solar power fuels secondary education, South Africa

In South Africa, Solar Electric Light Fund (SELF) worked with rural women to establish a revolving microcredit programme to support sales of solar home systems, with 10% down and three-year repayment periods. A Women's Solar Cooperative was organized to administer the loan programme and handle the installation and upkeep of the solar systems. The community installed a solar system in the school which has now provided the opportunity for the Myeka High School to introduce ICTs including the internet so that students can conduct research, download materials, access distance education sources. Graduation rates have increased from 30 to 70 percent and many girls and boys are now entering college (SELF, 2003).

Good practice: Grameen Shakti solar home systems, Bangladesh

The winner of a Right Livelihoods Award, Grameen Shakti has used micro-credit to develop one of the first successful market based models of taking renewable energy technologies to rural women and men and has emphasized community participation and motivation as the basis of all its activities. Youth have been employed as technicians and children of clients have been provided with scholarships. The participation of women in training on repair and employment as technicians is emphasized. Grameen Shakti demonstrates renewable technologies to rural women through demonstrations and house-to-house contacts. An innovative financing policy helps Grameen Shakti install 1,300 solar-home systems (SHS) per month with a view to installing one million SHS by 2015. Grameen Shakti also employs women engineers both at the head office and the field level. Rural women gain self-confidence through skill-building and income-generation. In recent years Grameen Shakti diversified into a biogas programme to provide cooking gas, electricity, and organic fertilizer, and an improved cooking stove programme to reduce indoor air pollution and the amount of wood needed for cooking fuel. By the end of 2009, more than 7,000 small biogas plants and 40,000 improved cooking stoves had been installed (Sources: Success Stories; Barua, D. Interview, 2007, Arthur, 2010).

Good practice in clean, efficient energy and energy entrepreneurs, Kenya, Mali, Malawi

Labor-saving improved stoves, such as the Upesi stove in East Africa have made substantial positive impact on women's lives. A study from Kenya on the Upesi stove shows that about 10 hours per month in rural women's fuel wood collection were saved with the introduction of the stove. The Jiko stove, a ceramic stove produced by local informal economy artisans and rural women potters, has also been widely adopted over the years, with about 2 million stoves now in use, of which 780,000 are in Kenya in about 16.8 percent of all households (although mostly in urban areas). Not only has it proved affordable, but it has saved millions of tons of charcoal (Walubengo, 1995 in Carr and Hartl, 2010). While the evidence is not clear, a constraint to higher uptake of such stoves is thought to be women's lack of access to cash and husbands unwilling to contribute money to do so (Carr and Hartl, 2010). Other possible sources for cleaner energies include biogas stoves. Women have also leveraged energy saving technologies into income-generating activities. For instance, energy entrepreneurs make stoves in Kenya, make and sell biomass briquettes in Malawi, operate diesel generators in Mali, install solar systems in India, and manufacture and sell lamps in Bangladesh and Peru (Carr and Hartl, 2010).

CLEAN WATER AND SANITATION

Access to safe drinking water is a basic human right and essential for achieving gender equality, sustainable development and poverty alleviation. In most countries, water and land rights are closely linked and even though water is a public good, its use is often associated with permits and tenure systems (World Bank/FAO/IFAD, 2009). Lack of access to, and in fact, ownership of land is also one of the key constraints affecting women's access to water as well as a key reason for the greater poverty of female-headed households (UNWater, 2006). Physically accessible clean water is essential to enable women and girls to pursue education, generate income, and construct and manage water and sanitation facilities – all of which are crucial to providing women with productive resources and enabling economic empowerment (UNWater, 2006).³⁷

Water sector and related (e.g. land) policies and legislation must ensure that women have equal access (de jure and de facto) to land and property, including through the provision of inheritance and purchase. Institutional environments must also support the participation of women in user associations and other formal and informal institutions related to land and water rights. Evidence points to the need to develop water sector policies and legal frameworks that support multiple-use services and thus promote more equitable access to, and uses of water (World Bank/FAO/IFAD, 2009). Fiscal policy that also considers subsidies and loans to communities and intermediate stakeholders to upscale multiple-use water services can provide for more equitable access and use by women (World Bank/FAO/IFAD, 2009). More effective institutions that have equitable representation and participation of women can be secured through facilitating inclusive design and implementation (World Bank/FAO/IFAD, 2009).³⁸

Good practice in energy, water, and sanitation: Multifunctional Platforms, Burkina Faso

Burkina Faso developed the Multi-Functional Platform Programme, considered to be reliable and available at reasonable cost for rural people, as a component of its Poverty Reduction Strategy Framework. Assessments to date show that the Platforms set up in 235 village communities have had a real impact in alleviating and reducing poverty and reducing women's time allocated to domestic tasks. Specific direct and indirect impacts include increased agricultural production, development of income-generating activities, mobilization of local banking systems, introduction of micro-financing, and creation of employment opportunities. Access to energy services for rural populations through the Multifunctional Platform “motor power” has proven to be a powerful way to promote local economic and social development. By 2015, the Government aims to set up approximately 3,031 Multifunctional Platforms in the country's villages, including 2,031 with a power system or water supply. The regional “Energy for Poverty Reduction” programme has begun demonstrating comparable successes for Multi-Functional Platforms in twelve West and Central African countries (Source: UNDP, 2009).

³⁷ In six provinces of Morocco, girls' school attendance increased by 20 per cent in four years; this was attributed in part to the fact that girls spent less time fetching water. At the same time, convenient access to safe water reduced time spent collecting water by women and young girls by 50 to 90 per cent (UNWater, 2006)

³⁸ A study by the International Water and Sanitation Centre of community water and sanitation initiatives in 88 communities of 15 countries found that projects that were designed and implemented with the full participation of women were more sustainable than those that did not. (UNWater, 2006).

INFORMATION, COMMUNICATION AND EXTENSION INFRASTRUCTURE AND SERVICES

With globalization and the ever increasing reach of information and communication technologies, rural women and men, with the right policies and institutional frameworks in place, can access information through a number of different means including traditional extension services as well as through M- and E- technologies. Yet, rural women still face gendered disparities in access extension services as well as ICTs. Constraints to women's access (both to extension and ICTs) include general misperceptions that women do not farm and that extension advice will "trickle down" to others in the household (although anecdotally this has been found to be disproven). Because women also have less access to education overall, this may also limit their participation, particularly in activities using a language or written materials that women cannot use. Time and labor constraints (due to other responsibilities) also hinder women as do mobility or restrictions (e.g. with male extension workers) due to so-called "cultural reservations" (Meinzen-Dick et al, 2010 in FAO, 2011a).

Women whose ability to travel to distant markets is restricted may benefit from access to modern ICTs including radio, mobile phone, computers, and internet service. Information, and communication technologies (including E- and M-commerce, E- and M-finance and marketing) can reach and benefit rural women. A recent study from India shows that rural women's information needs vary widely and that ICT strategies need to consider each specific context. The study found that while ICTs have improved rural women's access to new information, many rural women do not have the required human networks and financial support to access "complementary sets of knowledge and services to make use of the information they find" (Sulaiman, R. et al, 2011).

