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to the twenty-third special session of the General Assembly
entitled “Women 2000: gender equality, development and
peace for the twenty-first century”**

Statement submitted by Virginia Gildersleeve International Fund, Inc., 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

Economic empowerment, particularly increasing access to and ownership over productive resources and assets, is one of the most effective approaches to improving the lives of rural women and girls. Women with secure livelihoods can become key actors in shaping the economic, environmental, and social landscapes of their communities. Their families, especially their children, become healthier, more food-secure, more likely to complete their education, and less vulnerable to threats to safety and well-being. Given women's predominance in the agricultural sector, their empowerment has implications for economic productivity globally.

Yet, rural women continue to face cultural, political, and legal barriers to their economic empowerment. Women-led Non-Government Organizations and Community-Based Organizations funded by the Virginia Gildersleeve International Fund have reported key challenges that need to be prioritized in local and national agendas and budgets, and in international discussions on sustainable development. Among them:

- Infrastructure — rural women and girls spend inordinate amounts of time accessing water and fuel for domestic and agricultural use. Transportation to and from markets requires women and girls to carry produce and goods on their backs or use exploitative middle-men.
- Effects of climate change have serious consequences for the livelihoods of rural women farmers and their families, but global conversations on environmental protection and sustainability exclude rural women.
- Cultural norms around the control of household assets, collateral requirements and policy/legal barriers to accessing financial services, such as bank accounts, savings, credit, and insurance, makes it difficult for women to scale up agricultural or entrepreneurial activities.
- Competing priorities impede a culture of saving; women are responsible for meeting the immediate needs of the family, such as food, medical costs, and school fees.
- Lack of adequate legal rights to land, property and inheritance and/or lack of sufficient information and legal guidance to ensure women's ability to claim these rights.
- Limited opportunities for training in financial and business skills.

Virginia Gildersleeve International Fund invests in solutions developed by women's groups in collaboration/consultation with rural women and communities to address these barriers. In the last three years, 53 per cent of projects we funded were in rural areas, 100 per cent were governed and led by women, and 42 per cent focused specifically on Economic Development and Empowerment of women.

Women's groups intimately understand the ways in which barriers to rural women's economic empowerment are intertwined, and their programs are accordingly comprehensive. One women's group supported by Virginia Gildersleeve International Fund is working in the rural Kyankwanzi District, Uganda. Their project increases rural women farmers' yields through training in post-harvest handling techniques, paired with small farmer-friendly agricultural loans, which has led to an increase in both their income and savings. In turn (and with ongoing legal counselling on land rights) participants have been able to purchase plots of land that is separate

from those owned by husbands. Instruction and ongoing encouragement to write legal wills sees that their ownership over assets will be maintained by their children, especially daughters, even after they are gone.

Programs like these are creating sustainable changes in rural communities, yet women-led Non-Governmental Organizations and Community-Based Organizations remain underfunded and lack opportunities to meaningfully engage in decision-making processes at district, national, and international levels, including at the United Nations. Member states and international multilateral organizations need to make greater efforts to ensure that mechanisms and platforms are put in place to solicit direct input from women's groups working in rural communities, empowering them to inform and influence priorities that have an impact on them.

Women-led grassroots organizations funded by the Virginia Gildersleeve International Fund urge that economic empowerment of rural women be made a priority if the Sustainable Development Goals are to be achieved. This requires greater attention from member states to the following:

- Ensuring governments' legal frameworks guarantee and protect women's rights to own land, as well as their inheritance rights
- Removing legal barriers that prevent women from starting and growing enterprises, accessing bank accounts and credit, or entering into contracts without husbands or male family members
- Addressing discriminatory norms and traditional laws that prevent women from the same
- Improving infrastructure in rural communities, especially gaps in infrastructure that disproportionately affect women and girls, such as access to water and reliable transportation
- Ensuring financial literacy education programs for rural women and girls
- That all financial inclusion initiatives call for gender disaggregated data and ensure that rural women are included in the initiatives
- That developing sustainable and innovative mechanism to finance Universal Social Protection be given high priority

The Virginia Gildersleeve International Fund joins its grantees in these recommendations, and urges the United Nations and member states to ensure that women-led grassroots groups not only gain access to decision-making spaces, but are afforded opportunities to influence outcomes coming out of these spaces, as women are integral to paving the way to sustainable development in rural communities.