The economic role of women in agricultural and rural development: promoting income-generating activities

Summary report of a seminar

Athens, Greece
18-22 October 1999
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In collaboration with the South African Department of Agriculture, the University of Helsinki and the Tanzania Home Economics Association
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Foreword

In most sub-Saharan African countries women make a significant contribution to food production and to the processing and marketing of foodstuffs. However, rural women in Africa still face formidable obstacles to their potential role as a major economic and social force in the development of the agricultural sector in their countries. Among the problems which constrain the development of women's entrepreneurial activities and their potential to exercise more influence over their living conditions are:

- Their excessive workload. Despite the efforts of rural women to combine income-generating activities with unpaid household responsibilities, the burden of work forms a considerable constraint (in terms of time, mobility and energy) at the expense of their health, well-being and productivity;

- The difficulty they face in accessing the key factors of production — land, water, credit, capital and appropriate technologies. It is far easier for men to access these inputs;

- The lack of training opportunities and of appropriate information, extension and advisory services available to them. These relate to, for example, functional literacy, accounting, bookkeeping, business management and agricultural technologies.

In addition, there are more general constraints, such as poor and inefficient storage, transport and marketing mechanisms, which have the effect of reducing profit margins.

Interest among policy-makers and development practitioners in the roles women play in economic and social development, and in the need for equality between men and women, is not new, but it is destined to be one of the issues mainstreamed in the successor agreement to the fourth ACP-EU Lomé Convention. The changes in the State's role in the economies of sub-Saharan African countries, and in the agricultural sector in particular, have in many cases aggravated the situation of women.

The contribution of women to agricultural and rural development should be maximised by implementing solutions to the specific problems they encounter as economic and social stakeholders (social, economic, cultural and legal obstacles). This will be better achieved by taking women's know-how into account in a participatory approach. The full integration of women into agricultural and
rural development is more a matter of efficiency and sustainability than of equity. Attention should be paid to the economic dimension of women’s work in rural areas, to entrepreneurial factors and to those sectors (such as the informal sector) which are directly related to rural employment and the economy, and their social, economic and legal implications.

In order to promote the exchange of information and experience of the roles played by women in rural development, and to identify the opportunities and challenges facing these women, CTA led the organisation of a seminar on ‘The economic role of women in agricultural and rural development: the promotion of income-generating activities’. Held in Athens, Greece, from 18 to 22 October 1999, the meeting was co-organised and co-funded by the Greek Ministry of Agriculture and the Austrian Development Cooperation, with assistance provided by the University of Helsinki, the South African Department of Agriculture and the Tanzania Home Economics Association.

The presence of a wide range of participants from various fields and backgrounds ensured a fruitful exchange of information. High-level representatives from the public sector, researchers and extension officers, representatives of NGOs involved in promoting women’s income-generating activities, entrepreneurs from the production, processing and marketing sector, and delegates from credit and finance institutions working on credit schemes for rural women brought a specific focus to the debates.

The seminar papers highlighted, inter alia, the growing demand for gender-specific information and the long-term implications of high illiteracy levels and low enrolment rates in schools. The Uganda case study, presented by the Hon. Minister of State for Gender, Labour, Social and Rural Development, provided a good illustration of a country where the adoption of investor-friendly policies, trade liberalisation and privatisation has promoted crop diversification and trade in non-traditional cash crops which are commonly the domain of women farmers, thus enhancing their income-generation opportunities. Credit provision, decentralisation (which brings decision-making to the local level and hence to women) and affirmative action policies have all been shown to enhance the position of women. Sub-Saharan Africa can develop only when all members of the community participate, and this will come about only when women are the subjects, rather than the objects, of development.

The seminar recommendations focused on the means of enhancing the economic impact of women’s work, the value of promoting socio-cultural factors such as education and literacy, the need to enhance the legal status of women, and policy and institutional strategies that would promote income-generating activities for rural women.

In line with ACP-EU policy on gender issues, CTA will continue to support networking and partnership with all the stakeholders and organisations involved in agricultural and rural development in order to better recognise and promote the economic role of rural women in ACP countries.

Carl B. Greenidge
Director, Technical Centre for Agricultural and Rural Cooperation (CTA)
Introduction

The recognition of the role women play in agriculture and rural society is fundamental to agricultural and rural development in sub-Saharan Africa. More importantly, recognising and supporting this role is crucial for the development of women and the fulfilment of their economic potential.

The objective of the seminar on ‘The economic role of women in agricultural and rural development: the promotion of income-generating activities’ was to develop strategies for gender equality – not equity or social justice – through the exchange of information on the roles, opportunities and challenges of women in rural development, with particular emphasis on women’s income-generating activities. The seminar papers and discussions constituted a comprehensive and detailed examination of the historic role and contemporary situation of women in sub-Saharan Africa.

The transformation of the State’s relationship to the economies of sub-Saharan African countries and the dynamic changes in the agricultural sector over the past 20 years have not reduced poverty nor have they improved women’s situation. To a large extent, women’s situation has worsened. The assumption that the problems confronting women, and society as a whole, would be solved by the resurgence of open-market activity and growth has yet to be borne out. Underlying this assumption is a lack of recognition that, within the household, women have distinct rights and obligations, as well as distinct functions with regard to market activities. Their situation is determined by their multiple responsibilities for the care and well-being of their families and the community, household tasks, and farm and non-farm income-generating activities. What is required is more than an adjustment in their situation; there needs to be a transformation in development approaches, a transformation that fully includes women.

During the 1970s there was a growing awareness that development activities often negatively affected women and contradicted the stated goals. This awareness was part of the advancement of a comprehensive discourse on the rights of women and the necessity of institutionally addressing these issues. In 1975 international meetings on the status of women began to be convened, leading to greater interaction between women from the North and the South and the development of strategies to address women’s concerns. The development of theory and practical tools enabled a wealth of information to be built up on the cultural, socio-economic and institutional issues that affected women as individuals, in their households and in the overall economy.

Between the 1970s and the 1990s, interaction and knowledge building moved the focus on women in agricultural and rural development from the margins to centre stage. Unfortunately, however, mainstreaming women’s issues in development strategies continues to be hindered by an overall lack of capacity and commitment within development agencies and national governments.
Nonetheless, the seminar demonstrated that there is a substantial body of knowledge on which to base efforts to promote women’s income-generating activities. The constraints to such activities are well documented, ranging from institutional policy and programme directions, governance, legal issues, access to the factors of production, and the development of marketing knowledge and skills. The seminar recommendations provided a comprehensive set of guidelines for improving the situation of women and fostering their income-generating activities.

The most important fact that emerged from the seminar was that women cannot wait any longer. The development of sub-Saharan African countries requires their full participation and, as noted by the Director of CTA in his Foreword, this will happen only when women are perceived as the subjects, not the objects, of development.
Background: the economic position of women in agriculture and rural society

Women and the agricultural and rural environment in sub-Saharan Africa

Factors affecting the well-being of rural women

Women’s traditional and contemporary role in agricultural and rural development
The promotion of women's income-generating activities requires examining the socio-cultural, legal and other constraints that affect the economic role and position of rural women in sub-Saharan Africa. This section discusses the agricultural and rural context in which women operate, the factors affecting rural women's physical well-being, and the traditional and contemporary role of women in agricultural and rural development. It then outlines the economic models used to promote agricultural development and income-generating activities.

Women and the agricultural and rural environment in sub-Saharan Africa

Agricultural and rural development in sub-Saharan Africa varies from one area to another, depending on a range of factors, including natural resource endowments, history, political stability, and the cultural and socio-economic environment. The greatest challenge to Africa’s agricultural sector is to increase production and the value of agricultural products. As the amount of arable land available is limited, such an increase will have to be based on intensification and on adding value to products. Women are at the forefront of meeting this challenge, as agricultural production is primarily their domain.

For women, the long-term benefits of agricultural growth are unclear. As women are the backbone of the agricultural sector, accounting for 70% of agricultural labour and being responsible for 60% of agricultural production and 80% of food production, it is important to try to assess what these benefits are likely to be (Kabeer, 1994).

Over the past two decades Structural Adjustment Programmes (SAPs) have focused on economic growth through the market-led development of the agricultural sector, with particular emphasis on competitiveness and comparative advantage. These programmes were based on the theory of the ‘trickle-down effect’ of growth, whereby poverty would be alleviated. This correlation between growth and poverty alleviation, however, has not proved to be the case. Speaking at a workshop on poverty eradication, the Vice President of Tanzania showed his disappointment when commenting that the ‘economic reforms adopted since 1980 have not alleviated poverty’ (Chale, 1999).
What has been left out of the equation, or why SAPs have not worked as planned, has been the subject of intense debate. Nonetheless, there are factors that have not been recognised as being fundamental to the equation. One of the most evident of these is the role of the main actors in sub-Saharan African agriculture – women.