Good practice: Strengthening India's mobile scheme for rural women's access to information and services

In 2011, the Government of India launched Sanchar Shakti, to bridge both the urban-rural and gendered digital divide. The scheme is oriented towards providing rural women, via their mobile phones, with useful information about health, social issues and government schemes. The scheme, which is funded by the Government of India's Department of Telecom's Universal Service Obligation Funds, is targeted for mobile value-added services and information and communication technologies related to strengthening the livelihood skills for Women's Self Help Groups. The scheme is initiated as a gender budget scheme and adopts an innovative approach to connect rural women with the ICT sector, by involving women's Self Help Groups. The Universal Service Obligation fund accumulates from a charge levied upon private telecom operators for providing telecom services in rural areas (Source: Government of India – Governance Knowledge Centre, Department of Administrative Reforms & Public Grievances and Sanchar Shakti, USOF <http://www.usof.gov.in/usof-cms/SancharShakti/Sanchar%20Shakti%20FAQs.pdf>; International Telecommunications Union (ITU)).

While private extension services are increasing in Brazil, China, and India, public extension services are critical to farmers elsewhere in the world. While extension can help in improving productivity and overall well-being, rural women tend to make less use of, or have less access to,

extension services. A 1988-89 FAO survey of extension coverage in 97 countries shows that only 5 percent of all extension resources were directed at women. Moreover, only about 15 percent of the extension personnel were women (FAO, 1993; FAO2011a).

3.5 RURAL WOMEN'S ROLE IN NATURAL RESOURCE MANAGEMENT AND CLIMATE CHANGE ADAPTATION

NATURAL RESOURCE MANAGEMENT

Rural women's and men's lives and livelihoods are intertwined in a reciprocal relationship with the natural resources around them. They depend on natural resources to provide them with a variety of different goods and services including water and fuel, food and nutrition security, income, and medicines (World Bank/FAO/IFAD, 2009). The extent to which they are able to do this successfully is very much dependent on a number of the issues outlined elsewhere in this paper, including policies and legislation as well as local institutions, customary practices, and intra-household and community gender relations and power dynamics that differentially limit or facilitate rural women's and men's access, control, and ownership over land and other productive resources as well as participation in formal institutions (e.g. parliamentary bodies, ministries, research institutes, private sector, financial and economic bodies), and informal institutions in rural communities (e.g. land use committees, water associations, forest management committees, grazing committees). Rural men and women, particularly women by the nature of their responsibilities are also impacted by biodiversity losses, natural disasters, land and water degradation and desertification, many of which are effects of climate change and human exploitation.

Rural women and girls as well as boys often hold very different knowledge and skills³⁹ based on their role and responsibilities of their local ecological contexts. Through their knowledge base, rural women can maintain and conserve natural resources in ways that also help them generate income. For example, in Wayanad District, Kerala, India, a "hotspot" for agrobiodiversity, rural women work the family fields, but daily wages also provide them with an important income source. In Chiapas, Mexico, after unsuccessful efforts by the government to substitute local wool sheep with high-producing breeds, the Institute of Indigenous Studies began to collaborate with female shepherds on a sheep-improvement plan. The plan was based on women's needs and the criteria for fleece quality as well as their knowledge and skills. Over time, the initiative developed a flock that agreed with the women's traditions and customs, demonstrated genetic gain in the traits selected by the local women including fleece quality (World Bank/FAO/IFAD, 2009). Further, studies from Brazil, Cameroon, and South Africa show the importance of non-timber forest products in rural women's livelihood strategies, as 40 to 50 percent of those women active in the trade headed their own households (Shackelton, Shanley, and Ndoye 2007 in World Bank/FAO/IFAD, 2009).

CLIMATE CHANGE

While the science of climate change has grown in recent years, so too has the understanding of the gendered impacts of a warming planet (e.g. Lambrou and Nelson, 2010; Lambrou and Piana,

³⁹ Referred to in the literature as "local", "indigenous", or "traditional" knowledge.

2006). One effect of climate change relevant to rural employment is related to the risk of declining farm yields. The resulting gender-differentiated impact will depend on multiple factors, including which crops women produce, as well as their ability to adapt and respond (Fontana and Paciello, 2009:30). Rural women (and to some extent girls and boys) are the main providers of fuelwood and water for cooking and heat, yet climate change will likely bring about an increase in water shortages as well as a degradation in, and depletion of, forests. Pregnant women, children, the elderly, and the ailing are more vulnerable to waterborne diseases including, for example, cholera which prevails in degraded water systems as observed in numerous crises around the world (World Bank/FAO/IFAD, 2009).

Recent evidence (e.g. Lambrou and Nelson, 2010) indicates that gender also makes a difference in climate mitigation and adaptation strategies – both on a daily basis in women’s and men’s responses as well as in the kinds of institutional support provided by governments. Because of men’s and women’s differential access to resources and services together with the often differentiated skills and knowledge, there is a need for policy-makers to plan mitigation and adaptation efforts that are founded on this different knowledge and experience (Lambrou and Nelson, 2010).⁴⁰ Female farmers’ ability to develop effective coping strategies might be limited compared with male farmers because of their more restricted access to productive resources.

However, there is evidence that some women are adapting to the changing climate by shifting cultivation to flood- and drought-resistant crops, crops that can be harvested before the flood season or varieties of rice that will grow high enough to remain above the water when the floods come (BRIDGE, 2008). Moreover, rural, including indigenous rural, women are documenting their own adaptation practices and skills to organize and influence policy. Their participatory research promotes democratic participation of women in policy making around development at local, national, regional and international levels.

Good practice: Detailing women’s experiences of climate change and local adaptation and mitigation strategies

The Asia Pacific Forum for Women and Law in Development (APWLD)⁴¹ is working with six partner organizations in Sri Lanka, India, Pakistan, Philippines and two in Indonesia to undertake research detailing women’s own experiences of climate change and their local strategies of adaptation and mitigation. To date, partner researchers have collaborated to develop a research tool-kit and established methods for sharing resources and approaches. This year, the organizations are in the process of conducting and documenting the research and beginning advocacy strategies. While an evaluation had not yet been conducted, one was planned for the near future to share progress and address barriers, and use findings to inform national and international advocacy strategies (APWLD).

While recent documentation points to the potential opportunities for rural women in the emerging “green” economic opportunities of new crops, technologies, and product markets, in part as a climate change adaptation response, the challenge for policy-makers will be to

⁴⁰ Erratic rainfall and unseasonal temperatures already challenge some farmers, especially small land-holders who have less capacity to adapt. In Africa, the proportion of women affected by climate-related crop changes could range from 73 percent in the Congo to 48 percent in Burkina Faso (IUCN, 2009).

⁴¹ Women and Climate Justice Program, APWLD <http://www.apwld.org/our-work/women-and-climate-justice/>

determine what roles women can play in social and economic relations and the contextual factors that can facilitate their empowerment as producers and providers of “green” services. “Green jobs” should represent sustainable livelihoods for men as well as women, while women’s empowerment is supported by recognizing and strengthening women’s roles in both formal and informal economic activities (Energia et al, 2011). Transitioning to such green jobs may demand fiscal measures such as tax incentives, subsidies, and investment in research and development in ways that impact women positively.

