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Advancement of women

Improvement of the situation of women in rural areas

Report of the Secretary-General

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* A/52/150 and Corr.1.

I. Introduction

1. The General Assembly, in resolution 50/165 of 22 December 1995 on the improvement of the situation of women in rural areas, requested the Secretary-General to prepare, in consultation with Member States and relevant United Nations organizations, a report on the implementation of the resolution and to submit it, through the Economic and Social Council, to the General Assembly at its fifty-second session, taking into account possible measures to improve the reporting procedure.

2. Four previous reports by the Secretary-General on the question of rural women and development have been considered by the General Assembly, beginning in 1985. The role of rural women in development has also been addressed by recent United Nations global conferences and is reflected in their final documents.¹ Notably, the Beijing Declaration and Platform for Action of the Fourth World Conference on Women in 1995, called upon Governments to enhance, at the national and local levels, rural women's income-generating potential by facilitating their equal access to and control over productive resources, land, credit, capital, property rights, development programmes and cooperative structures.² Governments also agreed, *inter alia*, to undertake legislative and administrative reforms to give women full and equal access to economic resources, including the right to inheritance and to ownership of land and other property, credit, natural resources and appropriate technologies.³ In article 14 of the Convention on the Elimination of All Forms of Discrimination against Women (General Assembly resolution 34/180, annex) States Parties are called upon to take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure, on a basis of equality of men and women, that they participate in and benefit from rural development.

3. The present report examines progress made in the implementation of General Assembly resolution 50/165. It is based upon information made available by Governments, including national action plans to follow up the Beijing Conference, reports submitted under the Convention on the Elimination of All Forms of Discrimination against Women, and the results of recent United Nations world conferences and the non-governmental Micro-Credit Summit held at Washington, D.C., from 2 to 4 February 1997. It builds on the analysis contained in previous reports to the General Assembly on this topic.

4. The present report seeks to examine four issues, the importance of which is growing for rural women: agriculture

and food security; access to productive resources; female heads of household and migration; and decision-making. Other aspects of the situation of rural women, namely, health-related issues and access to national machineries, will be taken up in the preparation of the reports on these critical areas of concern in the Platform for Action, which are to be submitted to the Commission on the Status of Women at its forty-third session.

5. Governments and international organizations are increasingly cognizant of the critical role of rural women in development and have sought to implement measures that will enhance their status, taking into account issues that are of vital importance to development, such as food security and the impact of rural-urban migration. There is also growing appreciation of the intricate nature of the relationship between gender and socio-economic and political development. This is manifested by greater attention being paid to the range of factors influencing food security, including access by both women and men to land, credit, agricultural input, extension services, education and training, and productive employment. Access to appropriate technology and decision-making as, for example, in the reflection of the needs and interests of rural women, and the constraints faced by them, in relevant policy-making processes and laws is also increasingly seen as essential for the advancement of women and for development. This was emphasized by the Commission on the Status of Women in its agreed conclusions on women and environment in 1997. The Commission stated that laws should be designed and revised to ensure that women have equal access to and control over land, unmediated by male relatives, in order to end land rights discrimination. Women should be accorded secure use rights and should be fully represented in decision-making bodies that allocate land and other forms of property, credit, information and new technologies.⁴

6. Although rural women are often at the beginning of the food production chain, they are at the end of the distribution chain for the productive resources and social services that are essential to their critical role in the alleviation of poverty through the production of food for consumption by rural households and, by extension, surpluses to be consumed by the nation. Much of their work, whether regular or seasonal, is invisible, that is, unpaid, and therefore not counted in official statistics and methodologies. Quantitative and qualitative assessments of the roles of women do not yet fully capture the complexity, magnitude and comprehensive nature of their contributions. Therefore, progress in validating their roles and stake in development through, for example, the formulation, implementation and adjustment of policies which

accurately address their needs, aspirations and constraints and the allocation of adequate budgetary resources, does not yet match either national or international interests in promoting sustainable development. Some of these issues will be explored in the present report.

II. Role of rural women in agriculture and food security

7. Rural women in developing countries are responsible for more than 55 per cent of the food grown and comprise 67 per cent of the agricultural labour force. Sixty-eight per cent of developing country populations live and earn their living in rural areas, while for the least developed countries the figure is 80 per cent. Despite the global trend towards rapid urbanization, developing countries are still largely rural and will continue to be so until 2015.⁵

8. Low-paying jobs and lack of regular employment for women often translate into inadequate food supplies and poor family nutrition. This highlights the importance of rural on-farm and off-farm employment, as well as improving wage income. Improving the technical skills of women through education and training also improves their access to better jobs.⁶ Indeed, off-farm employment is an important alternative for women who have little or no access to land or who live in environments where farming or livestock is limited. Although many of these women are employed as wage labourers on large farms or in local factories, employment is often temporary and the wages low. Many rural women are marginalized into informal sector work in rural, urban and peri-urban areas as petty traders, street vendors, construction workers and domestic servants.

9. Men's control over resources persists. Indeed, the designation of men as heads of household ensures their control of most household economic resources and often results in men being the indirect recipients of project resources which target women and female-headed households. This is the case even when men are not the primary source of household income and when women manage important household resources and engage in various household enterprises on a relatively autonomous basis. In most societies, in addition to controlling land, men still control major livestock resources, a large share of subsistence output and most of the household income. Rural women are frequently dependent on men for final decisions about most of the activities that affect their lives and those of their communities.

