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“Women 2000: gender equality, development and peace for
the twenty-first century”**

Statement submitted by Women’s Board Educational Cooperation Society, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

The Empowerment of Rural Women and Sustainable Development

Women's Board is a Non-Governmental Organization with a wide range of experience in rural communities in the South-West and South-East of Nigeria. From our grass-root development initiatives and projects, we see that as we move from the Millennium Development Goals to the Sustainable Development Goals, there is a need to look into empowering rural women for real progress towards ending poverty in the world.

In fact what is needed is a paradigm shift that will lead to a high level of human development in rural communities. The rural populace in Nigeria live in abject poverty. If we are truly dedicated to reaching sustainable development, there is an urgent need to empower the rural communities especially the women.

One thing is certain, there cannot be inclusive and sustainable development if we don't put in place developmental policies with a view of including persons found in the peripheries of our communities. Once Government agencies and Civil Societies in our country make plans and effort towards development, there is a general tendency to concentrate such efforts in cities or urban centres. Those that live in interior communities are often neglected and many times they are forced to use the little resources they have to journey to big cities in order to be part of the development enjoyed in the cities.

We give the rural women training on how to manage their scarce resources. Usually, we incorporate different skill acquisition sessions to help these women diversify into other sources of income. Many times these women are stuck to one paltry trade because they lack the basic knowledge of providing other goods and services as a way of making more income. During the sessions they learn skills that generate income such as soap making, tie dye, cake and other pastries. After the sessions we are usually fixed since the needed financial resources are not readily available. The women need ready sources of funds to expand their business and to put what they have learnt into practice. Most rural families are in dire need of increasing monthly family income even if it is by a few percentages.

We have made attempts from our organisation to help these rural women obtain soft loans in order to raise family income and fend better for their children. So far we can say that the structures are not in place and where these structures are available they are usually weak and not as robust as those found in big cities. This makes it difficult and discouraging for the rural women who are mostly uneducated and tend to shy away from busy streets of the cities to take advantage of the opportunities offered by micro credit providers.

In the case of the women who desperately need these loans, the interest rate attached to the loan package is quite burdensome and difficult to pay back consistently for a rural woman with a meagre income. The micro credits facilities in Ijebu-Ode area where we have some of our projects are repaid mostly on a weekly basis with an interest rate of 10 to 14 per cent. For a rural woman with petty trading as a source of income the terms of repayment can be discouraging. When these women are engaged in staple food trade that are seasonal, the situation is even more pathetic since these seasonal food items are usually known for drastic changes in price according to the season. These factors also affect whether a person qualifies

for a loan or not. In the case of these rural women, engaging in sales of staple seasonal food items could disqualify them automatically from obtaining the loan.

Most of the women in the communities where we have our projects are garri sellers. Garri is a staple food in most parts of Nigeria. It is made from processed and fried cassava. The process of making garri involves many stages and each stage is tedious and requires a lot of exertion. With mechanised agriculture a lot of the physical energy involved could be saved in running the home and doing other household chores. But many times these women are the ones that till the soil right to the point of sometimes harvesting the heavy tubers of cassava from the soil. Thereafter they peel the cassava tubers, grind and fry it to get the end product called garri which they sell.

The level of mechanised agriculture is poor in most parts of sub-Saharan Africa. It is only recently with the drop in oil revenues that the Nigerian government has started looking into various agricultural reforms. The road is surely a long route before mechanised farming can reach the rural farmers. Even if the rural farmers get involved in mechanised farming, it would probably be the men involved in large scale agriculture that will get the mechanised systems in place for their own farms before these rural women. The reasons are obvious!

Traditional practises make it difficult for women to own land and property in general. We must not forget the role traditional practises play in different parts of the world especially in the more remote areas. In South Western Nigeria, women are not land owners and even when a woman engages in farming as a major source of income and sustenance, the woman would many times have to obtain a piece of land on lease. The women usually pay their husbands for a parcel of land for the farming season, after the season the land goes back to the man until the woman pays again for the next farming season.

In the communities in Ogun State where we have been working for many years the issue of helping the women obtain loans through micro-credit is a tough job, both for the women involved and the micro credit providers due to the factors mentioned above and other factors. These are issues we need to look into while we move into a more sustained development in the world for the complete eradication of poverty for all.