3.6 EFFECTIVE INSTITUTIONS AND ENABLING POLICY ENVIRONMENTS THAT PROMOTE GENDER RESPONSIVE RURAL DEVELOPMENT

The extent to which institutions serve rural women and men and the access they have to these institutions can determine whether rural women’s livelihoods are sustainable and improve the well-being of rural women, men, and their families. This includes both *formal* institutions based on written rules (e.g. government ministries and departments, parliament, producers’ and traders’ associations, cooperatives, unions, federations, research institutes, labor councils, , private sector companies, registered NGOs, and finance institutions); and, *informal* institutions that organize and operate more from customary practices and tradition (e.g. extended family and kinship systems, clans, chieftainships, women and youth groups, self-help groups, water users’ groups).⁴²

Rural women face two problems in particular: under-representation and low participation compared to men in formal political and economic institutions and formal and informal rural institutions. While each context is different, a number of reasons explain these trends. Institutional mechanisms and processes can alienate rural women who are unfamiliar with processes and approaches, or who also are challenged by language and literacy factors (both linguistic *and* institutional literacy). A lack of formal and informal education opportunities also limits their self-esteem and self-confidence. Women’s mobility is often restricted outside their homes or outside their communities because of gender disparities in power, fear of violence and/or cultural and religious norms. These are discussed in greater detail in the context of formal and informal institutions below.

FORMAL POLITICAL AND ECONOMIC INSTITUTIONS

Available evidence points to women’s under-representation and low participation in public and private institutions and governance structures; they are largely absent in key policy decisions and resource allocations in many countries around the world.⁴³ Data from the Inter-Parliamentary Union (IPU) show that women parliamentarians in both lower and upper houses of different countries stand at a meagre 18.4 per cent, with some countries having no women

⁴² FAO, n.d. Strengthening rural institutions

⁴³ Women’s representation in governance structures varies from 21.7 per cent in the Americas to 18.1 per cent in sub-Saharan Africa, 18 per cent in Asia, 13 per cent in the Pacific and 9.7 per cent in the Arab States (Inter-Parliamentary Union, 2009 in United Nations, 2009). An analysis of 2000 ILO data for 70 countries found that women held only 27 per cent of positions classified as having “status, influence, power and decision-making authority,” such as legislators and senior government officials, corporate managers and general managers (Anker, 2005 in United Nations, 2009, 24/5).

parliamentarians at all.⁴⁴ One of the most prominent ways for reforming formal institutions and governance is through the use of quota or reserving a certain number of seats in institutions/government bodies for women through affirmative action measures as in the case from Rwanda below. This is not always well received by male counterparts however, nor is it a guarantee that gender issues will be taken on board because women are present (World Bank/FAO/IFAD, 2009).

Good practice: Women in parliament, Rwanda

In 2003, Rwanda's parliamentary election saw a number of women win seats in the House of Parliament. Nearly half were elected in women-only seats, with the rest winning in open ballots. Thanks to a new constitution in Rwanda, 24 out of 80 seats in the lower house of parliament are reserved for women. During the first general election after the genocide in September 2003, an additional 15 women were voted into non-reserved seats, raising the total in the lower house. In the upper house, 6 out of 20 seats are reserved for women. Rwandan women lobbied heavily and helped to draft the new constitution and electoral law that guaranteed seats for women candidates. Moreover, they pushed for the creation of a government ministry of women's affairs to promote policies in favour of women's interests. In the 2008 elections, Rwanda became the first country in the world with women as the majority in parliament (i.e., with 56.3 per cent of parliamentarians being women). (Source: McGreal, 2008 in the Guardian <http://www.guardian.co.uk/world/2008/dec/17/rwanda-women-politics-human-rights>; Mutume, Gumisai Women break into African politics. African Discovery: Quota systems allow more women to gain elected office, Vol.18, #1, April 2004. Inter-Parliamentary Union, <http://www.ipu.org/wmn-e/classif.htm>, as of 31 July 2011).

FORMAL AND INFORMAL RURAL INSTITUTIONS

Formal rural institutions including cooperatives, producer associations, rural workers' organizations, micro-credit/savings and loans associations, and service organizations (to highlight a few) are typically under-represented by women, both in terms of general membership and key decision-making bodies. In part, because of the informal nature of much of their agricultural and non-farm work, women also have limited representation and participation in institutions such as labor councils.⁴⁵ Policies and rules in formal rural institutions may also limit women's representation more than men, particularly if rules are written down and may be written in official languages rather than vernacular, as women tend to have higher rates of illiteracy. Further, rural women may face different constraints to seeking representation in and participating in different institutions than men (e.g. seeking leadership, attending meetings) for a number of reasons including: i.) restricted mobility due to male relative's control within the context of "cultural norms" or religious taboos imposed on women and girls; ii.) inappropriate times and

⁴⁴ The country with the highest percentage of women in parliament is Rwanda, where 56.3 per cent of parliamentarians are women, giving them a strong role to play in the post-genocide reconciliation. This performance is followed by Andorra, where 53.6 per cent of parliamentarians are women, Sweden with 45 per cent, and South Africa with 44.5 per cent (Inter-Parliamentary Union, <http://www.ipu.org/wmn-e/classif.htm>, as of 31 July 2011).

⁴⁵ A recent study by the ILO (Breneman-Pennas and Rueda Catry, 2008) demonstrates that globally, women's participation in labor councils and advisory boards remains limited. In Africa, the average participation is 12 percent, while in Asia and Latin America, it is 11 percent. The Caribbean shows a higher percentage of women at 35 percent. (Fontana and Paciello, 2009:15).

locations (e.g. lack of transport, security concerns, childcare and other caregiving responsibilities).

Institutional change is required to strengthen institutional mechanisms, policies, and decision-making processes, and strengthen institutional capacity to understand and to transform constraints that limit rural women's participation and representation. In this way, rural institutions can become more inclusive of both rural men and women working in informal agricultural and non-farm work, as well as in more formal work in rural enterprises, factories, and export processing zones, and of migrant workers (ILO, 2009b). Effective institutions that understand the effects of gender-based discrimination and work to transform these within and outside strengthen women's potential for "forging empowering social and political identities" and make a "powerful channel for women to demand and effect social change" (World Bank, 2009).

Informal rural institutions include local resource user associations (e.g. forest committees, grazing committees, water-use groups, self-help groups, women's groups, farmer field schools) and play important roles in the functioning of rural communities. However, rural women often have limited participation and are under-represented in many of these groups and when they do participate, it is seldom in key decision-making roles (except women-only groups). National level policies that support women's rights to land and other resources (water, etc.) are important for strengthening advocacy efforts to transform informal rural institutions. However, much more is needed to engage men (from traditional leaders to heads of specific institutions to male farmers, entrepreneurs, agricultural and nonfarm service-providers and traders, educators, extension workers, health workers, and others) to transform gender relations in households and community institutions so that women can participate in, have an equal voice in, and represent members in informal institutions. This requires capacity strengthening and skill formation for men and women to act as "social change agents" that can support women's economic empowerment.

Good practice: Organizing for social dialogue with the informal economy, the case of SEWA, India

The Self-Employed Women's Association in India (SEWA) has organized women workers in the informal economy for many years. Initially, SEWA, an association started in 1972 in Ahmedabad, focused on home workers. SEWA is a registered trade union with a membership of over 800,000 women; two-thirds are small farmers or landless agricultural laborers. SEWA works to empower women through improving asset and employment opportunities and has led to women gaining in skills and opportunities as well as confidence to advocate for social change in breaking down cultural restrictions leading to increased mobility and expanded social and economic networks. SEWA has been affiliated with the International Trade Union Confederation (ITUC) since 2006 (Source: Breneman-Pennas and Rueda Catry, 2008).