10. The roles of women in agriculture vary regionally and from country to country, and most of their labour is in unpaid subsistence production in which their contributions tend to be underestimated. In some cases, they have complementary roles with men, sharing or dividing tasks in the production of crops, care of animals and forestry management. Gender-role differentiation may vary, depending on circumstances. For example, when cash cropping or mechanization is introduced, the tendency is for women's responsibilities, in terms of the variety and number of tasks associated with household food production, to increase. They may also be engaged in small-scale cash cropping using simple technology.

11. Women in sub-Saharan Africa contribute 60 to 80 per cent of labour in food production for both household consumption and sale, while the proportion of women involved in the economically active agricultural labour force ranges from 48 per cent in Burkina Faso to 73 per cent in the Congo. There may be role differentiation in such tasks as site clearing and land preparation, or men and women may participate equally in the work as in the United Republic of Tanzania. Men are often responsible for large livestock while women care for smaller animals, including poultry, sheep and goats, and feed and milk all livestock. Men are usually charged with offshore fishing, while women may be responsible for making and repairing nets, fish processing and river fishing.

12. Asian women account for about 50 per cent of food production, with variations among countries: from 35 per cent of the agricultural labour force in Malaysia, for example, to 60 per cent in Thailand. In South-East Asia, women play major roles in the sowing, transplanting, harvesting and processing of rice.⁷ Complementary gender roles are found in some areas, as in Nepal where women exclusively gather fodder for buffalo, ready their animals for ploughing and tend to cattle and other livestock. Nepalese women also transplant seedlings, participate in harvesting and threshing and play a major role in horticulture. In South and South-East Asia, women make up a large proportion of the labour force on tea, rubber and fruit plantations.

13. There are wide variations in women's participation in agriculture in the Pacific, although women play prominent roles in food marketing and fisheries. Women in Papua New Guinea, for example, account for 71 per cent of the agricultural labour force of the population, which is 87 per cent rural. In contrast, women in Fiji comprise 38 per cent of the agricultural labour force. Data collection methods have not, however, fully captured the extent of women's contribution to household food production and their unpaid labour on family farms.⁸

14. A small percentage of European women and men are employed in agriculture. The range for the economically active population of the States members of the European Union is from 2.3 per cent in the United Kingdom of Great Britain and Northern Ireland to 21.9 per cent in Greece, in 1992. Women's participation ranged from 10.4 per cent in Ireland to 44.5 per cent in Greece in 1990. In Central and Eastern Europe, women's participation in the agricultural labour force ranged from 4 per cent in Slovenia to 57 per cent in Albania. An increasing number of women are leaving farming and those who remain are becoming more commercially oriented.⁹

15. The proportion of workers employed in agriculture in Latin America and the Caribbean has declined over the past few decades, from 55 per cent in 1950 to 25 per cent in 1990. Women are engaged mainly in subsistence farming, poultry and raising small livestock for domestic consumption.¹⁰

16. Women's contributions in some countries are mainly in unpaid subsistence food production which has been shown to be considerable when unpaid and seasonal labour are taken into account. In Turkey, for example, women account for 55.3 per cent of unpaid agricultural labour; in Morocco, for 53.2 per cent; in Egypt, for 50.7 per cent; in Lebanon, for 40.7 per cent; in the Sudan, for 34.7 per cent; in Iraq, for 30.7 per cent; and in Mauritania for 28 per cent. Their tasks are those which can be carried out manually or with simple tools.¹¹

17. The amount of land that farmers cultivate is directly related to labour availability – their own and that of family members and hired workers. Women's heavier workloads, owing to their productive and reproductive responsibilities, their limited access to financial resources and a range of factors associated with gender discrimination, prevent them from hiring paid labour which limits the expansion of agricultural production. This results in the need to draw upon the labour of children which may influence rates of school attendance, especially by girls.

18. Although women make substantial labour contributions to agricultural production, development policies tend to favour export crops to earn foreign exchange, and agricultural research tends to address the improvement of production and technologies for commercial production. Women's needs therefore tend to be neglected and they have limited access to technical knowledge and innovations, including irrigation, machinery, farming techniques and extension services.

19. Extension services have traditionally not been particularly successful in reaching women farmers since they have targeted farmers who own land and can obtain credit to invest in input and technology. Women's limited access to

these resources has led to their being bypassed by extension services. Women are further hampered by the orientation of extension towards alleviating or making more efficient male tasks in, for example, cash crop cultivation or commercial fishing, as well as by low levels of education which prevent them from engaging in activities that require literacy and numeracy skills.¹²

20. Although women farmers produce up to 80 per cent of the food in some countries, they receive only 2 to 13 per cent of extension services. In Asia, only 3 per cent of extension time and resources are allocated to women, compared to a global average of 5 per cent.¹³ Data compiled by the Food and Agriculture Organization of the United Nations (FAO) show that, even where the contribution of women to agriculture is recognized, support services are weak and slow to respond to their needs.¹⁴ New technologies, Green Revolution packages of "miracle seeds", fertilizer and irrigation have generally been made available to male commercial farmers, rather than to women subsistence farmers.

III. Access to productive resources

A. Rural women's access to land

21. Although many developing countries have legally affirmed a woman's right to own land, gender asymmetry in access to and control of land is one of the main obstacles to the full participation of women in rural development and to strengthening their role in ensuring national and household food security. Land tenure practices usually ensure male control of activities and the allocation of the best land and agricultural input for export crops. Inheritance practices, whereby land traditionally passes from father to son, further reinforce male control.

22. Land reform measures have not been gender neutral and women have been excluded to varying degrees either de jure or de facto. Rural women's customary land rights have been threatened by agrarian reform programmes which have tended to redistribute land titles primarily to men. While reform legislation does not in general explicitly discriminate against women, the application of the law in the context of existing customs and inheritance laws often results in discrimination against women in landholding.