The role of women in agricultural and rural development is surrounded by a large amount of myth and misunderstanding. Significant changes have occurred in the agricultural sector over the past 20 years, both in the role played by women and in the understanding of this role, but the continued absence of appropriate policy and programme strategies means that women’s contribution to agriculture remains invisible. This persistent failure to recognise and account for the value of women’s knowledge and labour in the agricultural sphere, and to integrate the reality of women’s situation into development theories, policies and programmes, is evident throughout the global economic development environment.

Invisibility is one of the numerous obstacles preventing women from realising their full potential. Many of these obstacles arise from the cultural and social constraints that perpetuate women’s marginalised situation. Rather than remedying the situation through ‘adjustments’, a fundamental shift which removes the veils of blindness is required.

Current thinking assumes gender neutrality and excludes women. What is needed is a gender-proactive approach that takes account of both women and men as unique economic and social actors and addresses their specific cultural, social and economic situations. Such an approach would provide a more realistic and comprehensive description of sub-Saharan African agriculture and rural society. A clearer understanding of the specific situation of women will provide the basis for identifying the constraints and opportunities for promoting income-generating activities. The starting point, therefore, is to examine what is known about women’s social and economic situation, as measured by the most basic indicators.

Factors affecting the well-being of rural women

Unknown factors

The absence of quantitative and qualitative data on women’s role in agricultural and rural development is the most notable – albeit hidden – factor. Terms to describe women’s economic activity such as ‘non-remunerative work’ or even ‘family responsibilities’ have not been defined or given a value. Women’s most fundamental role in society – procreation – is very often given a negative value, being seen as a hindrance to otherwise productive activities, a cause of lost income, lower productivity and increased costs. Neither is a value given to the emotional and social support women provide for the family and community, particularly with regard to child rearing. This absence of data – these unknown factors, or negative costs – is a significant omission in the data set used to formulate strategies for promoting income generation.
Physical factors

Food insecurity and concerns about survival take precedence over all other factors. The right to survive, or the entitlement to basic needs, is not assured for women in sub-Saharan Africa. Survival as such does not have an efficiency function because it cannot be weighed in terms of utilisation or comparative advantage. For women and their families, however, all other factors of production need to be seen through the lens of survival.

The basic factors that determine women’s capacity for survival are highly diverse, depending on their age, income and other socio-cultural factors. Nevertheless, there are common health-related factors that affect their capacity to carry out economic activities – nutrition, water and health services.

Nutrition. ‘Men eat first and women eat afterwards’ and ‘men eat the best portions’ are typical cultural practices throughout sub-Saharan Africa. They have a significant affect on the nutritional status of women and perpetuate lower standards of health. As stated earlier, the absence of statistical information on the status of women is a significant constraint to understanding their situation. It has to be inferred, therefore, that women suffer from the same constraints as children with regard to inadequate nutritional intake.

Water. Clean water is not assured in sub-Saharan Africa. Access to clean water for cooking and bathing is directly correlated to the health of women and their families.

Table 1  Nutrition-related indicators for children under 5 years old in selected sub-Saharan African countries, 1998

<table>
<thead>
<tr>
<th>Country</th>
<th>Moderate and severe underweight</th>
<th>Stunting</th>
<th>Wasting</th>
<th>Severe underweight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burkina Faso</td>
<td>30</td>
<td>29</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>Cameroon</td>
<td>14</td>
<td>24</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Cape Verde</td>
<td>12</td>
<td>26</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Côte d’Ivoire</td>
<td>24</td>
<td>24</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Ghana</td>
<td>27</td>
<td>26</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Kenya</td>
<td>23</td>
<td>34</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Madagascar</td>
<td>34</td>
<td>50</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Mali</td>
<td>27</td>
<td>49</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Namibia</td>
<td>26</td>
<td>28</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Nigeria</td>
<td>36</td>
<td>43</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>South Africa</td>
<td>9</td>
<td>23</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Tanzania</td>
<td>27</td>
<td>42</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Togo</td>
<td>19</td>
<td>34</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Uganda</td>
<td>26</td>
<td>38</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Zambia</td>
<td>24</td>
<td>42</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: www.unicef.org/stats
This is not a question of access or availability alone, but the entitlement or the entitlement deprivation that determines the access.

Health. Even the most rudimentary health services can profoundly affect the well-being of women and children. Awareness of potential health problems and access to basic services can dramatically improve health and hence increase economic productivity. Access to health services depends not only on availability but also on the cost of services and the ability to pay.

Statistics show that about 50% of women living in rural areas fail to meet basic standards of physical well-being and that meeting these standards is strongly conditional on the agricultural cycle, the season and time constraints. At the most vulnerable end of the scale are women and their dependants who experience continuous insecurity with regard to adequate nutrition and access to clean water and health services.
Education and literacy

The capacity to identify and develop income-generating activities depends to a large extent on knowing what options are available and the likely risks inherent in

<table>
<thead>
<tr>
<th>Country</th>
<th>Women</th>
<th>Men</th>
<th>Country</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
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<td>Burkina Faso</td>
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<td>Mali</td>
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<tr>
<td>Cameroon</td>
<td>48</td>
<td>25</td>
<td>Nigeria</td>
<td>53</td>
<td>33</td>
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<tr>
<td>Cape Verde</td>
<td>36</td>
<td>19</td>
<td>South Africa</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Côte d'Ivoire</td>
<td>70</td>
<td>50</td>
<td>Tanzania</td>
<td>43</td>
<td>21</td>
</tr>
<tr>
<td>Ghana</td>
<td>47</td>
<td>24</td>
<td>Togo</td>
<td>63</td>
<td>33</td>
</tr>
<tr>
<td>Kenya</td>
<td>30</td>
<td>14</td>
<td>Uganda</td>
<td>50</td>
<td>26</td>
</tr>
<tr>
<td>Madagascar</td>
<td>68</td>
<td>40</td>
<td>Zambia</td>
<td>29</td>
<td>14</td>
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</tbody>
</table>


<table>
<thead>
<tr>
<th>Country</th>
<th>Primary</th>
<th>Secondary</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Girls</td>
<td>Boys</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>30</td>
<td>46</td>
</tr>
<tr>
<td>Cameroon</td>
<td>84</td>
<td>93</td>
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<tr>
<td>Cape Verde</td>
<td>129</td>
<td>132</td>
</tr>
<tr>
<td>Côte d'Ivoire</td>
<td>58</td>
<td>79</td>
</tr>
<tr>
<td>Ghana</td>
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<td>83</td>
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<tr>
<td>Kenya</td>
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<td>85</td>
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<tr>
<td>Madagascar</td>
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<td>73</td>
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<tr>
<td>Mali</td>
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<td>41</td>
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<tr>
<td>Namibia</td>
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<td>132</td>
</tr>
<tr>
<td>Nigeria</td>
<td>79</td>
<td>100</td>
</tr>
<tr>
<td>South Africa</td>
<td>116</td>
<td>118</td>
</tr>
<tr>
<td>Tanzania</td>
<td>66</td>
<td>68</td>
</tr>
<tr>
<td>Togo</td>
<td>118</td>
<td>147</td>
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<tr>
<td>Uganda</td>
<td>67</td>
<td>79</td>
</tr>
<tr>
<td>Zambia</td>
<td>86</td>
<td>92</td>
</tr>
</tbody>
</table>

Note: These are gross enrolment ratios, i.e. the total number of children in primary school expressed as a percentage of the total number of children in the primary age group, and the total number of children in secondary school expressed as a percentage of the total number of children in the secondary age group.

Source: www.unicef.org/stats
pursuing those options. Historically, this capacity has derived from the transfer of knowledge and skills from one generation of women to the next. However, the traditional context of women’s lives is increasingly becoming an historic footnote. The current situation is a blend of traditional and modernising forces, wherein women need better access to knowledge and skills. This may seem obvious, and yet in the past two decades the value and importance of educating women has not been adequately recognised. As the cost of education has shifted from the State to the household, there is now even greater emphasis on the education of boys over girls, if the fees are at all affordable.

Women's illiteracy rates are in many cases twice as high as men's, demonstrating their disadvantage in comparison to men and imposing a significant constraint to accessing information. Primary school enrolment rates for girls are lower than for boys; more importantly, the rates at secondary school level are rarely on a par with or higher than those for boys. High illiteracy and low enrolment rates, especially in secondary schools, affect women's ability to acquire the skills needed for income-generating activities and will have repercussions for generations to come.

**Employment**

The gender composition of occupations in the formal sector is an important indicator of the economic opportunities open to women. Traditional labour market theories focus on balancing supply and demand variables to maintain an efficient

<table>
<thead>
<tr>
<th>Country</th>
<th>Female/male ratio of participation in economic activity, 1994</th>
<th>Women as a percentage of men in various occupational groups, 1990</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Admin. &amp; management</td>
<td>Professional &amp; technical</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>81</td>
<td>16</td>
</tr>
<tr>
<td>Cameroon</td>
<td>46</td>
<td>11</td>
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<tr>
<td>Cape Verde</td>
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<td>Côte d'Ivoire</td>
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<td>Ghana</td>
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<td>Kenya</td>
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<td>Mali</td>
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<td>Mauritania</td>
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<tr>
<td>Nigeria</td>
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<td>6</td>
</tr>
<tr>
<td>South Africa</td>
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</tr>
<tr>
<td>Tanzania</td>
<td>85</td>
<td>-</td>
</tr>
<tr>
<td>Togo</td>
<td>52</td>
<td>9</td>
</tr>
<tr>
<td>Zambia</td>
<td>41</td>
<td>6</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>49</td>
<td>18</td>
</tr>
</tbody>
</table>

equilibrium. As such, the value of certain skills strongly depends on the demand in an economy for those skills. Underlying these labour market theories is an implied gender neutrality, but this is misleading. There is clear evidence that the perception of the economic role of women, rather than their actual role, influences the supply and demand variables in a skilled labour force. The gender composition of the labour force also influences supply and demand variables for goods and services, depending again on the perception of who is demanding what type of goods and services, and what types of goods and services are available.

Table 6 shows the female/male ratio of participation in economic activity in sub-Saharan Africa, and the percentages of women in various occupational groups. It should be noted that these statistics do not show the full scope of women's participation in economic activity, and that there is a gender bias in the collection and presentation of the statistics in that females are accounted for as a percentage of males in the occupational groups. It is also worth noting that there is a strong correlation between the statistics for women's professional activities and the female enrolment rates in primary and secondary schools. This reflects constraints relating not only to individual opportunity but also to women's collective economic development in the medium and long term.

The recorded indicators of well-being and choice show that most sub-Saharan African women have yet to attain a stable threshold for personal well-being or fulfil their aspirations for gainful economic activity. The promotion of income-generation strategies requires taking into account the underlying constraints women currently face as economic actors.

### Women's traditional and contemporary role in agricultural and rural development

#### The typical farm household

A typical farm household in sub-Saharan Africa is a complex institution, based on:

- A clear distinction between men's and women's roles, including management of different types of production, either individually or together;

- Individual responsibility for mobilising the factors of production, through barter or monetary exchanges, for individual or joint use;

- Defined patterns for the exchange of goods and services among the household members;

- Elaborate arrangements determining who makes decisions with regard to selling, consuming, processing and storing agricultural products.
This complex set of rights and obligations reflects biological differences, social and religious norms, and traditional customs that dictate the division of labour, land and proceeds from different types of production. Thus, the individual rather than the household constitutes the basic unit of production. Historically, these rights and obligations have disadvantaged women and resulted in economic and social relationships that distort the terms of exchange among household members.

**Box 1**

**Rights and obligations in traditional household, farming or enterprise activities**

**Household, farming or enterprise activity**

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>cash crops, large livestock</td>
<td>child rearing and household maintenance (including food preparation, gathering water and fuel), food and horticultural crops, small livestock, agro-processing and trading (home based)</td>
</tr>
</tbody>
</table>

**Farming tasks**

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>clear land</td>
<td>plant, weed, process and store agricultural products</td>
</tr>
</tbody>
</table>

**Separate fields and plots:**

| Men and women: | each responsible for own inputs and controlled outputs |

**Jointly managed plots**

| Men and women: | share labour input, use proceeds for family purposes |

**Land rights**

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>ownership</td>
<td>insecure tenureship, determined by husband or male relatives</td>
</tr>
</tbody>
</table>

**Input rights**

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>right to resources such as land, labour, technical information and credit</td>
<td>access to these resources determined by men</td>
</tr>
</tbody>
</table>

**Demographic changes**

**Gender composition of the agricultural sector.** The traditional cultural, social and economic norms governing farm households in sub-Saharan Africa began to change dramatically in the 1970s. Rapidly increasing population pressures overwhelmed traditional farming systems and farm holdings were no longer large enough to support the growing number of people in the household. The perceived employment opportunities off-farm in urban areas, mines or plantations became a migratory draw for men. The extent of the migration varied between countries, depending on the employment opportunities available. Women stayed on the farm and often became the de facto family farm managers. Greater emphasis began to be placed on non-farm income generation for men and women, and there was increased intra-household competition for resources.
Comprehensive studies in the past decade on the situation of rural women in sub-Saharan Africa have shown that traditional gender time and task utilisation and entitlements from agricultural and household tasks have gone through a significant transformation. Women now constitute the majority of smallholders (the core of the agricultural sector), provide most of the agricultural labour, manage many farms on a daily basis and are frequently the head of the household.

The main changes that have taken place are:

- The gender-based division of labour in agricultural activities or enterprises is less distinct
  - both sexes now grow food and cash crops, and women are engaged on a more regular basis than men in all farm activities.

- The gender-based division of labour according to task is also breaking down and women are increasingly undertaking tasks previously done by men
  - women run most of the farm operations themselves, with supplementary help from family members or hired labour; land clearing is a task in which women are now heavily engaged.

- Both men and women in rural households make decisions about what to farm, how to farm it and how to dispose of the proceeds
  - these decisions are usually specific to the plots of land they manage and the revenue from the plots;
  - men, nonetheless, continue to have a greater influence on decisions made by their wives or female relations about cropping patterns and inputs; they also continue to exert a greater influence on expenditure on inputs.

### Box 2

**Muslim women in the fields**

The traditional structure of rights and obligations within rural Muslim families has changed. Women in northern Nigeria now play a more active role in farm activities. In 1970 they accounted for 11% of the farm labour, primarily as hired labour on non-family farms. By 1990 they accounted for 22% of the farm labour, either on their own farms or as hired labour.

(Saito, 1992)
Table 8  Average daily hours in agricultural and non-agricultural activities, by gender, in four African countries, 1992

<table>
<thead>
<tr>
<th>Country</th>
<th>Burkina Faso</th>
<th>Kenya</th>
<th>Nigeria</th>
<th>Zambia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men Women</td>
<td>Men Women</td>
<td>Men Women</td>
<td>Men Women</td>
</tr>
<tr>
<td>Agriculture</td>
<td>7.0 8.3</td>
<td>4.3 6.2</td>
<td>7.0 9.0</td>
<td>6.4 7.6</td>
</tr>
<tr>
<td>Non-agriculture</td>
<td>1.7 6.0</td>
<td>3.8 6.1</td>
<td>1.5 5.0</td>
<td>0.8 4.6</td>
</tr>
<tr>
<td>Total</td>
<td>8.7 14.3</td>
<td>8.1 12.3</td>
<td>8.5 14.0</td>
<td>7.2 12.2</td>
</tr>
</tbody>
</table>

Source: Saito, 1992

Box 3
The characteristics of female-headed households

Female-headed households (FHHs) are far from homogenous. They fall into three groups:

- **Autonomous**: households where women are recognised and accepted as the head of the household; these are primarily women who are widows or unmarried;
- **De facto**: headed by wives during the male household head’s absence; the degree of independence of action varies according to the ethnic mores and personal circumstances;
- **Polygamous**: co-wives head economic sub-units consisting of themselves and their children within the compound; within extended family compounds, wives manage farming activities on their own plots and participate in joint family farming activities.

The specific characteristics of FHHs are:

- Women heading farm households tend to be younger than men heading farm households;
- Women heading farm households have lower levels of education than men and than other women in rural areas;
- Children of FHHs have, on average, more years of schooling than those of male-headed households;
- The landholdings of FHHs are much smaller than those of male-headed households;
- FHHs are composed of fewer people, including fewer farming adults, than male-headed households;
- FHHs are undercapitalised by as much as 50% of the total value of farming equipment compared to male-headed households.

The data also demonstrate that FHHs receiving remittance from men working elsewhere will improve their household status considerably but this money is insufficient to compensate for their weak position which stems from them being fewer income earners. The differences between male- and female-headed households in terms of inputs (land, labour and capital) make the task of producing enough more difficult, and result in FHHs pursuing farming strategies that differ greatly from those pursued by male-headed households. These coping mechanisms do not fully compensate for the lack of the main factors of production, which is directly correlated with the relative poverty of most FHHs.
• The gender-based division of intra-household rights and obligations is also weakening
  - the major factor contributing to the breakdown of the traditional structure of rights is the departure of males in search of income opportunities; thus, there are more income-earning opportunities for rural women; women’s entitlements have not, however, risen to reflect the increase in their farm or non-farm responsibilities or the reduction in men’s obligations.

• Women work more hours than men regardless of the season, both in farming and non-farm activities, and in total
  - the high labour input by women most often involves manual labour for household, farm and non-farm activities; labour utilisation is reaching levels that cannot be expected to increase any further; women are experiencing time poverty and the need for a trade-off between activities.

• The female-headed household is a growing phenomenon in sub-Saharan Africa.

**Rural women’s non-farm activities.** Non-farm activities include non-crop income-generating activities and non-remunerative household tasks. It is important to point out the significant relationship between these two sets of activities. The over-utilisation of women’s labour is a driving force for increasing the value of an activity by making it a dual- or multiple-purpose activity, thereby also reducing risk. The preparation of processed foods for the market is an example of this type of multi-tasking; the inputs tend to be home-grown and the outputs, if they are not sold on the market, can be used in the home.

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**Box 4**

**The second working day**

*Processing agricultural products* is the most time- and labour-consuming of all rural activities. Processing is for household consumption (such as the grinding of grain) as well as for the market (such as the processing of shea butter). Rudimentary processing equipment is inefficient.

*Storage of food crops* is critical for ensuring stable supplies and narrowing seasonal price variations. The main constraints are poor storage facilities and inadequate marketing facilities due to an organisational environment that is not conducive to women’s circumstances.

*Wood fuel* is the main source of energy. About 90% of households use wood fuel for cooking. In many areas the rate at which trees are chopped for wood considerably exceeds regeneration capacity. Women are the first to feel the brunt of this scarcity as the time and energy required to gather and transport the wood becomes greater.

*Water collection* is a task that is almost exclusively the responsibility of women. Although there are geographic variations in water supply, fetching water typically takes several hours a day, or even longer in areas characterised by dry seasons.

*Preparing family food* requires on average 2–3 hours per day. It is time- and labour-consuming because of the rudimentary methods used for preparation. Also, because food is allocated to individual family members by preference, usually men, effort is required to balance food availability with individual demands.

(Saito, 1992)
In Kenya, about one-third of smallholder family income is derived from non-farm sources, with additional income from remittances from male family members working elsewhere. The factors keeping women on the farm are child-rearing responsibilities, few outside opportunities due to low education levels, and the importance of occupancy in maintaining rights to land.

Women pursue a wide range of businesses around their farming activities and are involved in more income-earning activities than men. There are four main reasons for this:

- Farming cannot provide enough income to sustain the household;
- One single activity does not provide the income needed;
- Diversifying income sources helps to minimise risk;
- Income-generating activities are linked to agricultural activities, they require little working capital and women control the income.

Household tasks, beyond the care and nurturing of family members, are focused on maintaining the functioning of the household.

The key trends. In sub-Saharan Africa the key trends in the transition in the agricultural sector are:

- Increasing population pressures and the fragmentation of land holdings resulted in the inability of households to provide for their own needs. This led to the migration of men in search of better income opportunities, which has radically shifted the division of labour and obligation patterns within farm households.

- This change has had the greatest impact on women by increasing their farming responsibilities, forcing them to seek non-farm income-generating activities, and hence increasing their overall burden of work;

- The increased work involved in non-remunerative household tasks has not been accompanied by a transfer or broadening of entitlements, such as direct access to production inputs.

These converging streams of physical limitations to well-being, limited opportunities for accessing information and developing awareness, a greatly increased workload, and the increase in obligations without an accompanying increase in entitlements all point to a constraint multiplier effect on women.

To go beyond these constraints requires strategies that address both the causes and the symptoms of a situation that prevents women from creating more gainful livelihoods.

The following discussion examines contemporary economic models of the household and the extent to which they accurately take account of the role of rural women in sub-Saharan African countries. The capacity of these models to address the development needs of women illuminates the institutional constraints and opportunities underlying the promotion of income-generating activities.
**Economic model of the household**

Gender and gender roles are not considered as variables or factors in the construction of the economic model upon which many development policies and programmes are based. This model supersedes gender by focusing on the household unit. This unit is based on a range of cultural, social and economic assumptions about how a household functions.

The construction of the household model involves simplifying and harmonising relationships, responsibilities and preferences to a predictable and consistent function. The model, especially as a mathematical model, is assumed to act as a single unified entity for the common welfare of all its members. In the language of economics this entity is a joint welfare function. Theoretically, a household acts for the welfare of all its members as there are no individual preferences, obligations or entitlements, and it functions on a completely altruistic basis. As a unit it maximises the value of inputs such as labour and capital to produce the highest value output, such as health and nutrition. Household labour is allocated according to the comparative advantage of its members in order to produce the highest return. The primary decision-maker(s) order the inputs and the outputs along the same altruistic principles for the benefit of all household members, regardless of gender.

The use of this model has been the subject of much debate within the development disciplines of economics, sociology and anthropology. The premise on which the model is based – that it functions on an entirely altruistic, utilitarian basis – does not adequately address the reality of intra-household relationships.

In reality, whoever has power and authority in a household determines the household functions and their purpose. This is neither gender neutral nor altruistic. The functions are determined by the cultural and social systems that have implicit value hierarchies for girls, boys, women and men and for different age groups. Cultural and social systems also create processes that enforce and reproduce value hierarchies.

The conventional economic view of household activity and the implied gender neutrality also carries through to other economic sub-disciplines. The labour market and sectoral and sub-sectoral activities, such as agriculture and cash cropping or industry and light manufacturing, all hold to common principles such as a homogenised labour force or common efficiency concerns. Nonetheless, there are clearly different opportunity costs and efficiency concerns between genders. These differences become pronounced when obligation and entitlement patterns are not equal but favour one gender over the other. And the cost and efficiency concerns
become significantly unbalanced when obligation and entitlement patterns are clearly at the expense of one gender over the other.

Unequal and often asymmetrical relationships between women and men are the common pattern in sub-Saharan Africa. As such, cost and efficiency concerns are not gender neutral; they relate directly to entitlements, or the lack of them, and to the structure of obligations within the household and society. A household in sub-Saharan Africa, in both its traditional and contemporary forms, is not a single profit-maximising unit with one set of objectives. Rather, it is 'a group of interdependent people with separate responsibilities and income streams with resource allocation according to different preferences and needs' (Saito, 1992).

The contradiction between an economic view of a household and the reality of a household in sub-Saharan Africa becomes even more pronounced with the application of policy and programme activities. Women's situation becomes even more marginalised as 'development' activities exacerbate the unbalanced entitlement and obligation patterns.

The response to the dilemma of inappropriate economic models or unequal entitlement and obligation patterns should not be kept in the realm of theory. The challenge lies in addressing the contemporary cultural, social, legal and economic constraints faced by women in rural and agricultural development, and devising strategies that strengthen their capacity to overcome these constraints.
Current situation: engendering agricultural and rural development

Understanding the role of women through gender analysis

The legal status of women

Factors of production
The factors that influence women’s capacity to develop income-generating activities are broad in scope and are rooted in inter-linked cultural, social and economic values that define the pattern of constraints and opportunities. This pattern determines the institutional perception of the role of women in economic activities and in governance, their legal status as individuals and in relationship to men, their access to production inputs such as land, labour and technology, and the relationship between sustenance and income-generating activity.

A common theme in efforts to promote women’s income-generating activities is accountability. In this context accountability means knowing the degree of certainty. A simple definition of risk commonly used in income generation is the measurement of certainty – the greater the degree of certainty, the lower the risk in pursuing a particular strategy or undertaking a particular activity. If one of the factors of production lacks certainty, such as security of land tenure or the stability of markets for agricultural products, the risks cannot be known. For rural women, knowing the risk involved in an activity and the potential returns from the activity is a key factor for survival.

Understanding the role of women through gender analysis

The policies and programme agendas produced by governments and development agencies strongly influence the position and status of women. The thinking behind development approaches, especially with regard to the role of women in development, has gone through significant changes over the past 30 years.

In the early 1970s, governments and development agencies viewed women primarily in their capacity as housewives, mothers and a vulnerable section of society. Development activities were targeted at men on the assumption that men and women would benefit equally from these activities. Soon, however, evidence from the field began to show that this assumption was poorly conceived. The key role of women, especially in connection with efforts to relieve and solve the problems of population and food issues, became more generally recognised.

In 1975, the first World Conference on Women, held in Mexico City, provided an opportunity for the exchange of knowledge and experience among groups from the South and the North on women’s role in development. Throughout the 1970s, called the UN’s Second Development Decade, specific plans of action were adopted, and in these women’s issues came to the fore, outlining the steps to be taken by governments and development agencies to promote the role of women. The formula was to ‘integrate women into development’ as their contributions were sought to enhance the development process to make it more efficient. For this purpose it was necessary to improve the status, nutrition, health and education of women.
By the late 1970s and early 1980s evidence from the field also showed that the continued neglect of women’s productivity was a costly mistake that planners could no longer afford. In the Third Development Decade (the 1980s) there was a trend towards seeing women as equals ‘as agents and beneficiaries in all sectors and at all levels of the development process.’ Development needed women. The 1985 Nairobi Conference adopted ‘Forward Looking Strategies for the Advancement of Women’, and these strategies recognised women as ‘intellectuals, policy-makers, planners and contributors of development’.

Concurrently, the implementation of the Beijing Platform for Action (1995) and the elaboration of new ‘gender’ methodologies required a deeper understanding of the role of both men and women in the development process. These methodologies were based on an inductive mode of analysis that detailed the gender roles in specific environments and examined women in the context of society.

Further development of participatory field research techniques led to a better understanding of the different needs, priorities, responsibilities, resources and activities of men and women. Development agencies and governments also began to give greater emphasis to women’s role in development through the mainstreaming of gender perspectives and analysis into policies, strategies and programme activities at the macro-, meso- and microlevel and to understand the linkages between these.

Over the decades the approach to women’s issues has broadened to include legal frameworks, human rights and decision-making through a democratic development from the household level to the global community.

The development agenda in the 1990s further emphasised the range of inter-related socio-economic issues that were relevant to the success of development efforts. The

**Box 5**

**Gender definitions and roles**

*Gender* is based on the social relationships between men and women, particularly the distribution of roles in the productive and non-remunerative processes and responsibilities in the organising of society. Gender equality exists when this distribution is based on egalitarian relationships.

*Gender roles* refer to the distribution of roles and responsibilities between men and women, conditioned by sociological, political, cultural, historical, economic and geographical factors.

At the household level, roles can be:

- *Productive*: work for salary in cash or advantages, real or potential, which has a use or an exchange value.
- *Non-remunerative*: all domestic tasks needed to maintain or develop the work role. These tasks are culturally specific but it is mostly women who carry them out, while the productive role is allocated mainly to men, as well as to widows or female wage earners.
need to include women as full participants and beneficiaries of development efforts was emphasised at various international conferences, including:

- Conference on Environment and Development, Rio de Janeiro, 1992;
- International Conference on Nutrition, Rome, 1992;
- International Conference on Human Rights, Vienna, 1993;
- International Conference on Population and Development, Cairo, 1994;
- World Summit for Social Development, Copenhagen, 1995;
- Habitat II, Istanbul, 1996;
- World Food Summit, Rome, 1996;
- Fourth World Conference on Women, Beijing, 1995 (the most relevant to this publication).

The inclusion of women at the core of development efforts also called for a transition from integration to mainstreaming:

- Integration: integration builds gender issues within the existing development paradigms. Women are fitted into as many sectors and programmes as possible, but sector and programme priorities do not change because of gender considerations.

- Mainstreaming: women's agenda, and women as individual participants in development, are central in the construction of policy and programme activities. Not only do women become part of the mainstream of development efforts, women and men jointly re-orient the mainstream.

Mainstreaming has proved to be elusive. Although there is considerable visibility and legitimacy given to mainstreaming gender in donor and government development agendas, operational constraints remain formidable. An analysis of the major development agencies in the early 1990s (Jahan, 1995) revealed that:

- No serious attempt was being made by donors and governments to clearly identify women's core agenda and shape policy packages around that agenda;
- Donors and governments were not paying sufficient attention to designing a financial plan to support women's agenda;
- Donors and governments had not established clear indicators to measure the degree to which they achieved their goals with regard to women in development, so it was difficult to monitor performance.

These shortcomings provoked development organisations to re-think their approach to gender and development. For the United Nations Food and Agriculture Organisation (FAO), the World Bank and the United Nations Development Programme (UNDP), this re-thinking led to a greater recognition that women's situation is directly linked to general development problems such as poverty, lack of political power and environmental degradation. To operationalise this understanding a new methodology based on participatory methods was developed. Known as the Socioeconomic and Gender Analysis (SEAGA) programme, its goal is
Box 6
SEAGA – one tool, three techniques

The three main elements of the Socioeconomic and Gender Analysis (SEAGA) programme are:

Socio-economic factors: these include the economic, social, institutional, political, environmental and demographic factors, and the links between them, that influence development in practice.

Gender analysis: the study of the different roles of men and women aimed at understanding what they do, what resources they have and what their needs, responsibilities and priorities are.

Participation: a process of communication between local people and policy-makers or development agencies, where the local people take the leading role in analysing the current situation and planning, implementing and evaluating development activities:
- Field level: focuses on women, men and children as individuals, on socio-economic differences among households, and on communities as a whole;
- Intermediate level: focuses on structures such as institutions and services that operationalise the links between the macro and field levels, including communications and transportation systems, credit institutions, and extension, health and education services;
- Macro level: focuses on policies and plans (international and national) relating to economic and social issues, including trade policies and national development plans;
- Stakeholders: all those who stand to gain or lose, directly or indirectly, given a particular development activity, programme or policy. They can be women or men, communities, social groups or institutions of any size and from any level of society.

[FAO, 1996]

to incorporate socio-economic and gender analyses into policies, programmes and projects resulting in development that is responsive to local people’s needs and situations. The objective is to strengthen regional, national and local capacities to undertake and utilise socio-economic and gender analyses to achieve sustainable, equitable and efficient development.

The capacity of development agencies to promote women’s economic development strongly depends on the willingness of the staff – both men and women – in those agencies to understand and mainstream methodologies that are inclusive of women. Women’s economic development is even more dependent on the institutional policy and administrative processes of the governments of sub-Saharan African countries.

The legal status of women

Any right, including a legal right, is the pragmatic exercise of authority and the recognition of that authority. Women’s rights have to be seen in the context of a world where women have less status, power, authority and access to resources than
men in the home, in the economy and in relation to the state (Meer et al., 1997). Women’s experience in claiming or defending their rights is affected by:

- The explicit assumption that the men in the household are the spokespersons for the collective household;
- Social and cultural processes that deny women authority and rights;
- Social and cultural conditioning that reinforce the belief that women are not entitled to the same authority and rights as men.

The underlying threat of violence against women, and the community’s acceptance of this behaviour, is a simple and profound testimony to the unilateral exercise of authority and rights. As access to resources usually depends on a woman’s link to a man, married women are often forced to remain in a problematic or even violent relationships in order to secure the income and other resources vital to their own and their children’s survival (Meer et al., 1997). Moreover, the inner workings of a household reflect societal processes. There is also substantial evidence that for the vast majority of women, their independent household status through death, divorce or abandonment results in the erosion of the rights they do hold, especially with regard to retaining their rights to land.

Women’s legal status as individuals and their rights governing economic activity are subject to great uncertainty. This uncertainty is particularly pronounced when examining the relationship between women’s rights as described in legal texts and the discriminatory and subjective application and implementation of the law. Women are frequently relegated to the status of second-class citizens in that their rights are dependent on their husband or other male relatives. Independent women are less likely to have access to productive resources such as land, hired labour or financial services because they are poorer. The power of traditional gender patterns that perpetuate women’s lower status can be a strong disincentive for poor women to question the status quo.

Both men and women have a limited awareness of changes in the legal systems that recognise and affirm the legal rights of women, and this limitation exacerbates the uncertainty. The continuing and often legal discrimination against women is a significant obstacle to their ability to develop income-generating activities.

**Legal environment in sub-Saharan African countries**

The legal environment in sub-Saharan Africa countries is complex due to the multiplicity and historical overlay of various legal systems. The systems imposed during the colonial period, such as English common law and the French civil code, each had different procedures for interacting with older, established systems that governed rights and obligations. In those countries that are governed by constitutions, national laws embrace:

- Customary and religious laws;
- Common law (or statutory law);
- Law by precedence (or ‘judge laws’);
- Constitutional laws;
- International laws (based on ratified international treaties and conventions).
All these sets of laws to a great extent either promote or undermine the legal environment which affects women’s capacity to develop income-generating activities.

**Customary and religious laws.** Customary law is not simply a historic set of rules and regulations that govern conduct in societies. Rather, it is a set of practices determining the exercise of authority, usually by elder men but often with the consent and support of elder women, in defining and maintaining the cultural and socio-economic processes in a society. The application of customary law reinforces the social order by determining men’s, women’s and children’s obligations and entitlements to resources. These customs promote and maintain men’s control of productive resources, primarily land. Inheritance is through the male line, thus further excluding women from gaining control of land. The application of customary law depends on the political and economic power to control the productive resources.

Religious law is the adherence to a set of entitlements, obligations and rules that are defined and interpreted according to religious scriptures. For instance, inheritance under Islamic law entitles a daughter to inherit a portion equal to half that a son would inherit.

**Common or statutory law.** Common or statutory law was inherited by African states from former colonial governments at the time of independence. In the early colonial period these laws defined men as having power over matrimonial property; women were considered as minors. These legal systems, with modification, have continued since independence. Legislative assemblies or other governing bodies proclaim common or statutory laws. These laws reflect the rules and regulations pertaining to the civil and criminal legal codes. Civil law includes inheritance and land rights laws, contract law, family law such as marriage and divorce law, and laws governing the rights of minors.

**Law by precedence.** Law by precedence, or ‘judge laws’, is the interpretation of laws within the judiciary, frequently in the courtroom, and constitutes amendments to civil laws. The existence of numerous sets of laws has required interpretation as to which law has precedence over other laws. Laws determined by judicial process often reinforce gender discrimination as new laws focusing on women’s legal rights are overruled by the precedence of customary law. Countries that inherited the French civil code are not subject to a legal process that includes precedence. A court may decide, however, that certain legal disputes are within the domain of customary law rather than statutory law.

**Constitutional laws.** Constitutions may or may not be considered the highest legal authority in African countries. Constitutions broadly define the relationship between the different sets of laws in terms of which laws have precedence. Most sub-Saharan African States have Constitutions that guarantee the equal rights of men and women and support legislation on the status of women in particular sectors.
International laws. International treaties and conventions provide a legal basis for the end of discriminatory practices against women. Unless these texts are ratified by national governments and transferred into national legal and administrative processes, however, they have no bearing on the internal legal affairs in those countries. In addition to 'The Beijing Declaration and the Platform for Action', and the international covenants on human rights, 39 African States have ratified or acceded to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

CEDAW requires States to take all appropriate measures, including legislation, to modify or abolish existing laws, customs and practices that constitute discrimination against women. The social and cultural patterns of the conduct of men and women are to be modified with a view to achieving the elimination of prejudice. Customary and all other practices based on the idea of the inferiority or superiority of either of the sexes or on the stereotypical roles of men and women should also be eliminated.

Article 18(3) of the African Charter on Human and Peoples Rights endorses the need to eliminate all discrimination against women and to ensure their protection in every way, as stipulated in international declarations and conventions.

**Relationship between theoretical and practical law**

The status of women's rights strongly depends upon the legal environment in each country. The legal status of women with regard to specific rights in four sub-Saharan African countries – Ghana, Kenya, Lesotho and Togo – is examined here to provide an illustration of how the law works in theory and in practice.

**Ghana: access to resources through inheritance.** The law of succession (inheritance) derives from two principal sources: customary laws and the statutory regulation of succession. There are two main forms of customary law relating to inheritance – matrilineal and patrilineal forms. Under both these systems, women are not recognised as members of their husband's family and are therefore disinherited automatically upon the death of their husbands. In matrilineal communities, it is quite common for women to be driven out of their matrimonial homes and denied access to property inherited from their own family. Another principle of customary law is the provision that a woman is under a customary duty to assist her husband in his economic ventures, without reward.
To overcome this discrimination the Government passed the Intestate Succession Law in 1985 to create a uniform rule guaranteeing access to the property of either spouse regardless of ethnic or religious background. This law has yet to be effective in addressing the problem of the discriminatory treatment of widows. Strong adherence to traditional customs and values has so far led to minimal impact, and there is evidence that the law has not changed the practice of inheritance in most rural areas. The reasons for this include:

- Lack of an aggressive campaign to educate people about the contents of the 1985 law; ignorance of the law is pervasive amongst both literate and illiterate people;
- The expenses involved in enforcing one's rights under the law exclude the majority of women, who lack money or access to legal aid;
- In seeking to satisfy all interested parties – the spouse, the children, the parent and the customary family of the deceased – the law has ended up creating opposing factions, which fosters litigation and leads to the fragmentation of the estate;
- A wife has very little incentive to contribute to the household economy if her share of her husband's estate will be re-apportioned between herself, her children, other wives and their children and other children born outside of the marriage;
- Although a forcible acquisition of the estate by a man's customary family is prohibited by law, the effectiveness of the implementation of the law remains questionable.

Experience has shown that any attempt to effect radical changes in the regulation of intestate succession in Ghana will require examining the operations of traditional institutions and the possible impact on family, marriage and social relationships, particularly in the rural areas.

**Kenya: property rights under plural legal systems.** Since 1970, legislation has been enacted in Kenya to improve women's ownership rights. Kenya's adoption of England's 1897 Married Women's Property Act had given a married woman 'full proprietary capacity and the...capacity to sue to protect her property, except against her husband'. One case involving the conversion of a wife's savings by her husband illustrates the effect of this legislation. The husband withdrew the funds from her savings account and closed the account. In seeking legal advice, she was told that she had no legal recourse against her husband or the bank. In effect, her husband could exercise domain over property in which she had full proprietorship.

Section 5(2) of the Law of Succession (1972) states that 'any female person whether married or unmarried has the same capacity to make a will as does a male person'. But Section 32 talks of the exclusion of 'agricultural land and crops thereon and livestock'. Section 33 states that succession descends in accordance with the 'law or customs applicable to the deceased community, tribe, religion or sect as the case may be'. The last provision triggers all four legal systems operating in Kenya:
- **Customary law**: sons have the exclusive right to inherit; wives and unmarried daughters have rights to be maintained; married daughters have no rights in a deceased father’s property; and a widow’s maintenance right is extinguished if she marries a relative of the husband or returns to her home;

- **Islamic law**: widows with children receive one-eighth of the property upon the husband’s death or one-quarter if childless; daughters receive half the amount that their brothers receive;

- **Hindu law**: widows have a right only to maintenance, and in certain cases a life interest;

- **Statutory law**: a wife has ‘security of tenure in the matrimonial home, ...right to benefit from the husband’s assets’ against all third parties only if the husband has named her as the beneficiary on an insurance policy covering the assets.

These provisions combine to restrict the rights of women in Kenya with regard to the most important property issues.

**Lesotho: access to credit and right to contract.** Most men in Lesotho are employed as migrant workers in South African mines. They are away from home for long periods and their wives are left to meet the subsistence needs of the household. Their productive capacity is limited by the lack of credit to purchase necessary inputs. Wives cannot apply for credit in their own names; widows and females who are in legal terms the heads of households, however, may apply in their own names. As a wife cannot enter into a contract, she cannot hire the equipment and labour needed for her farm operations. In 1982 the law commission recommended changes and in 1985 the Government ratified CEDAW. In 1989 a new Inheritance Act was passed by Parliament but it proved ineffective because its potential beneficiaries lacked knowledge of its contents.

**Togo: the interplay between customary law and national legislation.** The courts in Togo have upheld discriminatory practices regarding rights to land, holding that these rights are established custom. Customs, once proved, take precedence over enacted law, even over the provisions of the Constitution. Article 6 of the Constitution of Togo (1963) outlaws discriminatory customs which deny women equal rights to property. On the basis of proved custom, however, widows have been deprived of all marital property (even that held jointly under valid contracts) upon the deaths of their husbands, with the property going to the husband’s family. According to Togolese custom, property acquired by a woman through her own effort or by gift belong to her but, unlike a man, women cannot acquire property through inheritance.

**Governance, participation and income generation**

The ability of women to generate income also depends on the extent to which they participate in the decision-making process at all levels, including the highest national levels. In this regard, they are constrained by a number of factors (Duncan, 1999), including:
• Historical factors which have relegated women to a restricted and often invisible role in politics, even in countries where there is a degree of democratisation;

• Inflexible political structures which are modelled to accommodate and perpetuate the interests of men over women;

• Lack of strong women’s organisations and networks to encourage and demand women’s participation;

• Patronage politics where officials have promoted individual women within a party and used women’s wings of political parties to control women’s mass movements;

• Legalised discrimination through laws that prohibit or undermine women’s right to vote and access to productive resources and information (an extreme example is Swaziland where women are still legally minors and denied the right to vote);

• Lack of educational and training opportunities, prohibiting entry into the civil service or candidacy for election;

• Multiple demands on women’s time, restricting their ability to participate in public life.

Women in Africa are systematically under-represented in institutions at the national level and have very little say in decision-making. Their participation in National Assemblies and Parliaments is still low and in many cases has declined. Almost half the 15 African countries reporting to the Inter-Parliamentary Union showed no

<table>
<thead>
<tr>
<th>Table 9</th>
<th>Political representation by women in Parliament in selected sub-Saharan African countries, 1996 and 1998</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benin</td>
<td>14.9</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>11.5</td>
</tr>
<tr>
<td>Cameroon</td>
<td>4.5</td>
</tr>
<tr>
<td>Cape Verde</td>
<td>11.1</td>
</tr>
<tr>
<td>Côte d’Ivoire</td>
<td>7.1</td>
</tr>
<tr>
<td>Gambia</td>
<td>18.9</td>
</tr>
<tr>
<td>Ghana</td>
<td>9.6</td>
</tr>
<tr>
<td>Guinea</td>
<td>13.0</td>
</tr>
<tr>
<td>Guinea Bissau</td>
<td>11.9</td>
</tr>
<tr>
<td>Mali</td>
<td>6.2</td>
</tr>
<tr>
<td>Mauritania</td>
<td>5.4</td>
</tr>
<tr>
<td>Niger</td>
<td>10.9</td>
</tr>
<tr>
<td>Togo</td>
<td>3.0</td>
</tr>
</tbody>
</table>

Source: UNDP Human Development Report, 1999
change or negative change in the level of representation between 1975 and 1997. The situation since 1997 has worsened.

At government and cabinet level, the women who do participate tend to be concentrated in social ministries, such as ministries of social affairs, education and health. In half of the national cabinets in sub-Saharan Africa there are no women at all.

Overall, women hold an extremely low number of decision-making positions in the ministries dealing with agriculture and rural development. Their representation is

Table 10  Percentage of women employed in governments of selected sub-Saharan African countries, 1995

<table>
<thead>
<tr>
<th>Country</th>
<th>Total %</th>
<th>Ministerial level (%)</th>
<th>Sub-ministerial level (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burkina Faso</td>
<td>10</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Cameroon</td>
<td>5</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Cape Verde</td>
<td>9</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>Côte d’Ivoire</td>
<td>3</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td>Gambia</td>
<td>7</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Ghana</td>
<td>11</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Kenya</td>
<td>5</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>Madagascar</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mali</td>
<td>7</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Nigeria</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>South Africa</td>
<td>7</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Tanzania</td>
<td>9</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Togo</td>
<td>3</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Uganda</td>
<td>10</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>11</td>
<td>3</td>
<td>19</td>
</tr>
</tbody>
</table>

Source: UNDP Human Development Report, 1999

Table 11  Political participation of women in Ghana, 1999

<table>
<thead>
<tr>
<th>Position</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cabinet Ministers</td>
<td>2</td>
<td>16</td>
</tr>
<tr>
<td>Members of Council of State</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>Ministers</td>
<td>6</td>
<td>31</td>
</tr>
<tr>
<td>Deputy Ministers</td>
<td>4</td>
<td>30</td>
</tr>
<tr>
<td>Members of Parliament</td>
<td>19</td>
<td>181</td>
</tr>
<tr>
<td>Regional Ministers</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>District Chief Executives</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Members of District Assemblies</td>
<td>500</td>
<td>5948</td>
</tr>
</tbody>
</table>

Source: Duncan, 1999
highest in Namibia (25% in the Ministry of Regional and Local Government and Housing, and 22% in the Ministry of Lands, Resettlement and Rehabilitation). Women’s representation is also low in government or parastatal committees that address complex legal and political issues. In Namibia only one of the seven members of the National Task Force on Agricultural Policy is a woman. In Zimbabwe, women account for only 6% of the policy-makers in the parastatal Agricultural Development Authority. In Ghana a recent report on women in public life showed that they are not proportionately represented in politics (Table 11).

At lower levels of governance the lack of women’s participation is also evident, except in those countries that have instituted legislation that requires a minimum number of seats to be reserved for women, as in Uganda or Tanzania, or where affirmative action programmes require that political party lists include a minimum number of women candidates, as in Namibia. Representation at the local level, on village development committees or district councils, for example, determines land use and land allocation, and the absence of women on these bodies has serious implications for decision-making on resource allocation.

Factors of production

For most women in South Africa the lack of legitimate access to land is a major issue. However, in addition to land, women prioritise access to jobs, water and basic services, such as clinics and schools, as the means to secure livelihoods and improved conditions of reproductive labour. Without incomes, access to land will not get women very far’ (Meer et al., 1991). This quotation, although referring to South Africa, is applicable to all countries in sub-Saharan Africa.

Land

Although there are variations between countries in sub-Saharan Africa, in general land tenure systems determine access, control and power to utilise land. Security of tenure, regardless of sex, is directly related to investments in land and input use. The greater the security of tenure, the greater the productivity of the land (Saito, 1992). In the post-colonial era sub-Saharan African countries have maintained or modified their land tenure systems, but in all of them there is a consistent exclusion of women.

Customary land tenure. Under customary law, women generally have limited access to land because they are not recognised as beneficiaries in terms of inheriting land. Although custom dictates that they are allowed use of the land, their ability to do so is restricted. Unmarried daughters are given the most unproductive plots. In polygamous households land allocation may depend on a wife’s industriousness, her number in the line of wives, the number of male children she has produced or any other whim dreamed up by her husband. As her
status may change, she is not assured of the tenancy on a plot from crop to crop. In addition, women also may have little control over the use of crops. These factors create significant obstacles for women investing in land.

**Individual land holdings.** Individual land tenure is called by various names, including freehold, leasehold, quitrent, right of occupancy, share-cropping, pledging, loaning and renting. The common characteristic is that one or two people are registered or recognised as the owner. Women’s rights have been limited because of the legal process that created individual land holdings. The transfer from customary to individual land holdings eliminated the customary right of women to occupancy as they were not co-registered on the land deed, and a man could henceforth sell the land without the consent of his wife. On sharecropping or rental arrangements, there is a strong focus on women as a part of men’s labour force and the explicit denial that women have independent status. The main obstacles to women gaining title to individual land holdings include:

- Lack of financial resources to purchase land and pay registration fees;
- Limited education and awareness of the institutional processes for gaining title;
- Extensive amount of time required for land titling;
- Societal disapproval regarding women owning land (‘too independent’);
- Exclusion based on the legal definition of a registrant being the household head (usually male).

**Resettlement schemes.** Governments throughout sub-Saharan Africa have embarked on resettlement schemes to open up new land or to compensate for displacing people as a result of public investment projects such as dams. The constraints in resettlement schemes mirror other known constraints for married women such as the allocation and registration of land to household heads – men. For female-headed households, opening up new land requires considerable labour to clear and prepare fields, labour which is not available from men; they must therefore wait for labour to become available, thus delaying planting, and also have to pay for that labour, thereby reducing their returns from the land.

**Cooperatives.** Cooperatives were initially organised to promote socialist ideology and ranged in structure from full sharing of productive resources to partial sharing of resources and the limited cultivation of private plots. Membership and activities were determined on a household basis. Women were disadvantaged by non-remunerative household activities being excluded from cooperative ‘productive’ activities and by benefits accruing to the registered members – men.

**Communal villages and State farms.** As in the case of cooperatives, communal villages and State farms were established to promote socialist ideology through agricultural production activities. Women continued to be considered as part of a household and were not eligible for individual revenue or decision-making responsibility.

**Technology**

Technology is not gender neutral. The introduction of technology, such as post-harvest processing machinery, has a dynamic effect on the roles and status
of women and men, and the relationship between them. Often, the introduction of technology can have a negative effect on the role and rights of women.

Women tend to be viewed not as individual consumers but as part of the male-headed household with some unique needs of their own related to their perceived roles. This approach generally takes little account of their real needs or roles, let alone their potential. As an example, improved access to water through the installation of pumps or wells is often cited as an example of a technology that is of immediate benefit to women. Lower than expected utilisation of new water sources and the failure to maintain equipment, however, suggests that this assertion is not valid. It does not take into account that the long distances and time required to access water may have multiple utility functions beyond the task of collecting water, such as free water, rest (walking to the water source), socialisation with other women and the exchange of information.

A water source nearby may mean the loss of socialisation, the need to pay fees for water and the substitution of rest by a physically demanding task such as pumping water. Also, it means that someone else is deciding how women should use their time and, very often, women find that it is the men who actually control the water source. Other constraining factors are that technology design often does not take account of the differences in physical strength between men and women, or of cultural factors such as the need for modesty.

**Services**

**Extension.** Until recently, agricultural extension services were targeted exclusively at men, with the assumption that there would be a 'trickle down' effect for women. These services therefore related directly to men's agricultural activities, such as the type of crops to grow, and were not inclusive of women's activities. Studies showed that not only did the extension message rarely get to women, it was often wholly inappropriate (Saito and Weidemann, 1990).

To be effective, extension services need to target particular categories of client to meet their needs through a problem identification and solution process. The design of extension services to benefit women farmers requires understanding the constraints women face, the local traditional culture, local financial and human resources and institutional organisation.

**Agricultural and rural organisations.** Although women are present in varying degrees in agricultural and rural organisations, they tend to comprise a low proportion of the membership and often are not represented in the higher levels of leadership. In addition to the socio-cultural factors that restrict their participation in
these organisations, they are also constrained by limited time and energy, limited formal land ownership, and the rights to land that tend to be used as the criterion for membership. Many organisations focus on the interests of male members and do not sufficiently concern themselves with the needs of women members. There will be more focus on, for example, marketing surplus production than on subsistence production and food processing. In some countries, women’s groups and cooperatives have been set up as a way of combating their lack of representation in existing rural organisations. In the past decade there has been a substantial increase in women’s participation in existing cooperatives and a significant growth in women-only agricultural and rural organisations (Duncan, 1999).

Women’s organisations outside the agricultural sector, such as social or religious groups, have also broadened their mandate to include support for income-generating activities, mainly through skills training and credit. These efforts have required finding financial backing for the organisation and developing collaborative links with government and the private sector agencies.

**Credit and savings.** Micro-credit and savings schemes in sub-Saharan Africa have received significant support from local and international institutions in recent years as a means of developing income-generating activities. These schemes have recognised the importance of women taking up such activities and in many cases have been very successful. However, they must not be seen as a panacea for development. Capital, in cash or in kind, is only one of the factors of production. Credit is a financial instrument for accessing capital for production, based on the calculated risk of being able to repay. Whether the credit is from a formal or informal source, it has specific functions:

- It replaces higher-cost capital/credit, such as money from a usurious money lender or other tied obligations such as pre-selling harvests at lower than market prices;

- Access to capital/credit is combined with other activities such as exchange of information or services; the opportunity cost of time for accessing capital and the value of other non-lending activities has to be weighed against the opportunity cost of other activities;

- It introduces capital/credit where it previously did not exist. However, this is often not really the case in that some other form of capital, in cash or in kind, is usually available. Where capital/credit is not available, this may be because capital has a low priority as a factor of production.

To determine the success of a credit scheme for promoting income generation involves assessing whether the introduction of credit reduces the opportunity cost of accessing capital and is an overall gain to the borrower, and whether the return on the investment is positive after repayment of principle and interest and the opportunity cost incurred in accessing that capital.

Repayment rates are not an indication of the value created for the borrower. They are an indication of the value the borrower places on the credit relationship,
whether it is directly with the lending institution or with other intermediaries such as a peer lending group, and the degree of importance in maintaining this relationship. There is a continuing need to extend financial services and broaden the scope and depth of the services they offer.

**Marketing**

Women's participation in non-farm income-generating activities now represents a significant proportion of their total income and has the potential to raise their standards of living. This potential, however, is directly related to the process of market development and segmentation. There is a tendency for women's non-farm income-generating activities to transfer into men's sphere of activity when markets become developed and segmented. In addition, marketing skill development strategies aimed at women tend to re-enforce traditional women's products such as batiks and other handicrafts, and processed foods such as palm oil. Because these strategies have not always added value or diversified the products, they have often resulted in the introduction of competition for a limited internal market (Ofei-Aboagye, 1999).

All these factors are indicative of strategies that have failed to recognise the distinct characteristics of women's income-generating activities and their relationship to the market. In the earlier discussion on technology, the point was made that the distinct characteristics of women as consumers need to be taken into account. The same applies to women as producers. As the development of non-crop income-generation strategies is still in its early stages, it is crucial to learn from the lessons from women's participation in agriculture and formulate strategies that enhance entitlement, create an acceptable degree of certainty and reduce risk. This includes focusing on value-added diversification of product lines and mainstreaming women's participation in the main growth sectors.
Future action: strengthening women's role in development through the promotion of income-generating activities

Mainstreaming gender perspectives in development strategies

Gender policies, political participation, and rights

Factors of production

Achieving a win-win situation
Promoting income-generating activities requires recognizing the role of women in agricultural and rural development, and identifying their constraints and opportunities. The assumption that women’s well-being can be improved by focusing on the household as a single entity has not proved valid. Promoting income generation begins by understanding the strategies women employ for the survival of themselves and their families, and the factors contributing to uncertainty and risk that perpetuate low incomes or insufficient returns on physical and mental labour. Of central concern are women’s human and legal rights and their security. These rights should be assessed on the basis of a clear understanding of the cultural and socio-economic processes that perpetuate the subordination of rural women in sub-Saharan Africa.

Mainstreaming gender perspectives in development strategies

A gender-oriented approach to knowledge enables both men and women to gain a better understanding of the patterns that define economic activity. This begins at the individual level and at the household level, and broadens to the community and the institutions that have an effect on the economic status of women.

Women in sub-Saharan African countries are not waiting for gender perspectives to be mainstreamed in development strategies. They do not have the time, resources or, in many cases, the capacity to wait until their role is fully recognized. The dynamic changes that have occurred over the past 20 years have forced them into situations of greater deprivation – deprived of time, deprived of resources, deprived of information. And as current disease and mortality statistics attest, they and their children are also, in many areas, being deprived of life.

The changes are also forcing women to reduce the risk and uncertainty that pervade their lives, with or without the support of men. It is clear, however, that reducing risk and uncertainty would be much easier if the main actors in development – men – facilitated and supported this process rather than ignoring or subverting it.

Gender-oriented development starts through education and awareness building. In the economic sphere, the process has already begun. Strategies and activities have been devised by individuals and a range of groups – from businesses and multilateral agencies to grassroots organizations – for promoting women’s income-generating activities. A common feature of successful strategies is that they reflect an understanding of the specific characteristics of women’s contribution to the rural and agricultural sectors, of the complexity of the role of women in rural society, and of the particular cultural and socio-economic constraints women face in developing income-generating activities.
Gender policies, political participation, and rights

Governance

The most effective way to create an enabling environment for the promotion of women’s income-generating activities is through a process of incorporating gender perspectives into all facets of society. Governments can greatly foster this process. The foremost requirement is to formulate a gender policy that is favourable to rural women and enforceable and binding on all government ministries, particularly those focusing on justice, economic planning, agriculture, community development, finance and education. Ministerial policy formulation and programme development should explicitly address women’s concerns. There should also be a comprehensive review of the effects of government programmes, such as Structural Adjustment Programmes, on women, and corrective measures implemented.

Gender policies should also be binding on the private sector, particularly with regard to the use of women in agricultural subcontracting schemes and the enforcement of laws relating to women’s multiple responsibilities, such as child care and maternity leave.

Governments can further encourage activities that promote women’s economic rights and actively measure women’s status by developing statistical indicators that reflect gender roles and responsibilities.

Representation

There are many examples of ways to improve women’s political participation in sub-Saharan countries. The most direct method is representational affirmative action that guarantees that women are represented in Parliament and other legislative bodies. Affirmative action seeks to redress a political process that has marginalised women by exclusion or hindered their ability to address issues affecting women. In addition, regulations could be introduced requiring political parties to put forward a minimum number of female candidates in all elections. Civil service affirmative action programmes would also improve the participation of women in governance and administration.

Civil society

Rural women’s limited awareness of the local and national political factors that affect their lives is not conducive to a healthy democracy. The constituents of a democracy – the stakeholders – voice opinions on the policies and actions of their elected representatives. