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## **The rural woman's constraints to participation in rural organizations**

By Maryam Tanwir<sup>1</sup> and Tayyab Safdar<sup>2</sup>

### **Abstract**

Although women play a central role in the rural economy through their contribution to the agriculture production process, their equitable participation in rural organizations (ROs) remains minimal. Furthermore their role in decision making and in leadership positions within these organizations remains negligible. This disproportionate mismatch in participation is not only detrimental for women but also has negative effects on the household and on the rural economy. Combining insights from various secondary sources, the paper introduces a new conceptual metrics around the discourse of participation. Based on this conceptualization of the term "participation", the paper attempts to provide a critical analysis of the current development initiatives that address gender participation in rural organizations. It examines the multi-faceted impediments that rural women in developing countries encounter and informs on the development initiatives that were catalysts to the rural woman's participation. The paper finds that even the best designed development projects that are not cognizant of the impediments that the rural woman encounter, remain ineffective in promoting the rural woman's empowerment and participation.

*Key words:* Rural woman, participation, rural organizations, constraints, catalysts

### **Introduction**

This paper<sup>3</sup> examines the key dimensions relating to the participation of women in rural organizations (ROs). Section-I examines the conceptualization of the term 'participation' from a development perspective, and subsequently introduces a new conceptual metrics around the discourse of participation which will be used throughout the paper to critically analyze the current development initiatives that address gender participation in rural organization. Section-II brings together the theoretical perspectives and current evidence on the interrelation of meaningful participation of women in ROs with social and economic benefits. Section-III provides insights to aspects of primary impediments to women's participation, and evaluates the enablers that facilitate their participation as evidenced by case studies, followed by the conclusion

For the purpose of this paper we will adhere to rural organizations (ROs) as defined by the Food and Agriculture Organization (FAO, 2011): 'Groups of farmers, forest users and fishermen voluntarily bounded around a common purpose to achieve shared objectives, namely:

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<sup>3</sup> This paper is grateful for FAO for under taking the initiative and the funding for this research. The primary objective of the research was to critically analyze the insights emanating from the success or failures of development projects geared towards facilitating participation of women in rural organizations, and use the learning's in a policy-oriented analytical framework.

informal rural producer groups (self-help groups, mediation committees, networks, multi-stakeholder platforms, etc.), or formal rural organizations (cooperatives, unions and federations of producer organizations (POs), inter professional associations, chamber of agriculture).<sup>4</sup>

## Section-I

Although there is a vast literature that surmises on the impediments women face in participating in development projects, there are clear overlaps in the definition and conceptualization of the term participation. This paper takes on new conceptual metrics around the discourse of participation, and using the devised metrics, the paper examines the initiatives of development organizations in providing an enabling environment for women in rural organizations in prompting their participation.

This section formulates a definition of women's participation that will be used throughout this paper. Although participation is a key word in developmental literature, its definitions signifies manifold undertones. The term remains elusive and the concept remains expansive and can signify different interpretation in different contexts (Akerkar, 2001). The term 'Participation' can often be construed as an interpretation of the organizational culture defining it (Jennings, 2000). It is therefore not surprising that despite the extensive use of the term in the development parlance, there exists only a rudimentary understanding of the complexities of the multidimensional concept of participation among stakeholders. This rudimentary understanding has meant that the slogan of equal participation of men and women in the rural economy is often used while the complex social, political and economic reasons underlying gender inequality and unequal participation are not addressed.

The definition of participation therefore must be cognizant of the external milieu that impacts women, hence any initiatives undertaken to ensure participation must be informed by inequalities that are deeply ingrained in all social, economic, and cultural aspects of the rural society. Additionally before the definition of participation of women in ROs is formalized, there needs to be cognizance that even in cases where development projects are undertaken through participatory processes, needs of women are not always adequately addressed in projects priorities (Mosse, 1994; CIDA, 2004). This entails a rethinking of the conceptual basis of women's participation and empowerment.

In the FAOs conceptualization of participation, 'inclusiveness' is seen as being pivotal to the idea of participation in development. However inclusiveness can have a number of tiers, not all of which guarantee meaningful participation of women in rural organizations. This is reinforced by Agarwal (2001) who identifies the various types of participation that represent an entire continuum. These are:

- a. Nominal participation: membership in the group
- b. Passive Participation: being informed of decisions ex post facto; or attending meetings without speaking out.
- c. Consultative Participation: being asked an opinion on specific matters without guarantee of influencing decisions
- d. Activity-specific participation: being asked to (or volunteering to) undertake specific tasks.