23. Demographic and environmental factors, as well as rising demand for scarce resources owing to increased land values, have contributed to the commercialization of land markets in some regions, thereby impeding women's access

and ownership to land. Indeed, efforts to improve women's rights to land have been neutralized by growing population pressure on increasingly depleted land and the fact that, as the quality of the land deteriorates, women in many rural settings are managing smaller plots (see also A/48/187-E/1993/76, para. 83).

24. Some positive and innovative measures have, however, been introduced in this area. There have been major policy changes in agrarian reform whereby women are often defined as joint beneficiaries, and granted either the right to own land in their own right or jointly with men. Legal changes are enabling women in various developing countries to open bank accounts in their own names, take court action on their own or inherit their father's property. Moreover, some organizations of the United Nations system have implemented projects in developing countries in which reclaimed land has been allocated to women, and they have also targeted projects at marginal and landless women.¹⁵ The United Nations Development Fund for Women (UNIFEM), for example, is currently conducting a literature review and compiling an annotated bibliography on women's rights to land. Four modules on gender, population and land tenure issues have recently been completed by FAO.

25. Limited land ownership and insecurity of tenure are two factors that restrict investment and technological innovation among women farmers.¹⁶ Land ownership facilitates access to a range of benefits and opportunities and the disproportionate enjoyment by men of rights to land often excludes women from those benefits and opportunities. Women typically farm small, dispersed or remote plots of fragmented land which provide them with little incentive to invest or to adopt new technologies. Without title to land, women's access to agricultural support services, particularly credit and extension services where land ownership is expected as collateral or as a precondition, is hindered. Furthermore, extension workers may be reluctant to service small, geographically dispersed and isolated plots of land.¹⁷

B. Rural women's access to credit

26. Improvement in the situation of rural women is dependent on increased levels of income which requires a mix of policy programmes. One such policy programme is access to credit, which is crucial in raising the productivity of any economic activity and consequently the income levels of those involved. Rural women are, in most cases, unable to meet collateral requirements.

27. This situation is particularly acute for rural women who are the main producers for household consumption.

Furthermore, limited incomes, lack of information and high rates of illiteracy, as well as exclusion from the cooperatives and farmer groups through which loans and extension are channelled, further restrict women's access to credit from financial institutions and agencies. In the less developed countries of Africa, where women account for more than 60 per cent of the agricultural labour force and contribute 80 per cent of total food production, they receive less than 10 per cent of the credit allocated to small-scale farmers.¹⁸ In five East and Central African countries, women received only 1 per cent of the total credit in agriculture.¹⁹

28. In order to increase rural women's productivity to fully meet household demand and still retain a surplus to sell in the market, and thus raise their income levels, credit has to be made accessible to them. Governments, non-governmental organizations and intergovernmental organizations provide credit to rural women who do not have collateral through micro-finance schemes. Micro-finance is obtained through programmes and institutions which lend small amounts, no more than a few hundred dollars, to the poor, especially rural women, in rotating schemes that do not require collateral. The success of micro-finance can be attributed to the replication of the positive aspects of traditional informal sector lending – small loans, no paper work, no investment restrictions, no collateral requirements and the minimization of risk.²⁰ Micro-finance is a more secure, reliable and attractive alternative to traditional savings clubs and credit schemes which can be subject to fraud, mismanagement and group disbandment.

29. Another framework that has enabled women to gain access to credit without collateral is women's agricultural and income-generating cooperatives. When women form small cooperatives to market and, in some instances, produce together, they are better able to attract credit and extension agencies which can initiate programmes for women. Financial institutions are more likely to disburse credit, based on a record of sustained income and repayment, to a group of women rather than to an individual. It is worth noting that, through the achievement of economies of scale within the framework of agricultural and other income-generating cooperatives, rural women have increased their incomes, even without access to credit. The establishment of women's cooperatives, however, requires a considerable amount of effort by Governments or non-governmental organizations, in addition to the women's own efforts.

30. Research suggests that, with increased income, rural women invest more in household consumption and human capital development, providing better access to food, education and health-care services, including family planning services, safe water and sanitation to the household.²¹ For example, an International Fund for Agricultural Development

(IFAD) study concluded that the food security of households is usually dependent on women's earnings, and that low-paying jobs and a lack of regular employment for rural women often means inadequate food security and poor nutrition.²² It has also been observed that

“... increased income earned by a low-income mother translates into a chain of positive improvements for her family. This chain starts with her capacity to purchase more food. A better diet and improved nutrition stimulate better health. Improved health results in greater resistance to disease, higher energy, greater capacity for work and learning and thus enhanced productivity. As family nutrition and health are stabilized, incremental investments in the education of children are almost certain to follow. Close behind education expenditures come investments in home improvements. Finally, these outcomes are paralleled by a near-total transformation of the borrower's self-respect”.²³

31. The following are examples of instances where increased income, owing to access to micro-finance, has had a positive impact on the situation of rural women. A survey of female participants in the Foundation for International Community Assistance (FINCA)/El Salvador micro-finance programme found that 60 per cent of those interviewed felt that they received greater respect at home after enrolling in the programme and contributed more significantly to household income and decision-making,²⁴ and 60 per cent of the participants in a Freedom from Hunger programme in Mali indicated greater involvement in household financial decision-making compared to 19 per cent of non-participants.²⁵ A micro-finance programme in Viet Nam funded by the United Nations Children's Fund (UNICEF) resulted in 97 per cent of the daughters of borrowers attending school, as compared with 73 per cent of non-borrowers. An Egyptian programme provided micro-finance to women only after they enrolled their children in school.²⁶

32. Micro-finance has become an important instrument of poverty alleviation, especially for rural women. According to the Micro-credit Summit Declaration and Plan of Action, programmes reach an estimated 8 million of the very poor, particularly women.²⁷ Micro-finance programmes and institutions have been targeting women, a reflection of their role in food production and small-scale, or micro, enterprise, and women as a group have consistently demonstrated superior repayment records and credit-worthiness.²⁸ A United Nations Development Programme (UNDP) and Women's World Banking survey in 17 countries identified 98 institutions which had 85 per cent loan repayment rates, an

average loan size of US\$ 280, and 62 per cent female borrowers.²⁹ A micro-credit pilot project, funded by the French Development Fund in Burkina Faso and Guinea, had a 98 per cent repayment rate. The key to success has been identified as collective responsibility for repayment, peer pressure and social cohesion.³⁰

33. The Grameen Bank in Bangladesh is the most successful micro-finance programme targeting poor rural women through the disbursement of small loans averaging about US\$ 140. Ninety-four per cent of its 2 million borrowers are women. Operating with a staff of over 12,000 in 1,048 branches, the Grameen Bank has disbursed US\$ 1.5 billion to the poorest in more than half of the villages (35,000) in Bangladesh, and maintained a loan recovery rate of more than 98 per cent. Grameen Bank borrowers have steadily improved their lives, and half of them have been able to transcend the poverty line.³¹

34. Micro-finance programmes have other benefits, including that of providing women with valuable exposure to legal literacy and commercial know-how, and participation in and interaction with the decision-making processes in their local communities. Micro-finance programmes, however, are no panacea for rural women's development and empowerment. They should be implemented as part of a mix of policies, including equitable property rights and the development of infrastructure. The current total portfolio in micro-loans by financial intermediaries accounts for only US\$ 2.5 billion. If only 10 per cent of all low-income entrepreneurs were to have access to institutional finance by the year 2005, US\$ 12.5 billion would be needed, and roughly US\$ 90 billion would be needed to reach 30 per cent of those entrepreneurs by 2025.³²

IV. Female-headed households and migration

35. The deterioration in living standards of the increasing number of female-headed households is related to a number of factors, including male out-migration and reduced labour availability and, therefore, lower household productivity. Women work smaller and less fertile landholdings and their households are often more susceptible to poverty than those headed by men owing to women's lower levels of education, skills and limited access to productive employment, resources and services. On the other hand, women spend a higher proportion of their income on food. Therefore, members of female-headed households are more likely to have a better nutritional status than households headed by men.

36. The migration of men from rural areas is contributing to the dominance of women in agricultural production and the increasing number of female-headed households. Globalization, the growth of multinational export manufacturing and economic policies that favour the development of industry over agriculture have contributed to rural out-migration. This includes both internal and international migration, for example, to mining centres, commercial farms, fishing and other enterprises.

37. The impact of male migration is significant in changing the demographics of rural areas. It is projected that, in most regions, the proportion of women in rural populations will continue to increase to the year 2025. Globally, the projected increase is from 49.5 per cent in 1990 to 50.2 per cent by 2025. In Africa, the proportion is projected to rise from the 1990 level of 50.8 per cent women to 51.2 per cent by 2025; in Asia, from 49.1 per cent to 50.1 per cent by 2025; and in Western Asia, from 50.4 per cent in 1990 to 51.4 per cent by 2025. In South-East Asia, the proportion of rural women (50.3 per cent in 1990) is projected to remain the same by 2025. In contrast, in Latin America and the Caribbean, the proportion of males in rural areas was 52 per cent in 1990 and is projected to rise to 52.8 per cent by 2025.³³

38. The increasing incidence of female-headed households is accompanied by the increasing responsibility of women for generating income and ensuring the well-being of their families. It is estimated that the incidence of poverty in female-headed households is 50 per cent greater than in male-headed households.³⁴ Female-headed households tend to be poorer, own less land and often lack access to credit and technology.

39. Females as heads of households emerged as an early indicator of women's poverty because it was the only one that was visible in household-based approaches to poverty. Other factors contributing to the feminization of rural poverty include cutbacks in essential services resulting from restructuring policies; environmental degradation, which affects smallholder and subsistence agriculture in which women predominate; women's limited access to productive resources and services; and armed conflicts, which contribute to the growing number of refugee women forced to provide for their families under exceptionally difficult circumstances.

40. Moreover, the difficulties experienced by rural women in securing access to land are even greater for female heads of rural households. Not only may there be no legal provisions for women to keep land in the case of a husband's death, separation or divorce, but a review of land reform programmes in various countries indicates that female heads of households seldom have access to land, regardless of

whether the sex of the beneficiary is specified by law. Lack of access to land is particularly critical to the rural households that are female-headed owing to widowhood, divorce, desertion or male out-migration.³⁵ Many female heads of households are landless or have marginal holdings, and land inheritance often takes place on the basis of male lineage.³⁶ Female-headed households frequently work less land, have access to fewer items of farm equipment, and own fewer livestock.³⁷

41. Studies in Kenya and Malawi have shown that household food security and the nutritional status of individual members tend to be significantly better in female-headed households, since women tend to spend a greater proportion of their income on food. One of the findings is that income controlled by women has a positive impact on household caloric intake, an impact which is over and above the level of income effect. This suggests that gender may influence the composition of diets within households, as indicated by the higher proportion of food budgets allocated to non-food consumption by male-headed households and the higher proportion of calories directed to young children by poorer, de facto female-headed households.³⁸

42. There is considerable variation in the percentage of female-headed households in African countries, ranging from 10 per cent in the Niger to 72 per cent in Lesotho, with an average of 31 per cent for the region.³⁹ In Asia and the Pacific, the proportion is lower, at 9 per cent in the 1980s and at 14 per cent when India and China are excluded. Farming is declining in Europe, with a decrease in the number of men and women employed in agriculture. As a result of male out-migration and employment in off-farm employment, European women in rural areas are assuming an increasingly important role and they are becoming more educated and professional in their management and marketing techniques.