Good practice: Women's participation in joint forest management committees: Good for the forest, good for women

A recent study on the effects of women's participation in joint forest management forest protection committees in Madhya Pradesh, India (Padmanabhan, 2005) found that women's participation has substantial and statistically significant effects on resource-related outcomes and

that the marginal effects of higher levels of women's participation turned out to be more important, statistically, than many of the institutional, economic, demographic, and other socio-political variables included in the analysis. The research pointed to important policy implications, one of which is that local institutional design should be more attentive to mechanisms through which women can find involvement in forest governance and that forest protection should be closely tied to women's interests. Higher levels of involvement of women in committee activities increased the likelihood of positive forest outcomes of reduced illegal activities and improved regeneration.

Good practice: Gender in social dialogue, Nepal

Nepal's Trade Union Committee for Gender Equality and Promotion identified ten priority gender issues and discussed these with the Nepalese Chambers of Commerce and Industry. Three of these formed the basis of the beginning of a dialogue between them (sexual harassment, maternity benefits and HIV/AIDS) and were later endorsed by the Ministry of Labour and Transport Management. In December 2002 the three partners signed a Joint Declaration affirming their commitment to engage in social dialogue to advance gender equality in Nepal (Source: ILO, 2005. Gender Equality and Decent Work. Good practices at the Workplace, Geneva).

ENABLING POLICY ENVIRONMENTS

Policy environments enable rural women's economic empowerment when they *address gender disparities and discrimination* that exist across different sectors, including agriculture, rural development, forestry, fisheries, trade, finance, education, health, and environment. *Complementary and coherent policies* are needed for rural women to fully enjoy their rights and take advantage of economic opportunities, and to participate in and lead in economic matters. For example, policy frameworks that promote women's role in one livelihood area such as improving livestock productivity and women's economic empowerment must also have in place policies that guarantee and protect rural women's rights to productive resources and services such as land and/or communal pastures, forests, credit, training, feed, etc. Such "wide-screen" policy frameworks are thus best informed by information about women's and men's constraints and needs across different sectors (e.g. health, agriculture, trade, business development and across informal and formal sectors) (Dey DePryck, n.d.).

Fiscal, trade policies need to be designed so as not to cause adverse gender impacts and policies need to recognize the contribution of rural women in the informal economy (ILO, 2009) and in unpaid work (e.g. caregiving, food preparation, child-rearing). Additionally, policies must support trade in ways that support better and equal access to export and domestic markets for women and men so that women have greater opportunities to grow business and integrate along value chains that also support and strengthen local economies. This calls for policies that support small-holders and small and medium enterprises and guarantee women's rights to land and other assets so that they can grow local agricultural and non-farm enterprises (e.g. affordable inputs, accessible markets, policies supporting growth of domestic markets) (UNCSW, 2011, FAO, 2011a, World Bank/IFAD/FAO, 2009).

Employment policies and legislation must guarantee rural women's (including agricultural and migrant workers) rights and standards at work; encourage grass-roots participation; implement measures and services (training, childcare, social services, targeted social protection, retirement schemes) that encourage rural women's participation in paid work; reduce barriers to access to land, credit and technology; promote women's and girls' education in rural areas; support better and equal market access for women and men; launch public works programmes that enhance gender equality in rural employment; undertake deeper research; and collect sex-disaggregated data (ILO, 2009b). It also means supporting women's capacity to mobilize through collective action by strengthening formal institutions (e.g. farmers cooperatives, unions) to support women's participation. Policy coherence and ministerial collaboration is also needed across sectors to address harmful practices and domestic violence – both of which impact women's efforts to gain economic and social security within their households and communities.

Strengthening rural women's entrepreneurship needs a conducive regulatory environment and simple business procedures (including registration). Fiscal, training and market access incentives that can help rural women grow and formalize their enterprises. Fiscal policies such as “individual tax structures and insurance and pension schemes” can be an important source of support for women entrepreneurs and consider their specific constraints, roles and responsibilities. *Investment* in rural infrastructure that includes physical and/or e- or m-business advisory centres can help rural women identify market niches and develop their enterprises. Decades of experience developing and implementing microfinance institutions also demonstrates the importance of linking efforts to strengthen rural women's access to markets with the need for strengthening collective and individual loans and support savings mobilization and insurance products for women in rural areas (ILO, 2009b).

Tax systems can create and perpetuate gender inequalities by affecting wages and disposable income. They can also influence how women and men allocate their time to formal, informal and unpaid work (Barnett and Grown, 2004). Joint filing in income-tax systems with higher tax rates on higher incomes is found, for example, to discourage women's participation in the labour market (Elson, 2006). Indirect taxes, such as value-added or excise taxes, may also put a greater burden on poor women because they tend to consume goods and services that benefit families—health, education and nutrition (Barnett and Grown, 2004; UN, 2009). For example, in Viet Nam, VAT charged on the value-added of an enterprise was found to affect women owned businesses differently from men's. Because men's businesses were much more likely to use unpaid family labour, some of the value-added was not costed and hence not taxed. Women entrepreneurs were more likely to be in the trade sector where the VAT rate was 10 per cent, while male entrepreneurs were in the production sector where the rate was 5 per cent (UN, 2009, p. 16 paraphrasing Van Staveren and Akram-Lodhi, 2003).

Gender-responsive budgeting (GRB) is the process of allocating funds based on gender analysis, hence contributing to gender equality. The United Nations recently reported that public finance reforms to improve efficiency, transparency and accountability in budget processes through the more efficient collection of revenues and targeting of expenditures led to a shift towards performance-based budgeting (outputs, outcomes) rather than line-item budgeting and suggested that this provides opportunities to make budget processes more gender-responsive through the introduction of gender equality output and outcome indicators. The emphasis on monitoring and

accountability provides an enabling environment for increasing resource allocation to gender equality (UN, 2009). While gender-responsive budgeting is promoted and desirable, the OECD recently noted that while GRB initiatives have been implemented in over 60 countries, these were mostly pilot projects with finite deadlines (OECD, 2010).

Good practice: Gender-responsive budgeting in Morocco

In Morocco, government departments are required to annex a report on gender equality to the annual national budget. The report, which provides information on budget allocations and sex disaggregated performance indicators, serves as an accountability tool and helps to identify areas that require increased attention to women's access to resources. For example, an analysis of the allocation of budgetary resources to agricultural extension activities in 2004 indicated that women made up only 9 per cent of the beneficiaries even though they represented 39 per cent of those engaged in rural economic activities. Subsequently, the 2007 budget increased support for programmes benefiting rural women by over 50 per cent compared to 2005 (Source: UNIFEM, 2008. Reproduced in UN, 2009, p. 20).

Access to adequate social protection is recognized by international labor standards and the United Nations as a basic right and is seen as essential for ensuring widespread human welfare and broad social consensus and as central to contributing to an enabling environment for growth, social stability and economic performance (ILO Social protection website). Moreover, the idea of a socio-economic floor and its relationship to social protection was emphasized by the World Commission on the Social Dimension of Globalization that stated "A certain minimum level of social protection needs to be an accepted and undisputed part of the socio-economic floor of the global economy" (ILO/WHO, 2009). Yet, access to basic health services, workers' compensation, long-term disability benefits and survivors' benefits eludes rural women and men who work in agriculture and non-farm employment. Available evidence suggests that social transfer programmes in a number of countries support women's labor participation, including Brazil's large-scale Bolsa Familia social transfers programme (see textbox), Argentina's Jefes y Jefas de Hogar public works programme, and South Africa's unconditional Child Support Grant (Devereux et al., 2006; UNDP et al, 2011).