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<sup>4</sup> FAO, 'Gender in rural producer organizations: Participation, leadership and entrepreneurship', 2011.

- e. Active participation: expressing opinions, whether or not solicited, or taking initiatives of other sorts.
- f. Interacting (empowering) participation: having voice and influence in the group's decisions.

It is evident, as Agarwal (*ibid.*) informs, that participation of women can be nominal, passive and a mere formality, yet it would still be considered as participation of women in ROs. For the purpose of this paper the nominal/passive participation is not a sufficient pre-condition for gender empowerment and development. In some cases the participation is activity specific and women are instructed to undertake tasks that have been assigned by the men. In others women participate only in the implementation and not in the decision making process or in the benefits generated. This implies that merely taking part in the process is not suffice and participation has to be an instrument that transforms and empowers women in the process. Cornwall (2003) has identified the various modes of participation and elucidates how participants are conceptualized in this identification. These are:

- a. Functional - enlist people in projects/processes and minimize dissent. Participants are seen as objects to further pre-determined designs.
- b. Instrumental – Run projects more efficiently by involving community contributions and delegating responsibilities.
- c. Consultative – There is active stakeholder participation and there is a conscious effort to solicit community input.
- d. Transformative – Citizen Participation to build political capabilities, critical consciousness and confidence.

Combining the insights of Agarwal (2001) and Cornwall (2003), and borrowing learning's from literature,<sup>5</sup> participation should be a transformative instrument<sup>6</sup> that translates into social, political and cultural capital for both women and men, translating into more efficient and optimum rural development outcomes. Based on the perspective of 'transformative participation' the definition of participation of women in ROs for this research paper will imply:

- a. Voluntary, influential and interactive participation in decision making pertaining to the identification of needs, priorities and use of resources to achieve the objectives established jointly
- b. Equitable participation in the conceptualization, implementation, and management of initiatives in producer organizations
- c. Equitable participation in building capabilities, critical awareness and self-confidence, and strengthening capacity to challenge discrimination to achieve equal opportunities for both women and men.
- d. Equitable participation in the economic, social, political benefits that have accrued as a result of engagement in these activities to achieve sustainable development and food security for all.

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<sup>5</sup> The UNRISD (1979), Cohen & Uphoff, (1977) and Moulik, (1989)

<sup>6</sup> This paper, the preceding sections point out successful instances where increased participation of women resulted in increased empowerment.

## **Section-II**

ROs remain vital for agricultural and rural development (Rondot and Collion, 2001) and participation in these organizations translates into increased economic opportunities through the provision of services and the access to high value agriculture chains (Ton and Bijman, 2006). Development processes in rural areas remain intricately tied with the participation and collective action of men and women through ROs. Nevertheless, despite the crucial role that women play in rural economies, their participation within these organisations remains minimal, especially in decision making and leadership positions. This disproportionate mismatch in participation is not only detrimental for women but also has negative effects on development outcomes (Elson, 1991).

Development policies and projects that do not fully include women remain limited in their impact (Bennett, 2003). Greater benefits accrue when projects promote equal participation of both women and men especially in ROs. ROs can be great catalysts for the empowerment of women, since they can play an instrumental role in augmenting the incomes of rural men and women by increasing their scale of operations. Marketing agricultural products collectively as part of ROs increases bargaining power and the holding capacity of men and women and can lead to a substantial increase in the price they receive for their produce (Hilhorst and Wennik, 2010). They provide services that are necessary to access markets, such as market information and capital information systems. Additionally ROs are instrumental in increasing the capacity of women to make sound and potentially lucrative decisions (Pionetti et al., 2010) as they can provide access to the latest technologies and learnings about best agricultural practices (OECD, 2011).

In cases where women have actively participated in ROs they have also been able to develop vertical linkages with downstream operators and successfully engage in high-value agriculture chains. Donor projects that promote the establishment of RO linkages have been largely successful. In Northern Tanzania, the Smallholders Horticultural Out-growers Project, (a USAID funded project) established organizations that helped women come together and lease land from famers. The project also helped them move collectively into the production of high-value vegetables (baby-corn and green beans). The project was successful in substantially increasing the incomes of participating women and had a positive impact on increasing women's membership (Ihucha, 2009). Participation in ROs provides women the opportunity to become part of the agricultural value chains that are inaccessible to them due to many reasons including: a lack of mobility, lack of access to assets and markets, and lack of linkages to other value chain actors.