43. Male migration, spousal abandonment and single motherhood are contributing to significant increases in female-headed households in Latin America and the Caribbean. The average is 17 per cent but a 1994 study by the Inter-American Institute for Cooperation on Agriculture found percentages ranging from 29.1 per cent to 55 per cent in some countries.⁴⁰ In the Near East, the proportion of female-headed households is small but increasing as a result of temporary and permanent rural-urban migration by men. Such households account for 16 per cent or less in Cyprus, Egypt, Islamic Republic of Iran, Morocco, the Syrian Arab Republic and Tunisia. Only in Pakistan and the Sudan does the percentage exceed 20 per cent.⁴¹

V. Participation of rural women in community activities and decision-making processes

44. There are various types of organizations which address the needs of rural women, ranging from traditional groups focusing on women's social and reproductive roles; women's empowerment groups; groups which are predominantly male and address production, marketing and technical skills; and cooperatives. Increasing the participation of rural women in decision-making processes requires collective action through and participation in local organizations. This includes the village, ward and district levels of local government, as well as cooperatives, farmers associations, and credit and savings associations. It also entails the development of skills, including assertiveness, negotiation and leadership training; financial and managerial skills; and intervention, through political participation, advocacy, community initiatives and collective action.⁴²

45. Examples of such organizations include the establishment by rural women in Fiji of a cooperative thrift and credit society through which they mobilized savings and acquired loans. In India, collective action by women's groups enabled them to express their dissatisfaction with the administration of community affairs and be represented in the panchayats – locally elected councils – which had a positive demonstration effect on women and their organizations at the village level,⁴³ and to demand the reservation of about 33 per cent of seats for women in local bodies, as well as state and national legislatures.⁴⁴

46. Membership in all-women's groups provides rural women with the opportunity to meet other women and develop networks, and provides opportunities for self-expression in societies in which men and women do not freely associate. Women's groups also facilitate the growth of community development organizations in many instances, and are an effective means of increasing rural women's role in decision-making and ensuring recognition of their right to participate in community affairs on an equal basis with men. Such participation in turn increases women's visibility, enables them to learn management skills and methods for earning and saving income, and strengthens their bargaining power when seeking access to land, credit, agricultural and extension services, and training.

47. Groups which address production, marketing and technical skills such as, for example, master farmers clubs, extension groups and advocacy groups, may lobby for increased producer prices. These groups have easier access

to the infrastructure, including transport and marketing facilities, and the services associated with mainstream rural development that are not readily accessible to women. Women are often excluded from these groups by membership criteria that specify land ownership, master farmer certification, or by their low level of education and cultural barriers. Women may also be reluctant to join such groups because of competing demands on their time from productive and reproductive activities.

48. Cooperatives are another means of increasing agricultural production. When women form small cooperatives to market and produce collectively, they are better able to gain access to credit and extension services. Credit institutions and extension services rationalize their resources and services by channelling them through groups. Women are, therefore, better able to access the services and resources that they need in order to enhance household and national food security.

49. Networking among national women's organizations and rural women's organizations strengthens the credibility, impact and effectiveness of both. Linkages can also be made at the provincial, district and local levels among civil society organizations and governmental institutions through the establishment of decentralized units of national machineries within various ministries and governmental agencies.

50. National machineries are essential for viable rural development strategies. They ensure that women's contributions, priorities and needs are effectively addressed and incorporated into policies and programmes. This process, especially when coupled with sufficient human, technical and financial resources, may enable the national machinery to play a catalytic and strategic role in developing nationwide networks of rural women and men in order to facilitate the implementation of food and agricultural development programmes. In addition to promoting gender sensitivity training and programmes in governmental and non-governmental organizations, national machineries can communicate and coordinate information about best practices with international organizations. Other activities may include the promotion of research emphasizing rural women's productive and reproductive roles, as well as improving the collection and quality of sex disaggregated data.

51. National machineries can also coordinate their activities with international organizations and national and international non-governmental organizations. Women's groups play an important role in the collection and dissemination of information about the needs and activities of rural women at all levels, activities which are now facilitated by electronic

communications technology. Such linkages can facilitate the flow of resources and information to rural women, overcome the lower status of national women's machineries among other governmental agencies, and reduce the isolation of women's units from sectoral programmes and activities at the field level.

52. Democratic practices provide an opportunity to redress gender imbalances in rural areas, where educational levels are lower and access to information is limited. Women's participation in public life can be increased by strengthening rural women's associations, legal literacy training, and civic and political education. The legal recognition of women's groups is a prerequisite to the formation of a women's federation, organized along professional lines. The role of rural women in democratization can also be the central theme of legal literacy programmes. Measures can be taken to ensure that women participate in the administration of rural development projects, and in the formulation of programmes and policies at both the national and local levels. Women's organizations and donor agencies can, through such women, influence the placement of gender issues on the agenda of public policy makers at all levels.

53. All possible means of strengthening rural women's participation in political and economic decision-making can be pursued simultaneously. Networks, with the support of electronic communications, can provide an efficient means of exchanging information and lending support. Women's groups can learn from each other and external resources can be directed towards facilitating their exchanges. Women's groups can be encouraged to take their experiences and agendas to political bodies, to explain their priorities, seek recognition, legitimacy and assistance, and offer their assistance and involvement in policy formulation, planning and decision-making.⁴⁵

54. Limited data are available on women's representation in local and subnational levels of government. The representation of female councillors in local government ranged from 10 per cent to 29 per cent, while the proportion of female mayors ranged from 4 per cent to 17 per cent.⁴⁶ At the national level, the number of female cabinet ministers throughout the world has doubled, from 3.4 per cent in 1987 to 6.8 per cent in 1996, but there were only four female Ministers of Agriculture as at January 1996.⁴⁷

55. In international organizations concerned with rural women's issues, the representation of women managers has generally been low. While the World Food Programme (WFP) had achieved a critical mass of 31.5 per cent, FAO had 3 per cent representation and at IFAD there were no women at the

senior management level, D-2 and above, as at 31 December 1995.⁴⁸

VI. Conclusions and recommendations

56. The present report underlines the critical importance of reconciling and strengthening the productive and reproductive capacity of women farmers and entrepreneurs to improve their situation. Although much of their contribution is unrecognized and unpaid, rural women play critical roles in household and national food security. They are the major producers and preparers of food; they generate income to facilitate access to food; and they ensure that household nutritional requirements are met, and, therefore, that the health of children and other family members is protected. Strategies to facilitate their access to productive resources must be comprehensive, taking full account of their disadvantaged position, enormous contributions and potential.

57. The development of legal measures, policies and administrative regulations to guarantee rural women equal and secure rights of access to land is a priority. This may involve designating women as individual or joint owners of plots of land, granting women separate tenancy rights in land reform and resettlement schemes, guaranteeing their right to claim a fair share of the family resources upon divorce, abandonment or widowhood, and recognizing de facto female-headed households as having the right to equal access to productive resources.

58. Increasing the awareness of rural women of their rights and improving their knowledge of the legal system empowers them by developing their capacity to assess critically the law, interpret the meaning of their rights and participate more fully in political processes. It imparts and strengthens the skills needed to assert those rights and facilitates the mobilization of women to work for the removal of substantive and structural obstacles to their participation.

59. Data, disaggregated by sex on differentials in access to productive resources, including land and credit, are a prerequisite to effective policy formulation and implementation and service delivery. Particular attention should be devoted to the gender dimensions of rural out-migration and its impact on female-headed households, labour availability and production. Methodologies should be developed to explore the relationship between on-farm and off-farm employment and its contribution to sustainable rural livelihoods.

60. National machineries are essential for inter-ministerial and interdepartmental cooperation, monitoring and evaluating

the status of rural women, and coordinating and facilitating the work of governmental departments, intergovernmental organizations and non-governmental organizations, particularly in the formulation of policy that facilitates an increase in rural women's access to productive resources. The establishment of units at the subnational and local levels requires the surveying of national machineries within subregions, including the collection of information on mandates, programmes, staffing and financial allocations. Such information should be widely disseminated and serve as the basis for improving the operational efficiency of national machineries.⁴⁹

61. Increasing the number of women in decision-making positions at all levels has an impact on policy formulation and increases the participation of rural women. Their increased participation in community-based organizations, non-governmental organizations and cooperatives facilitates their access to productive resources, promotes food security at the household and national levels and provides leadership training for involvement in local governance.

62. Policy makers and programme staff concerned with issues affecting rural women should be provided training in gender sensitivity and gender mainstreaming. Such training facilitates the understanding of the precise nature of the constraints, opportunities, needs and priorities of rural women and men in their productive and reproductive capacities. Within the United Nations, technical expertise could be provided by the Division for the Advancement of Women of the United Nations Secretariat, UNIFEM and the International Research and Training Institute for the Advancement of Women (INSTRAW), as well as units within other relevant United Nations organizations.

63. Rural women have a critical role to play in household and national food security. In order to maximize their contributions, they must be guaranteed access to productive resources. Governments should, therefore, undertake legal, policy and administrative reforms, in partnership with intergovernmental organizations, non-governmental organizations and other actors in civil society, to promote gender equality in access to productive resources, including:

- (a) According women full and equal rights to own land and other property, through, inter alia, inheritance and land reform programmes which take full account of women's equal and secure rights to land;
- (b) Taking measures to increase land availability to women and men;
- (c) Revising legislation to support women's access to rural labour markets, guaranteeing equal pay for work of

equal value, improving working conditions, and enforcing legal standards;

- (d) Articulating official government support for and demonstrating the political will to support rural women's access to productive resources and to bring gender issues into the mainstream;

- (e) Reviewing and revising laws that treat women as legal minors;

- (f) Eliminating discriminatory practices, licensing and price-control measures in order to improve women's access to informal sector markets;

- (g) Disbursing credit directly to women, with flexible collateral arrangements;

- (h) Ensuring that women's unpaid work and contributions to on-farm and off-farm production, including income generated in the informal sector, is visible and recorded in national accounts;

- (i) Making appropriate technologies available to rural women and men farmers and to entrepreneurs which utilize locally available materials, follow environmentally sound practices and maximize production and efficiency without threatening jobs in the rural areas;

- (j) Adopting demand-driven and participatory approaches to budgetary and resource allocation, as well as the delivery of services, in order to take into account the needs, priorities and constraints of rural populations;

- (k) Increasing the number of female extension officers and agricultural researchers through affirmative action in hiring practices and increasing the number of women attending agricultural colleges in order to expand the pool of available recruits;

- (l) Establishing national machineries at the highest levels of government and developing inter-ministerial and interdepartmental cooperation, as well as establishing consultative mechanisms with all other governmental sectors, in order to facilitate rural women's access to productive resources and to successfully implement integrated rural development policies;

- (m) Establishing and strengthening linkages at the provincial, district and local levels among civil society organizations and governmental institutions through the decentralized units of national machineries within various ministries and governmental agencies;

- (n) Providing gender sensitivity training for all policy makers and decision makers, administrators, service

providers, researchers and field staff, as well as rural farmers and entrepreneurs;

(o) Increasing the collection of data disaggregated by sex in order to evaluate progress in the design, implementation and evaluation of policies and programmes and the delivery of services;

(p) Ensuring that data and other information on the nature and role of women's contributions are comprehensive, reliable and unbiased;

(q) Including among research priorities the adoption of analytical frameworks that facilitate an understanding of gender relations in rural areas;

(r) Harnessing, respecting and valuing local knowledge and incorporating it into policy, research, evaluation and decision-making at all levels.

64. With regard to future reporting on this topic, it should be noted that the 1999 world survey on the role of women in development, which will be considered by the General Assembly at its fifty-fourth session, will address, inter alia, developments with respect to rural women.

65. Further, at its forty-third session in 1999, the Commission on the Status of Women will initiate a comprehensive review and appraisal of the implementation of the Platform for Action adopted at the Fourth World Conference on Women, to be concluded in the year 2000. In that connection, the situation of rural women is expected to be assessed in the context of the 12 critical areas of concern in the Platform for Action.

66. The Economic and Social Council, by its resolution 1997/60 of 25 July 1997, decided to carry out in 1999 an overall review of the theme of poverty eradication. In that review, particular attention may be paid to the contributions and needs of rural women. It may also be noted that the Council welcomed the steps already taken by the Commission on the Status of Women related to poverty eradication.

Notes

¹ See paras. 9.6, 9.8 and 9.10 of the Programme of Action of the International Conference on Population and Development (Report of the International Conference on Population and Development, Cairo, 5-13 September 1994 (United Nations publication, Sales No. E.95.XIII.18), chap. I, resolution 1). The Programme of Action of the World Summit for Social Development calls for the creation of a favourable national and international political and legal environment, including removal of all legal impediments to the ownership of all means of production and property by women and men (see Report of the World Summit for Social

Development, Copenhagen, 6-12 March 1995 (United Nations publication, Sales No. E.96.IV.8), chap. I, resolution 1, annex, para. 14 (j)). Other measures agreed upon to eradicate rural poverty include expanding and improving land ownership through such measures as land reform and improving the security of land tenure, and ensuring the equal rights of women and men in that respect (ibid., para. 32 (a)). The programme also provides that access to credit by small rural or urban producers, landless farmers and other people with low or no income should be substantially improved, with special attention to the needs of women; this would be done by reviewing national legal, regulatory and institutional frameworks that restrict the access of people living in poverty, especially women, to credit on reasonable terms (ibid., paras. 33 and 33 (a)). The Istanbul Declaration on Human Settlements and the Habitat Agenda contain the objectives of providing legal security of tenure and equal access to land to all people, including women, and of ensuring transparent, comprehensive and accessible systems in transferring land rights and legal security of tenure (Report of the United Nations Conference on Human Settlements (Habitat II), Istanbul, 3-14 June 1996 (A/CONF.165/14) chap. I, resolution 1, annex I, para. 40 (b) and (d)). The World Food Summit Plan of Action calls for the promotion of women's full and equal participation in the economy, and for that purpose the introduction and enforcement of gender-sensitive legislation providing women with secure and equal access to and control over productive resources including credit, land and water (FAO, Report of the World Food Summit, Rome, 13-17 November 1996 (WFS 96/REP), objective 1.3 (b)). It also calls for improvement of equal access, by men and women, to land and other natural and productive resources through the effective implementation of land reform and the promotion of efficient utilization of natural and agricultural resources and resettlement on new lands (ibid., objective 1.3 (e)).

² Report of the Fourth World Conference on Women, Beijing, China, 4-15 September 1995 (United Nations publication, Sales No. E.96.IV.13), chap. I, resolution 1, annex II, para. 166 (c).

³ Ibid., para. 61 (b).

⁴ Official Records of the Economic and Social Council, 1997, Supplement No. 7 (E/1997/27-E/CN.6/1997/9), chap. I, sect. C.1, agreed conclusions 1997/1, para. 24.

⁵ Women in a Changing Global Economy: 1994 World Survey on the Role of Women in Development (United Nations publication, Sales No. E.95.IV.1).

⁶ Idriss Jazairy, Mohiuddin Alamgir and Theresa Panuccio, *The State of World Rural Poverty: An Inquiry into Its Causes and Consequences* (IFAD, New York University Press, 1992), p. 293.

⁷ FAO, "Gender and food security; synthesis report of regional documents: Africa; Asia and Pacific; Europe; Near East; Latin America" (provisional) (Rome, 1995), pp. 7-8.

⁸ Ibid., p. 8.