Good practice: Bolsa Familia (Family Grant), Brazil

The Bolsa Familia programme is a conditional cash-transfer programme launched in 2003 and instituted under federal law. Its objectives are to transfer income to the poorest families, combat hunger and poverty, and promote families' access to health, education, and public social-welfare services. Bolsa is part of a more comprehensive social protection floor including benefits for the elderly and disabled. Bolsa has reduced the probability of employed women leaving their jobs by 8 percent (Veras *et al.*, 2007 in UNDP et al, 2011). Bolsa links to services such as pre-schools and day-care, encourages girls to continue their education, eases the time burdens placed on women, and offers women greater opportunity to seek and maintain employment (UNDP et al, 2011). According to recent data, since 2003, at least 19.4 million Brazilians had overcome extreme poverty. Moreover, evaluations show that cash transfers have made relevant contributions to reducing Brazil's inequity and extreme poverty. Importantly, rural women report improved status due to their ability to make household financial contributions as well as their enhanced awareness of Brazilian citizenship (Suarez et al., 2006 in Thakur et al., 2009).

Good practice: The role of governments in providing child care, Mexico

Childcare is one of the greatest challenges facing working parents in Latin America and the Caribbean and women's ability to join the labor market is very much dependent on having targeted child care. In 2007, the Government of Mexico established the *Programma de Guarderías e Instancias Infantiles para Apoyar a Madres Trabajadoras* (Programme for Infant and Childcare to Assist Women Workers). The programme targets (and assesses) mothers and single mothers and fathers. While 72 percent of women beneficiaries did not work due to a lack of childcare, through participation in the programme, this decreased by almost 40 percent, and incomes of women beneficiaries increased by 35 percent. By June 2009, the programme had assisted 209,760 mothers with child care facilities (Falth and Blackden, 2009).

Finally, *developing an enabling policy environment and effective, gender-responsive policies requires a commitment to, and capacity to, address gender perspectives at all levels.* This includes developing and strengthening knowledge and skills to generate, analyse, and use comparable gender-sensitive indicators and sex- and age-disaggregated data to understand the precise ways to strengthen the positive impacts for both women and men. A “gender data gap” is still pronounced with much of the relevant macro-economic, agricultural, and trade-related data aggregated at the level of “people” or “farmers” (e.g. national agricultural/household survey). Addressing this data gap and informing policy *requires institutional capacity to understand the gender dynamics* related to women's informal and formal agricultural and non-farm work as well as the relational and structural dynamics impacting women's livelihoods and the well-being of their families and communities. FAO has worked for a number of years to develop institutional capacity of Central Statistics Offices in a number of countries to improve the design and collection of sex-disaggregated agricultural and rural employment data, including the development of gender sensitive indicators, most recently through its work in Laos, Cambodia, and Viet Nam as well as the development of the Gender and Agricultural Statistics Framework and Gender and Land Rights Database. CARE International, among other organizations, have in recent years developed strategies and approaches for understanding the more qualitative “broad-screen” nature of impact assessment of women's empowerment through, for example, a multi-year, multi-country, multi-project review (Strategic Impact Inquiry on Women's Empowerment) that explored the structural, relational, and agency dimensions of women's empowerment.

While the issues above are all important for creating a favourable and enabling policy environment, there is an urgent need for *increasing investment* in agriculture and rural development, particularly small-holder agriculture and in women farmers as well as rural infrastructure and services overall. While school fees for elementary schools have been reduced in recent years in a number of countries, greater investment in rural education (formal and informal) that meets the needs and addresses the constraints of rural women and girls as well as men and boys is essential to building greater opportunities for economic empowerment. Moreover, investing in health services that are more affordable and accessible, together with a strong social protection floor and related infrastructure (e.g. transport, energy, and communications) will provide rural women and their families much needed services that can strengthen their ability to engage in economic opportunities in contrast to the time now spent looking after ailing family members, for instance. Investing in infrastructure also creates incentives for private sector investment that can leverage opportunities to grow enterprises and markets and create rural employment, including for rural women.

4. CONCLUDING REMARKS AND POTENTIAL ENTRY POINTS

This paper has outlined some of the key issues and constraints around rural women's economic empowerment within the context of their multi-dimensional roles, responsibilities and relations. While global and national policies have, for the most part, been developed as though they are gender-neutral, experience over the past few decades points to differential impacts on rural women and men within their socio-economic, geographic, cultural, religious, ethnic, livelihoods, and lifecycle contexts.

A number of 'good practices' have been introduced to highlight the wealth of existing experience and opportunities from which governments can learn to build effective policies and programs for promoting and guaranteeing rural women's rights and improving the livelihoods and overall-well-being of their families and communities. However, it is clear that improved employment opportunities and increased income for women *alone* do not necessarily translate into economic empowerment. Evidence points to examples of effective institutions and favourable policy environments that support and strengthen women's roles in agricultural and off-farm economic opportunities. Numerous reports point to evidence of adaptable, scalable efforts, but in many cases, these are often context or country-specific "seeds for change" rather than "forests of transformation." These "seeds," including specific social protection mechanisms (e.g. micro-insurance, childcare, cash transfers); technology innovations (e.g. off-grid, renewable energies and m-technologies), and; approaches for engaging men in transforming gender relations, are important nevertheless and should be adapted and tested in wider contexts.

Improved data collection and analysis are needed over longer periods of time to assess the long-term impacts of policy choices, including different policy initiatives, investments, and programmes, on rural women, rural men, and their families and communities. Robust data and information are needed, but must go beyond "the numbers" of women and men participating or being represented, and beyond the income generated by women and their gains in productivity due to a certain intervention. A more holistic understanding of the impacts of policy choices over the long term on rural women and men must be prioritized.

Above all, it could be argued that what is needed most is a *comprehensive and coherent institutional and policy framework* that: creates and implements policies that lead to more equitable lives and livelihoods for rural women and men; *invests in the development and maintenance of infrastructure and services* accessible to women and men; supports *gender-responsive and inclusive governance* that institutionalizes commitment to gender equality; and, *provides the resources to maintain and translate policy into action* and sustain this commitment over the long term (e.g. move beyond donor commitments and pilot projects). A number of *entry points* are outlined below across different levels and built from the lessons learned and good practices outlined in this paper.

POTENTIAL ENTRY POINTS

GLOBAL LEVEL

- *Expand definitions of economic empowerment* to be more inclusive of, and interlinked with, social (relational) and structural (political, institutional) aspects that are crucial to rural

women's empowerment and to their improved livelihoods, enjoyment of rights, and overall well-being.