### **2.1. Costs of women's exclusion**

Despite the importance of participating in ROs, meaningful participation of women remains elusive. The World Bank informs that this inequality in participation between men and women manifests itself in lower agricultural productivity, food insecurity and reduced rural economic development (World Bank, 2009). The inequality is a direct obstacle to poverty reduction and economic development in rural areas. Klasner (2002) suggests that the costs of non-participation of women to the country and society in general are compounded by an increase in fertility rates, incidences of child mortality and malnutrition. Greater involvement of women in the economic sphere in Bangladesh has led to a positive impact on rural growth with a

reduction in fertility rates (Sen, 2002). The importance of women participation is further reconfirmed by findings which indicate that equal improvements in children's nutrition and health would require a \$10 increase in women's income while it would require a staggering \$110 increase in men's income (Hoddinott and Haddad, 1995). Therefore the benefits of fully involving women in economic initiatives that increase their income accrue not only to the women, but benefit the household and the society.

### Section-III

As the previous section informs that from both an efficiency and equality perspective, women play a critical role in rural development, yet they encounter far more structural and institutional obstacles to full participation in institutions such as ROs. This is evidenced by a recent development project in Pakistan.

The Union Council Based Rural Poverty (UCBRP). The project focus was on skill training, adult literacy and infrastructure building. The project was based in Kamal Mashani, a village with 1860 households in Mianwali District, Pakistan. The households in the area were highly conservative and patriarchal. To have cognizance of the dire needs of the women in the area, the project organized focus groups. Although the focus groups were instrumental in aiding the sponsors to target their activities, the women still had to face considerable costs of being a part of the project. This has been observed in the case of Ms. Kulsoom Bibi, one of the recipients of the project, who joined the project as a Community Resource Person, and earned Rs. 2,000 per month. Her workday would start at 7am and finish early evening. Even though her family desperately needed the money, Kulsoom Bibi had to face considerable oppositions from her husband and her eldest son on participating in the project. Both men firmly believed that it was immoral and debauched for her to leave the house and stay out for such long hours. Due to their opposition, Kulsoom Bibi was often subjected to physical abuse from both her husband and son. These objections were, to a certain extent dealt with the intervention of the project sponsors and in this instance, Kulsoom Bibi continued working, and was able to send her younger children, to school.

The case study illustrates that despite the intervention of the project managers, it is women such as Kulsoom Bibi who have to bear the eventual cost of participating in these initiatives, as the cultural and religious milieu is not gender sensitive.

Not only did Kulsoom Bibi experience impediments in participating in the project but the project manager Mr. Tazeem Ullah recounts that they faced considerable hurdles during the implementation of the UCBPRP:

*“Women were not allowed to leave their house without the company of a male member. Women were not allowed to converse with any other men during the project activities except for their immediate male members. Organizing a mixed activity implied that women would not participate, as the women not attend functions where men and women would mix freely. Women did not have adequate access to the Market, as that was the exclusive right of only male family members or in some cases the “Elder woman”. Women did not have access to doctors. The birth of children was without medical assistance, which often lead to severe complications and in many cases death. Women did not have any decision-making powers. They were not consulted for their opinion in any type of proposals. The male members or elder women solely decided it. Women had no access to money at home; the male head controlled the domestic budget. Only the sons were sent to nearby cities for education, never the daughters. Women had no decision making powers at home, even decisions on what to cook, what to wear, and how to interact with neighbors was controlled to a large extent by the men.”*

For any organization to be efficient and effective, it must promote equal participation of all stakeholders and needs to be gender sensitive while refraining from discrimination (Weber, 1967). However, ROs are typically rooted in local customs and tend not to be gender sensitive, which is an impediment to female participation.

This inequality of participation in ROs remains intricately tied to the inequality in opportunities and responsibilities encountered by women. After examining the various examples from literature, the impeders to participation of women in ROs for the purpose of this paper will be discussed under the following main categories:

- Women’s double burdens, triple roles and consequent work overload
- Their lack of access to and control over productive resources and access to formal financial and technical assistance
- Their lower levels of capacity and education

### **3.1 Women’s double burdens and triple roles**

Although women play a critical role in rural development, yet they encounter far more structural and institutional obstacles to their full participation. When evaluating their burdens, it comes to the forefront that rural women have triple roles as farmers, caretakers and cash earners. This multiplicity of roles and household workloads of women reduces the time available for participation in project-related activities. This section hence begins with the examination of these gender norms in the household that over-burden women with simultaneous demands to ensure production, reproduction and care and de-valorize their contribution in each sphere. The implication that within the household women need to adhere to a set of behavioral standards is a major *raison d’être* for the perpetuation of a patriarchal culture in the house hold and consequently in the ROs. Poor rural women are overburdened with unpaid house work, reproductive responsibilities and caring for the elders. These multiple responsibilities directly limit the time and energy they have in taking part in economic initiatives. Isolation from

economic activities further lowers women's bargaining power in the family, community and workplace.