- ⁹ Ibid.
- ¹⁰ Ibid., pp. 8-9.
- ¹¹ Ibid., p. 9.
- ¹² FAO, "Research and extension: a gender perspective" (Rome, 1996).
- ¹³ "The situation of the world's rural women: banking on women – facts and figures", paper prepared by IFAD for the Summit on the Economic Advancement of Rural Women, held at Geneva on 25 and 26 February 1992. Only 13 per cent of extension workers globally are women, with only 7 per cent in Africa, which helps to explain why women farmers experience discrimination in extension services.
- ¹⁴ FAO, "The population parameters of rural development" (Rome, 1995), p. 9.
- ¹⁵ Research paper on the activities of the United Nations system on women in environment and development, prepared by the United Nations Secretariat for the United Nations Conference on Environment and Development, Rio de Janeiro, 3-14 June 1992 (Research Paper No. 41).
- ¹⁶ T. Panyotou, "Green markets: the economics of sustainable development" (San Francisco, International Centre for Economic Growth, 1993).
- ¹⁷ Women in a Changing Global Economy ..., p. 37.
- ¹⁸ UNIFEM, "Towards women's development agenda for the twenty-first century" (New York, 1995).
- ¹⁹ FAO, A Fairer Future for Rural Women (Rome, 1995).
- ²⁰ Elizabeth Rhyne and Sharon Holt, "Women in finance and enterprise development", Education and Social Policy Department Discussion Paper No. 40 (Washington, D.C., World Bank, 1994), p. 52.
- ²¹ Sidney Ruth Schuler and Syed Hashemi, "Credit programs, women's empowerment and contraceptive use in rural Bangladesh", Studies in Family Planning, vol. 25, No. 2 (1994), pp. 65-76.
- ²² Idriss Jazairy et al., op. cit., p. 293.
- ²³ Statement by John Hatch of the Foundation for International Community Assistance (FINCA) in Costa Rica, in The Micro-Credit Summit, 2-4 February 1997: Declaration and Plan of Action (Washington, D.C., RESULTS Educational Fund), p. 15.
- ²⁴ International Centre for Research on Women and INSTRAW, Credit for Women: Why is It so Important? (Santo Domingo, INSTRAW, 1995).
- ²⁵ "Best practices in financial services to micro entrepreneurs", What Works, Women's World Banking Newsletter (New York), April 1994.
- ²⁶ The Micro-Credit Summit, 2-4 February 1997: Declaration and Plan of Action (Washington, D.C., RESULTS Educational Fund), p. 14.
- ²⁷ Ibid., p. 9.
- ²⁸ Ernest Harsch, "Micro-credit: a weapon against poverty", Africa Recovery, December 1996, pp. 24-25. In Cape Verde, women account for 80 per cent of informal sector employment and in Burkina Faso, for 67 per cent. In the Niger, approximately 40 per cent of all micro-enterprises are run by women.
- ²⁹ Ibid., p. 24.
- ³⁰ Ibid., p. 25.
- ³¹ Ismail Serageldin, "The view of the Chair", CGAP Newsletter, No. 1 (published by the World Bank Consultative Group to Assist the Poorest).
- ³² The World Bank Consultative Group to Assist the Poorest, "The missing links: financial systems that work for the majority", Focus, No. 3 (October 1995), p. 2.
- ³³ "Urban and rural areas by sex and age: the 1992 revision" (ESA/P/WP/120), pp. 41-67.
- ³⁴ FAO, "The feminization of poverty: facts, hypotheses and the art of advocacy", FAO Web site (www.fao.org), 18 June 1997, table 3.
- ³⁵ United Nations Development Programme, Human Development Report 1997 (Oxford and New York, Oxford University Press, 1997), p. 65.
- ³⁶ FAO, Most Farmers in India are Women (New Delhi, 1991), p. 16.
- ³⁷ Katrine Saito and Daphne Spurling, "Developing agricultural extension for women farmers", World Bank Discussion Paper No. 156 (Washington, D.C., 1992), p. 15.
- ³⁸ E. Kennedy and P. Peters, "Household food security and child nutrition: the interaction of income and gender of household head", World Development, vol. 20, No. 8, p. 1084.
- ³⁹ FAO, "Gender and food security; synthesis report of regional documents ...".
- ⁴⁰ Ibid.
- ⁴¹ Ibid.
- ⁴² Stephen F. Burgess and Janet C. Beilstein, "Women's voice and agency in rural Africa: small-scale communal farmers in Zimbabwe", Women and Politics, vol. 16, No. 2, 1996.
- ⁴³ Asian Development Bank and UNIFEM, Gender Issues in Agriculture, Papers and Proceedings of the Regional Conference on Gender Issues in Agriculture, Manila, Philippines, 5-6 December 1990, pp. 177-180.
- ⁴⁴ Inter-Parliamentary Union, Men and Women in Politics: Democracy Still in the Making; a Comparative Study (Geneva, 1997), p. 35.
- ⁴⁵ Women in a Changing Global Economy ..., pp. 36-37.

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- ⁴⁶ United Nations Development Programme, Human Development Report, 1995 (London and New York, Oxford University Press, 1995), p. 62. In local government, the Nordic countries recorded 29 per cent female councillors; in countries members of the Organisation for Economic Cooperation and Development (OECD) and the European Union (EU), 16 per cent; and in countries of Latin America and the Caribbean, 10 per cent. The Nordic countries had 17 per cent women mayors; OECD countries, 6 per cent; EU countries, 5 per cent; and Latin American and Caribbean countries, 4 per cent.
- ⁴⁷ Data compiled by the Division for the Advancement of Women of the United Nations Secretariat, based upon January 1996 information from the Worldwide Government Directory, 1996 (Bethesda, Maryland, Worldwide Government Directories Inc.).
- ⁴⁸ Personnel statistics compiled by the Administrative Committee on Coordination, 1996. See also the report of the Secretary-General on the improvement of the status of women, to be submitted to the General Assembly at its fifty-second session (to be issued).
- ⁴⁹ See the report on the Subregional Conference of Senior Governmental Experts on the Implementation of the Platform for Action adopted by the 1995 Fourth World Conference on Women in Beijing, in Central and Eastern Europe, held at Bucharest from 12 to 14 September 1996 (SRC/CEE/REP.1), pp. 11-13.
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