- *Maintain and increase advocacy efforts* to transform global and regional economic, trade, environment, agriculture, and rural development policies and mechanisms and global investment environment to *ensure human rights for women and men are brought to the top of the global economic and trade agenda*. This should include: i.) advocating for rural women's rights (including indigenous, migrant women) in trade-related organizations, regimes and agreements (e.g. World Trade Organization, North American Free Trade Agreement); ii.) advocating for, and strengthening governments to support local markets and enterprises (e.g. local development of seeds, livestock of interest to rural women, investment in rural infrastructure that supports expansion of local markets) which are in line with rural women's needs; iii.) ensuring gender differential impacts and mitigation/adaptation potential are considered in the agendas of climate change, sustainable development, biodiversity, energy, desertification, and water management.
- Develop agriculture, rural, trade, and related (economic, social, technology, etc.) programs and institutions in ways that include coherent and comprehensive strategies to *engage men as "agents in social change"* to tackle gender disparities and discrimination (including harmful practices such as early marriage and gender-based violence in the home and in places of work – whether informal or formal).
- *Commit to longer-term investment in agriculture and rural development* (e.g. programmatic rather than project approach) that recognizes that social change is a long-term process.
- *Incorporate gender-responsive budgeting* mechanisms and practices in multi-lateral and bi-lateral aid mechanisms, and provide staff and partners with the capacity to develop, implement, and monitor budgeting procedures.
- *Strengthen data design, collection, analysis, and use of, sex- (and age) disaggregated data* and information (quantitative and qualitative) over the long term to assess the impacts of agriculture, rural development, trade, economic, and other policies and programs to inform policy and investment as well as mitigate negative impacts with regional governance bodies and regional institutes and national governments (CSOs and relevant ministries), NGOs, and private sector on agriculture and rural development.
- *Support governments* in strengthening ways to enforce decent work and labor standards and rights for rural women and men in formal and informal employment and for migrant and seasonal labor.
- *Ensure remittance procedures and mechanisms are affordable and straightforward* across the globe so they are more likely to benefit rural women and their families and contribute to the expansion of other economic opportunities for those remaining in rural areas (through developing and expanding enterprises as well as buying additional land, agricultural inputs and transport, etc.).

NATIONAL LEVEL

- *Ground policies in a way that considers the "totality of activities" that contributes to human well-being and empowerment*. This includes recognizing paid and unpaid, informal and formal, and productive and reproductive work and strengthens understanding and adherence to a decent work agenda that considers women's and men's livelihood needs and constraints and supports workers' unions, collectives, and associations in ways that provide solidarity and negotiating power for rural women.

- *Invest in agriculture and rural employment, including infrastructure and services* that support rural women working in agriculture and off-farm employment and enterprises (e.g. through gender-responsive budgeting), and encourage private sector investment to develop markets accessible to women. This should include investment in rural-based enterprises and value chains where women can integrate into, and benefit from, domestic markets as well as export markets. It also includes investing in education and training in ways that girls and women can benefit equally with boys and men (e.g. this may be tied to social protection cash transfers or other incentives for keeping girls in school) and should support secondary and higher (tertiary) education for girls as well as boys. Adult literacy and numeracy skills are also important for rural women to develop and grow enterprises.
- *Develop and provide resources for, and implement policies and legislation that recognize and guarantee women's property rights and land tenure, and control over natural resources* through, for example, inheritance laws that give equal rights to women and men. While such policies and legislation often exist, they are not always enforced. Greater efforts need to be undertaken (and the resources provided) to support work to raise awareness with traditional, business, and other key influential leaders, police, health workers in communities and local governance on women's rights. Women's collective access to land and resources may also be considered (as in the case of ICRISAT's initiative in Niger).
- *Develop (or introduce) social protection systems that provide health, basic education, household energy, water and sanitation, agricultural extension and infrastructure* and ensure a broader set of social policies to support (formal) care-workers through increased training and incentives, including decent wages, to work in rural areas. This should address rural women's unpaid work through government-supported rural day care centres (possibly attached to existing schools), and strengthening of rural community services to assist older people and people living with disabilities.
- *Promote women's participation in government, business leadership, and agricultural and rural research and development.* Rwanda's electoral system brought record numbers of women into parliament. The efforts of the AWARD⁴⁶ program that supports the training of women in agricultural research across Africa as well as the CGIAR's⁴⁷ gender and diversity program that works to improve gender and diversity concerns in the workplace provide useful models in this area.

LOCAL LEVEL

- *Support the presence of strong formal and informal rural institutions that support women's efforts* to build solidarity and strengthen their confidence and ability to negotiate for improved livelihoods and working conditions and advocate for change.
- *Strengthen formal and informal institutional capacity to increase women's representation and participation* in decision-making and *engage men in supporting these efforts* (e.g. water use associations, joint forest groups, cooperatives, unions, etc.).
- *Engage men (including traditional leaders, youth, etc.) and women* in efforts to eliminate gender-based violence and harmful practices (e.g. early marriage), along the lines of CARE's Abatangamuco program.

⁴⁶ African Women in Agricultural Research and Development, AWARD.

⁴⁷ Consultative Group on International Agricultural Research

- Strengthen local institutions' capacity to work with local leaders and communities on *women's property and inheritance rights* as well as other rights such as the right to education, including supporting women and men on will-writing.
- *Support rural women's movement (individually and collectively) into "formal" economy through enforcing decent and guaranteed work standards and rights* in rural enterprises, through providing accessible and affordable childcare and ensuring women's access to credit and productive resources to grow enterprises, improve productivity, and reach markets in the formal economy, both domestic and export.
- *Encourage investment in environmentally sustainable (including green) technologies (e.g. conservation agriculture) and enterprises* that benefit rural women through the provision of decent work, living wages and benefits, and also provide rural women with technologies, services and goods which can help them in their own enterprises, agricultural production, and other responsibilities (e.g. Jiko stoves, solar energy for lights, etc.).
- *Build on rural women's local (indigenous) knowledge and skills* as well as interests and needs in developing technologies and jobs to build confidence and improve relevant employment.
- *Ensure rural women's accessibility to transport, markets, extension services, agricultural inputs and financial services, and health centres and clinics* through, for example, ensuring women's access to cell phones, and where feasible, expanding road networks and services.

References

ActionAid (2011). Making CAADP Work for Women Farmers: A Review of Progress in Six Countries, April.

ADB (2010). Gender equality results. Case study: Nepal. Manila: Asian Development Bank.

Arthur, Charles (2010). Women Entrepreneurs Transforming Bangladesh. Making It Magazine.net Industry for Development. UNIDO, <http://www.makingitmagazine.net/?p=459>

Asian Women Workers Newsletter

Barker, G, Conteras, J.M., Heilman, B., Singh, A.K., Verna, R.K. and Nascimento (2011). M. Evolving Men: Initial Results from the International Men and Gender Equality Survey (IMAGES). Washington, D.C.: International Center for Research on Women (ICRW) and Rio de Janeiro: Instituto Promundo, January 2011.

Barker, Gary and Jennifer Schulte (2010). Engaging Men as Allies in women's Economic Empowerment: Strategies and Recommendations for CARE Country Offices. Prepared for CARE Norway, Final Draft, April 9.

Barnett, K. and C. Grown (2004). Gender Impacts of Government Revenue Collection: The Case of Taxation. London: Commonwealth Secretariat

Breneman-Pennas, T. and M. Rueda Catry (2008). Women's participation in social dialogue institutions at the national level. International Labor Organization, Social Dialogue, Labor Law and Labor Administration Branch, Paper No. 16, Geneva.

CGIAR (2009). Sowing Success: Results Report 2008/2009. African Women in Agricultural Research and Development.

Carr, Marilyn and Maria Hartl (2010). Lightening the Load: Labor Saving Technologies and Practices for Rural Women. Bourton Dunsmore: IFAD/Practical Action Publishing Ltd.

Daley, Elizabeth (2011). Strategies to get gender onto the agenda of the "land grab" debate. International Land Coalition Policy Brief, March 2011.

Devereux, S., F.Ellis and P. White. (2008). REBA Thematic Brief : Social Pensions (Number 8). Johannesburg: Regional Hunger and Vulnerability Programme (RHVP), April 2008.

Dey de Pryck, Jennie (n.d.). Women in agriculture and food security : How can we turn rhetoric into reality ? Jennie Dey de Pryck's comments on the discussion. Global Forum on Food Security and Nutrition, FAO.

Dolan, C. and K. Solby (2003). Gender and Employment in High-Value Agriculture Industries. Washington, DC: The World Bank.

Barua, D. (2007) Interview. Right Livelihood Award, October 257
http://www.rightlivelihood.org/grameen_shakti_interview.html

Energia, Global Forest Coalition, WOCAN, and WEDO, (2011). A Gender Perspective on the “Green Economy” Equitable, healthy and decent jobs and livelihoods. Women’s major group position paper in preparation of the “Rio+20” United Nations Conference on Sustainable Development 2012, February 20.

Falth, Anna and Mark Blackden (2009). Unpaid Care Work. Gender Equality and Poverty Reduction, Policy Brief, Issue No. 1 (October), UNDP.

FAO (2011a). The State of Food and Agriculture, 2010 – 2011. Rome: FAO.

FAO (2011b). Food prices in Asia remain high - FAO calls for urgent action. Regional Office for Asia and the Pacific. Bangkok: FAO 11 May 2011
http://www.fao.org/world/regional/rap/esp/news/detail/en/?no_cache=1&dyna_fef%5Bbackuri%5D=%2Fworld%2Fregional%2Frap%2Feconomic-social-and-policy-assistance%2Fabout%2Fen%2F&news_uid=74364

FAO (2011c). Global Food Price Monitor. 3 February.

FAO (2010). Women in Infrastructure Works: Boosting Gender Equality and Rural Development! Gender and Rural Employment Policy Brief #5.

FAO, n.d.(b). High food prices: the food security crisis of 2007-2008 and recent food price increases: Facts and lessons http://www.fao.org/fileadmin/user_upload/ISFP/High_food_prices.pdf

FAO (2002). Promoting farm/non-farm linkages in developing countries. Case studies from Africa and Latin America. Rome: FAO.

FAO (1993). Agricultural extension and women farm workers in the 1980s. Rome.

FAO/IFAD/ILO (2010a). Making Migration Work for Women and Men in Rural Labour Markets. Gender and Rural Employment Policy Brief #6.

FAO/IFAD/ILO (2010b). Gender Dimensions of Agricultural and Rural Employment: Differentiated Pathways out of Poverty: Status, trends and gaps. Rome.

FAO/IFAD/ILO (2010c). Gender-equitable Rural Work to Reduce Poverty and Boost Economic Growth. Gender and Rural Employment Policy Brief #1.

Fontana, Marzia (2011). Rural employment and decent work: Interactive expert panel. The empowerment of rural women and their role in poverty and hunger eradication, development and

current challenges. UN Commission on the Status of Women, Fifty-fifth session, 22 February to 4 March 2011, New York.

Fontana, M. and C. Paciello (2010). Gender dimensions of rural and agricultural employment: Differential pathways out of poverty: A Global perspective. In Gender imensions of Agricultural and rural Employment: Differentiated Pathways out of poverty. Rome: FAO/IFAD/ILO.

Fook, A. (2011). Gender, IFIs, and Food Security. Gender Action, April 201.

Garcia, Zoraida and contributors (2006). Agriculture, trade negotiations and gender. Rome: FAO.

Grown, Caren and Imraan Valodia (Eds.) (2010). Taxation and Gender Equity: A Comparative Analysis of Direct and Indirect Taxes in Developing and Developed Countries. New York: Routledge.

Holmes, Rebecca (2004). Advancing rural women's empowerment: Information and Communication Technologies (ICTs) in the service of good governance, democratic practice and development for rural women in Africa. Background paper for the FAO Dimitra Network Workshop on Advancing Rural Women's Empowerment: ICTs in the Service of Good Governance, Democratic Practice and Development for Rural Women in Africa, Johannesburg, South Africa, 23-25 February 2004.

IFAD (2009). Gender and Rural Microfinance: Reaching and Empowering Women. Guide for Practitioners. Rome: International Fund for Agricultural Development.

IFAD/FAO/ILO (2010). Gender dimensions of agricultural and rural employment: Differentiated pathways out of poverty Status, trends and gaps, Rome.

ICRISAT (2011). How dry wastelands and science are changing women's lives in the Sahel, 8 March 2011 <http://www.icrisat.org/newsroom/latest-news/oumou-story.htm>

ICRW/ULA (2010). Inheritance Laws, Wills and Women: Property Rights and Gender (A Training Toolkit) International Centre for Research on Women and Uganda Land Association

ILO (2010). Women in labor markets: Measuring progress and identifying challenges, Geneva.

ILO (2009a). Global Employment Trends for Women. Geneva: International Labour Organization.

ILO (2009b). Gender Equality at the Heart of Decent Work, Report VI, International Labour Conference, 98th Session.

ILO (2009c). Gender Equality and Decent Work. Selected ILO Conventions and Recommendations Promoting Gender Equality.

ILO (2009d). Decent Work Country Programme (DWCP) Ethiopia (2009-2012). A Joint Government, Workers' and Employers Organizations' Programme supported by the ILO within the context of PASDEP, April.

ILO (2005). Gender Equality and Decent Work. Good practices at the Workplace. International Labour Organization, Geneva.

ILO/WHO (2009). The Social Protection Floor: A Joint Crisis Initiative of the UN Chief Executives Board for Coordination on the Social Protection Floor

IUCN (2009). International Union for Conservation of Nature (IUCN), *Gender and Climate Change Manual*.

Intergovernmental Panel on Climate Change (IPCC) (2007). Climate Change 2007: Synthesis Report. Contribution of Working Groups I, II, and III to the Fourth Assessment Report of the Intergovernmental Panel on Climate Change. Geneva: IPCC.

Kabeer, N. (2005). 'Is Microfinance a "Magic Bullet" for Women's Empowerment?: Analysis of Findings from South Asia', *Economic and Political Weekly*, 29 October.

Lambrou, Yianna and Sibyl Nelson (2010). Farmers in a Changing Climate: Does Gender Matter? Food Security in Andhra Pradesh, India. Rome: FAO.

Lambrou, Yianna and Grazia Piana (2006). Gender: The Missing Component of the Response to Climate Change. Rome: FAO.

Martinez, E. (2006). 'The Courage to Change: Confronting the limits and unleashing the potential of CARE's programming for women. Synthesis Report: Phase 2. CARE International Strategic Impact Inquiry on Women's Empowerment', CARE International

Mayoux, Linda and Maria Hartl (2009). Gender and Rural Microfinance: Reaching and Empowering Women. Guide for Practitioners. Rome: International Fund for Agricultural Development (IFAD).

Millennium Ecosystem Assessment (MEA) (2005). Millennium Ecosystem Assessment. Washington, DC: Island Press.

Melham, Samia and Nidhi Tandon (2009). World Bank Group Working Paper Series. Washington: World Bank, June 30.

Mehra, Rekha and Mary Hill Rojas (2008). Women, Food Security and Agriculture in a Global Marketplace: A Significant Shift. International Center for Research on Women (ICRW).

Meinzen-Dick, R. et al. (2010). Engendering Agricultural Research. IFPRI Discussion Paper, No. 273. Washington, DC: IFPRI.

Nanavaty, R. and D. Herbel (2010). SEWA's model of institution building: Empowering Small-scale Women Farmers (unpublished paper). Rome: FAO.

Omar, M. (2001). "Gender Mobility: the long and winding road to women's transportation solutions" in *The Economist*.

Padmanabhan, Martina Aruna (2005) *Institutional Innovations Towards Gender Equity in Agrobiodiversity Management: Collective Action in Kerala, South India*. Washington, DC: International Food Policy Research Institute (IFPRI).

Rao, N (2002). 'Cycling into the Future: the Pudukkottai Experience.' Fernando, P. and G. Porter (eds). *Balancing the Load: Women, Gender and Transport*, Zed Books, London.

Red Cross (2008). *World Disasters Report*. International Federation of Red Cross (IFRC).

Solar Electric Light Fund, SELF (2003). *Renewable Energy, Empowered Women*. Washington, DC: SELF.

Suarez, M. *et al.* (2006). "The *Bolsa Família* Programme and the Tackling of Gender Inequalities", Report to Brazilian Ministry of Social Development and Fight Against Hunger (MDS) and DFID, Brasilia.

Sulaiman, Rasheed V., N.J. KIalaivani, Nimisha Mittal and P. Ramasundram (2011). *ICTs and Empowerment of Indian Rural Women. What can we learn from ongoing initiatives?* Centre for Research on Innovation and Science Policy (CRISP), Hyderabad, India, March.

Thakur, Sarojini Ganju, Catherine Arnold, and Tina Johnson (2009). *Gender and Social Protection. Promoting Pro-Poor Growth: Social Protection*. OECD.

United Nations (2009). *World Survey on the Role of Women in Development. Women's Control over Economic Resources and Access to Financial Resources including Microfinance*. Department of Economic and Social Affairs, Division for Advancement of Women. ST/ESA/326

UNCSW (2011). Report on the Fifty-fifth Session 12 March 2010, 22 February 4 March and 14 March 2011), Economic and Social Council, Official Records, 2011, Supplement 7. United Nations Commission on the Status of Women E/CN.6/2011/12.

UNCSW (2011b). *The empowerment of rural women and their role in poverty and hunger eradication, development and current challenges, Moderator's summary*. Commission on the Status of Women, 55th Session, 22 February – 4 March, 2011.

UNCSW (2010) Report of the Secretary General. *Progress in mainstreaming a gender perspective in the development, implementation and evaluation of national policies and programmes, with a particular focus on access and participation of women and girls in education, training, science and technology, including for the promotion of women's equal access to full*

employment and decent work. United Nations Commission on the Status of Women. (E/CN.6/2011/5).

UNCTAD (2009). UN Conference on Trade and Development. Report of the Intergovernmental Expert Meeting on Mainstreaming gender in trade policy, Geneva, Switzerland, 10-11 March.

UNDP (2010). Policy Brief on 'Employment Guarantee Policies,' UNDP Gender Equality and Poverty Reduction Series, No. 2 April. New York: United Nations Development Programme.

UNDP (2009). The multi-functional platform: Bringing energy, ushering in change for the better to Burkina Faso's rural communities. United Nations Development Programme, January.

UNDP/Global South-South Development Academy/ILO (2011) Successful Social Protection Floor Experiences: Sharing Innovative Experiences.

UN Economic and Social Council (2010). Ministerial Declaration- 2010 High- Level Summit: Implementing the Internationally Agreed Goals and Commitments in Regard to Gender Equality and Empowerment of Women.

http://www.un.org/en/ecosoc/julyhls/pdf10/2010_ecosoc_highlevel_segment_ministerial_declaration.pdf

UNGA (25 July 2011). Improvement of women in rural areas. Report of the Secretary-General. UN General Assembly. (A/66/181).

UNIFEM (2005). Progress of the World's Women 2005. UNIFEM.

UNWater (2006). Gender, Water, Sanitation, A Policy Brief.

Valodia, I. (2009). Looking for Gender Equity in Taxation. UNRISD Podcast, 12 Jun 2009.

Vij, N. (2011). Building Capacities for Empowerment: The Missing Link between Social Protection and Social Justice. Case of Social Audits in Mahatma Gandhi National Rural Employment Guarantee Act in India. For International Conference, Social Protection for Social Justice, Institute of Development Studies, U.K., 13 – 15 April.

WHO (2010). Trends in Maternal Mortality: 1990 to 2008. Geneva: World Health Organization.

Walubengo, D. (1995). 'No money, No stoves', in Westgoff, B. and D. Germann (eds). Stove Images: A Documentation of Improved and Traditional Stoves in Africa, Asia, and Latin America, Brandes & Apsel Verlag GmbH, Frankfurt.

World Bank (2007a). World Development Report 2008: Agriculture for Development. Washington, DC: The World Bank.

World Bank (2007b). Global Monitoring Report 2007: Millennium Development Goals: Confronting the challenges of gender equality and fragile states. Washington, DC: The World Bank.

World Bank (2003). World Development Report: Sustainable Development in a Dynamic World. Washington, DC: The World Bank.

World Bank (n.d.). World Population Growth.
www.worldbank.org/depweb/beyond/beyondco/beg_03.pdf

World Bank, FAO, IFAD (2009). Gender in Agriculture Sourcebook (Agriculture and Rural Development Series). Washington, DC: The World Bank.

Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibilities and childcare. In developing country like India where economic status of women is very pathetic especially in rural areas and opportunities of earning are very less in this scenario the Self Help Groups (SHGs) have paved the way for economic independence of rural women. This paper Pinnacle Research Journals 114 reviews concisely the literature in this field and addresses in particular opportunities and challenges faced by women entrepreneurs in rural areas. It examined the i constrain womenâ€™s economic empowerment, and make recommendations for policy and practice for each. However, womenâ€™s participation in a literacy and legal education programme in one village led them to recognise this as an injustice and to organise collectively to break the cycle of discriminatory gender norms. Five years later girls in the village continue their education and do not marry before 16 (Valley Research Group and Mayoux, 2008: see Section 4). The process of enhancing womenâ€™s economic empowerment is enabled or constrained by six key factors directly affecting womenâ€™s individual and collective lived experiences Enabling Womenâ€™s Economic Empowerment: New Approaches to Unpaid Care Work in Developing Countries. Womenâ€™s unequal share of unpaid care work can prevent their full participation in the economies of developing countries; however, care needs are growing globally. How can governments and development partners meet the needs of families and communities, while ensuring that all citizens benefit from economic opportunities and fair remuneration? This report focuses on identifying what works to address unpaid care work and sheds light on how governments, donors in the private sector and civil society Rural Women's Economic Empowerment Welcome to the Rural Women Economic Empowerment page! One of the major highlights of this space will be the sharing of experiences by practitioners working on the Joint Programme on Accelerating Progress towards the Economic Empowerment of Rural Women, a... Rural Women's Economic Empowerment. Welcome to the Rural Women's Economic Empowerment page! One of the major highlights of this space will be the sharing of experiences by practitioners working on the Joint Programme on "Accelerating Progress towards the Economic Empowerment of Rural Women," a pilot programme jointly implemented by UN-Women, WFP, IFAD and FAO. Women's Economic Empowerment. Through targeted financial services, training, and support, Opportunity International creates opportunities for women to become powerful economic agents in their families and communities. Opportunity equips partner financial institutions with gender awareness trainings and workshops to help them shift their business practices to better serve marginalized female clients and accommodate their needs. Opportunity also helps financial institutions build and expand agent banker networks, which allow rural women to make cash deposits or withdrawals with a trusted local shop owner instead of traveling to the nearest branch. Literacy, Business, and Livelihood Skills.