Rural women are simply overburdened. Although the proportion of time they allot between their various responsibilities varies between and within regions, as well as between women in different types of households, however, Carr and Hartl (2010) inform that most women across regions work on average for approximately 16 hours a day. This is more than the number of hours worked by men, and a greater proportion of women's total work hours are spent on unpaid activities (United Nations Statistical Division, 1995/2000/2005). Findings of the International Fund for Agriculture Development (IFAD) confirm that women are exceedingly hard pressed for time, working more than 16 hours a day.

A closer examination of some of women's domestic burdens highlights that a primary responsibility of female farmers in developing countries is fuel wood collection. The time spent on wood collection corresponds directly with decreased time spent working in agriculture and results in lower productivity. These work burdens translate in to decreased mobility for women as they do not have sufficient free time to participate in ROs. Their mobility is also restricted due to poor rural infrastructure and gender specific barriers. Work burdens caused by activities such as walking distances to collect water, culturally inappropriate modes of transportation for women, such as trucks or motorcycles; concerns of physical harassment or at times marital conflict all have a negative impact on women's participation (Barham and Chitemi, 2008).

Whenever policies are formulated that address all dimensions of their work life they are successful in ensuring women participation and empowerment. Initiatives that offer resources such as women-friendly agricultural tools, water sources located close to homes, improved cooking stoves, and child care have proved to be catalysts in facilitating female participation. IFAD in some of its projects (West Africa, Guatemala) has provided improved stoves, which has had health benefits for the entire household and has helped women save time. IFAD has also recently engaged in a limited number of projects that consider the ergonomics of agricultural infrastructure – making sure that the height or weight of water transfer facilities can be handled by women (Gambia) or that woman headed households have access to ploughing services. Attempts to decrease the work burdens of the female farmer have also concentrated on developing infrastructure like rural roads to enhance their access to markets. In a few cases, there is evidence (in Bangladesh and Peru) that women have been consulted on the design and maintenance of the roads. Improvement in roads directly facilitates women's mobility, increases their participation in ROs.<sup>7</sup>

When developmental agencies show cognizance of women's burdens, their projects become catalysts in changing the gender relations. This has been evident in the case of the Agricultural Support Program (ASP) in Zambia. The project<sup>8</sup> endeavored to take in to account the severe burdens faced by women and worked towards improving the gender relations. Evaluation of the project informs that both the male and female farmer respondents concurred that men had actually changed their behavior towards women as a direct consequence of the project. They were more willing to share decision-making with their wives though they generally still consider themselves household heads. The ASP catalyzed wider societal changes that made men more willing to take on a wide range of tasks, particularly when these are aided through

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<sup>7</sup> For further information see: IFAD, 'IFAD's Performance with regard to Gender Equality and Women's Empowerment, Corporate-level Evaluation', 2010: 44-46AD's.

<sup>8</sup> Farnworth and Munachonga, 'Gender Approaches in Agricultural Programmes , – Zambia Country Report, A special study of the Agricultural Support Programme (ASP)', 2010 UTV Working Paper 2010:8, SIDA.



technology (for example, collecting water on bicycles). Men learnt to cook, tend the sick, to take children to school and the clinic, and to sweep. In Northern Pakistan; surveys found that almost a third of rural women's time was spent collecting fuel wood and water. In response, the government launched a program to provide rural households with piped water and kerosene. The provision of these key resources directly supported the women to substantially increase their earnings from livestock and horticulture. Research confirms that when technologies are introduced that reduce women's time and energy expenditures they enable women to invest more in income-generating activities. The study of Upesi stove users in Kenya found that there were time savings in fuel wood collection of about 10 hours per month, as well as fuel wood savings of up to 43 per cent compared with a three-stone stove (Njenga, 2001).

Time-saving technologies are even more beneficial for households affected by HIV/AIDS, since women are doubly occupied with producing food and caring for the sick. Additionally measures that reduce the prevalence of sickness and malnutrition in rural areas would have an immediate effect in terms of minimizing women's workload. This could include improved sanitation, and the provision of low-cost drugs and especially those that help to reduce the effects of HIV and AIDS.<sup>9</sup> The gender evaluation report of IFAD informs that initiatives that include a call for public financing of child care services, support for day care centers, health clinics, strengthening of community services for the elderly and other forms of social protection have a positive impact on participation.

A directly related barrier to female participation in the face of these work burdens is their physical health. Examining the nutritional needs of women, anemia comes at the fore front as it is directly correlated with the physical mobility and productivity of women.<sup>10</sup> Women also have the responsibility of child bearing and pregnant women and mothers of infants have breast feeding responsibilities which can curtail their participation.<sup>11</sup> Therefore increasing the access to sufficient, safe and nutritional food (esp. for pregnant, lactating women) has an empowering impact.

Mere provision is not sufficient; women also need access to complementary inputs in order to benefit from new technologies and techniques. For example, when fuel-efficient stoves were introduced in the 1980s to reduce women's energy burdens, conserve fuel, and decrease pollutants, women were slow to adopt them because they often lacked funds to buy them (Paris, Feldstein, and Duron 2001). It is also important to note that not all women will benefit equally from labor-saving technologies, and thus interventions will be required to evaluate how different groups of women will benefit, or lose, from the introduction of technologies.<sup>12</sup> The introduction of culturally appropriate, labor-saving technologies that reduce women's time and energy burdens are an important means of ensuring their empowerment and participation.

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<sup>9</sup> From: Carr and Hartl, 'Lightening the Load, Labour-saving technologies and practices for rural women', 2010. Published by International Fund for Agricultural Development (IFAD) and Practical Action Publishing Ltd: 16

<sup>10</sup> According to a World Health Organization review of nationally representative surveys from 1993 to 2005, 42 percent of pregnant women and 47 percent of preschool children worldwide have anemia (Kraemer and Zimmermann, 2007). The major reason behind the iron-deficiency anemia is attributed to low consumption of meat, fish, or poultry, especially in poor people. Women of childbearing age are at high risk for negative iron balance because of blood loss during menstruation and the substantial iron demands of pregnancy (Black et al. 2008)

<sup>11</sup> For further information see: Quisumbing, A.R. and Lauren Pandolfelli, 'Promising approaches to address the needs of poor female farmers', 2009, IFPRI Discussion paper 00882

<sup>12</sup> Ibid.

### 3.1. Non Successful Projects

The IFAD evaluation informs that the reason some of its projects were not as successful as envisaged at the project design stage is because there was very little attention allotted to lightening women's workload, especially the projects in Egypt or Bangladesh, and some evidence that their workload was actually increased by project activities or transferred to other women.<sup>13</sup> Lightening women's workload is critical before any discussion on participation or empowerment can be initiated. It is also important to point out that there are fewer projects that actually factor in the strategic needs pertaining to changing the balance of power and strengthening women's bargaining position in households and ROs and some projects may include cognizance in their design stage but at the implementation stage, the focus becomes vague.

This has been evidenced in the rural finance project in Zambia. The authors evaluated the project and found that in the practical application of the project, there appears to be gap between the project design which has been developed with a gender lens and the application of the project which seems to have overlooked/ignored the project design dictates<sup>14</sup>.

In conclusion, it is important to reiterate that rural women are simply overburdened. The introduction of labour saving technologies for women is one step forward in the right direction, freeing their time to participate in income generating activities and in ROs. Hence initiatives and resources need to be directed towards facilitating women's practical gender needs, and in minimizing their work burdens by ensuring access to better technology. Not only do they allow more flexibility in terms of time, these technologies will be an impetus for women empowerment and transformation.

### 3.2 Lack of access to Assets and Services

The participation and consequent empowerment of women remains conditional on their access to and control of assets.<sup>15</sup> The lack of access to productive resources has a significant impact on their short term economic well-being well as the long term position of women in society in general and households in particular. The ownership and control over assets correlates with economic security and provides incentives to invest in increasing productivity through use of better inputs. It also lends an impetus to marginalized groups such as women and rural poor to take calculated risks in order to achieve higher returns and engage in collective action to enhance economic returns (Grown et al., 2005). Even though the access to assets is of critical importance the World Bank (2009)<sup>16</sup> informs that there are severe gender inequalities prevalent in this access

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<sup>13</sup> IFAD, 'Corporate level evaluation, IFAD's Performance with regard to Gender Equality and Women's Empowerment', 2010, IFAD.

<sup>14</sup> For further information see: [http://www.ifad.org/evaluation/public\\_html/eksyst/doc/corporate/rural.pdf](http://www.ifad.org/evaluation/public_html/eksyst/doc/corporate/rural.pdf)

<sup>15</sup> These assets and services are diverse and include but are not limited to: land, livestock and water; services such as financial services, credit, information, technology and training and access to markets.

<sup>16</sup> The World Bank Gender Source Book (2009, p.4) identifies assets as 'human, social, physical, natural and financial capital'.

to the detriment of women. Gender inequalities lead to unequal control of productive assets which tend to create a disincentive for women to invest in productivity increases.

The determinant of the access to ownership to assets remains rooted in the social and cultural norms, as they determine the options and opportunities available to women in terms of asset ownership or the lack thereof (FAO, 2011). Furthermore in cases where women own assets but transfer control to their husbands, their bargaining power in the household drastically reduces.

### **Issues with respect to ownership**

Rural women remain at a severe disadvantage with respect to the ownership and control of assets. Most assets that are within the control of women have a much lower economic value (Farnworth, 2010). This lack of ownership of economically valuable assets implies that women are unable to access credit, other financial services, water and grazing rights as they do not hold land titles (Grown and Gupta, 2005; FAO, 2010a). Land tenure laws and social/cultural norms govern the access and control of assets. These norms and laws are usually gendered in their application. FAO (2011) informs that women landowners' form only 5 per cent of agricultural landholders in countries of North Africa and West Asia, for whom data is available. Similarly in many Latin America countries around 70 – 90 per cent of formal farm landowners are men. World Bank (2009) points out that lack of formal ownership of land leads women to take suboptimal decisions due to which crop yields are lower. Studies have further shown that modes of acquisition of land in developing countries – such as through inheritance, purchase or state transfers are not favorable to women (Deere & Leon, 2001) and poor rural women in developing countries often have few formal property rights (World Bank, 2009). This lack of formal control over land has meant that women remain largely excluded from participating in commercial ventures such as contract-farming as often they do not have the required formal property rights and lack the means and resources that can enable them to deliver a steady stream of produce (World Bank, 2009; FAO, 2011).

Dolan (2001) states that women make up only 10 per cent of the smallholders involved in contract farming for the export of fresh fruits and vegetables (FFVs) from Kenya. Martens and Swinnen (2009) inform that the lack of land property rights, access to irrigation and other infrastructure and non-availability of labour severely constrains and excludes women from participating in high-value products value chain. The growth of high-value agriculture chains has further marginalized women as productive assets such as land and labour have been appropriated by men who now produce for the export markets (Dolan, 2001). The incentives for women to invest in improving productivity and output are affected by this threat of expropriation of land by men if economic return of their produce increases. Even in cases where women's produce is sold in markets, there is evidence emanating from Eastern and Southern Africa that the earnings from the sale of assets and crops remain within the control of men (Vargas-Lundius, 2007). As a result rural women typically adopt crops that do not require a large initial investment or asset ownership and limit themselves to the lower end of the value chain, denying themselves high economic returns.

## **Credit**

The provision of and access to credit is one of the most important and powerful tools for developing institutions, including ROs at the community level. Access to credit can facilitate the adoption of technology by women either as individual or as part of groups (Goetz and Gupta, 1996). Credit is a difficult resource for the rural female to obtain. Research informs that in Africa there are multiple barriers facing women's access to financial services and they receive less than 1 per cent of credit to smallholders and 10 per cent of the total agricultural credit (Kongole and Bamgose, 2002, p.82). In cases where women are able to secure access to credit through microfinance institutions, the loans that they receive are much smaller as compared to men even for same economic activities. Furthermore research informs that in many rural lending programs, women remain vastly underrepresented both as borrowers and members. The focus of these organizations is on providing larger agricultural loans (World Bank, 2009). Even if women have superior business acumen and ideas on expanding business and production, the lack of access to financial services will likely force them to buy inferior inputs and lead to a collapse of their commercial venture (Mayoux, 1999). Thus it is critical to introduce initiatives that provide women with access to credit that leads to significantly higher returns on productive investments.

## **Extension Services**

There is evidence that woman farmers are less likely to be approached and served by extension agents. Farnworth (2010) informs that extension services in rural settings in many developing countries take place in environments that are complex and informed by gender relations. This lack of support can be attributed to the socially constructed gender bias of predominantly male extension agents or could simply be due to a preference of extension agents to work with bigger landowners who are mostly male (Doss, 1999). There is also a strong perception among extension staff that women do not farm or there will be a trickle down of knowledge from men to women in the household, however this does not happen (FAO, 2011). Lack of education among rural women also hinders the diffusion of extension services and they lose out on a key resource.

## **Increasing participation**

Increase in and control over assets, enhanced market access and access to information can all lead to a significant increase in women's participation in ROs. Participation then leads to economic gains and consequent empowerment (World Bank, 2009). Hence, there is increasing cognizance among development agencies and practitioners of the importance of addressing gender inequalities in asset ownership through the provision of credit and promotion of savings among rural women. In Bangladesh the Smallholder-Agricultural Improvement Project undertaken by IFAD has had a significant impact on developing and fostering women's social capital. Microfinance activities aimed at women helped them enhance their self-image. The project also helped bring about an acknowledgement of women as important economic actors (Seth, 2009). In Uganda, women have increasingly sought access to financial services through the Kisoga Savings and Credit Cooperative Society (KSACCOS) due in part to lower requirement of physical assets such as land as collateral. Participation in the Society has helped women become more independent and increase their independence (Najjingo and Sseguya, 2004).

### 3.3 Lower levels of capacity

Rural women generally have lower levels of human capital in terms of inadequate formal schooling and poor nutritional status as compared to men (World Bank 2001).<sup>17</sup> Literacy levels and technical skills of women in many developing countries remain much lower than their male counterparts.<sup>18</sup> The lack of education is a significant deterrent for women, since education remains a critical tool to stimulate, create, achieve and enhance active participation of rural women in ROs (Kongolo and Bamgose (2002: 86)). A survey of women who did not participate in ROs in the KALAE-CIDSS project in the Philippines identified a lack of education and confidence as a primary reason for their non-participation. In order to ensure equal and meaningful participation of women, a combination of empowering and capacity development measures must be put in place to bring to fruition the development potential of women. World Bank (2009) informs that building the self-esteem and self-worth of poor women and their organizational skills is perceived as the most important result of participation in groups by them and may be as or more important than the economic benefits of group action. Dollar and Gatti (1999) also emphasize that increase in female education has a positive impact on national income.

The importance of capacity building initiatives for empowering women is evidenced by Davis et al. (2007) as their research informs that trainings focused on enterprise skills, such as market analysis, distribution and business management significantly support small-scale farmers in identifying the technologies that would benefit them the most. It would also help them to participate in agricultural innovations, significantly enhancing the economic and empowerment benefits accruing to them.<sup>19</sup> Evidence from Mozambique has shown that a focus on increasing literacy and providing basic mathematical skills have directly translated in increasing women's confidence and ability to participate in ROs (Penrose-Buckley, 2007). IFAD on evaluation of some of its project informs that when the economic and human capacity benefits are realized by women they directly correlate with an improvement in women's status and increases their capacity to participate and influence in economic endeavors.

Leach et al. (2000) evaluated the outcomes of the results of enterprise training imparted to women in India, Ethiopia, Peru and Sudan, and recorded that women benefited by an enhanced sense of self-worth. The trainings had a transformative impact on them and equipped them with commercial and entrepreneurial abilities which gave them the impetus to participate in rural development initiatives with more confidence and skill.<sup>20</sup>

Capacity building is imperative for effective participation of women in ROs and broader rural development.<sup>21</sup> However despite successful interventions promoting women's participation, capacity building of women is a slow process that is regulated not only by

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<sup>17</sup> For further information see: World Bank, 'Engendering development through gender equality in rights, resources, and voice', 2001, World Bank Policy Research Report, World Bank.

<sup>18</sup> For detailed information see United Nations, 'The Millennium Development Goals Report 2008', 2008, Accessible at: <http://www.un.org/millenniumgoals/reports.shtml>.

<sup>19</sup> For further depth see: Davis, J. and Rylance, C. (2005) 'Addressing poverty through local economic and enterprise development: A review of conceptual approaches and practice', 2005, Natural Resources Institute Working Paper 3.

<sup>20</sup> For further depth see Leach, F., Salwa, A., Appleton, H., el-Bushra, J., Cardenas, N., Kebede, K., Lewis, V. and Sitaram, S., 'The Impact of training on Women's Micro-Enterprise Development', 2000 DFID Education Papers (Knowledge & Research) No. 143

<sup>21</sup> For detailed information see: Special Session of the third global meeting of The Farmers' Forum in conjunction with the Thirty-third Session of IFAD's Governing Council 'Promoting women's leadership in farmers' and rural producers' organizations', 2010, IFAD.

economic principles but more importantly by existing social behavior and cultural norms (Rondot and Collion, 1999; Seth, 2009). There are not enough programs which offer skills and capacity building opportunities, and even when development initiatives are aimed at providing capacity building training, female farmers face significant barriers in accessing training. These barriers include low literacy levels, domestic obligations and a pro-male bias in training. On evaluation of project outcomes where training was offered to women, it has been observed that workloads of women and cultural norms prevented them from accessing the training. Lack of flexibility in the training times and schedule was also cited as an important factor where women could not benefit from the capacity building trainings. The example of women in Kondeni Village in rural Tanzania is pertinent in this regard. Women are not able to attend capacity building meetings for members of the national network of small-scale farmers group (MVIWATA) because they need to tend to their household duties while others simply do not have the confidence to attend such meetings (Towo, 2004). The Smallholder Enterprise and Marketing Programme (SHEMP) by IFAD, on the other hand successfully managed to encourage female participation. SHEMP by providing trainings to both men and women farmers, with cognizance of their specific needs and responsibilities contributed in augmenting the capacity building skills of women, and greatly facilitated their participation in rural economic ventures. The case study<sup>22</sup> below illustrates the positive implementation results of SHEMP.

Voices from the Field – Kovesha Women’s Club

The Kovesha Women’s Club began as a cultural group with 30 members. The club was involved in a number of activities such as knitting, gardening (mainly tomatoes), crop production (maize, sweet potatoes) and group savings. The members of the group reported during the evaluation mission by IFAD that SHEMP had an extremely positive impact on their participation, through the provision of capacity building initiatives specifically geared towards their needs. The women confirmed that SHEMP had taught them crucial concepts pertaining to annual food security and accumulation of assets. Shemp also facilitated their participation in economic ventures by training them to make business plans and effectively manage the cash flows.

The project was viewed as being instrumental in organizing the women as part of a strong support group that produced food for sale, and the funds raised from the sale were set aside for emergency requirements of its members. The country visit mission noted that the women in the group also now planned to invest in sewing machines, cattle and new hives to expand production, and 4 members already own cattle. By the end of the programme, 19,600 of whom 11,790 were female small holders had directly benefited from the Smallholder Enterprise Development Component. Most of the women interviewed on the country visit stated that they had undoubtedly learnt from the project. As the box shows, the formation of these groups has been a catalyst in facilitating their participation. This is an important contribution that the project

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<sup>22</sup> Source: Turilli, P. ‘Zambia Country visit Notes’, 2010

has made in a rural society that remains extremely patriarchal. This has been corroborated by the country field visit.

## **Conclusion**

Initiatives that empower rural women and encourage their participation in economic enterprises need to be informed by an understanding of their primary impediments. There is a need to focus on their work burdens, their responsibilities of reproduction and care. The initiatives need to address the gender norms that overburden women with simultaneous demands to ensure production, reproduction and care and de-valorise their contribution in each sphere. The initiatives need to be informed by the rural women's lack of access to assets, resources and market information. The initiatives need to address the rural women's lower levels of literacy, education, and technical skills and work towards the provision of ease of access to market information and extension services, which would greatly facilitate the rural women's participation in RPOs. Furthermore the initiatives need to address the dynamics underpinning the social construction of gender within the rural society that undervalues the economic and social contribution and imbues rural women with a lower degree of awareness and self-worth.

The initiatives have to be informed by the subordinate and secondary role women invariably envelop in the household and the communities. They need to address the glass ceilings and the hard floors that wedge rural women in a difficult and constricted sphere, limiting their participation in ROs. Only initiatives informed by these constraints can generate suitable strategies for women's participation in ROs.

On examination of the various possible strategies that can be enablers to women's participation the paper finds that the introduction of labour saving technologies for women remains instrumental in freeing their time to participate in income generating activities and ROs. Hence initiatives and resources need to be directed towards facilitating women's practical needs, and in minimizing their work burdens. If rural women are given access to improved technologies their freed time can be spent far more productively in ensuring better nutrition for their household, enhancing production and participating in income-generating activities.

Furthermore initiatives aimed at making land tenure and inheritance laws more equitable as well as strengthening women's property rights will irrevocably lead to an increased participation, individual empowerment as well as lead to improvements in societal well-being. The access to secure property rights remains critical for rural women as they not only ensure higher crop yields, increased income and participation but they also translate into a better status for women in households and in the community. It is also vital to introduce initiatives that provide women with increased access to credit which will be an enabler to their participation and lead to greater returns on their productive investments. Access to credit and extension services plays an important role in enabling women's participation in ROs; however the access alone is not sufficient to increase women's participation in ROs. The access needs to be linked with initiatives ensuring the provision of production and marketing support, undertaking capacity building, providing organizational and institutional support, establishing quotas and formulating country specific initiatives that empower rural women. In order to increase women's incentives to participate concerted efforts are needed to ensure that they move into the production of higher value-market oriented products rather than produce for subsistence.

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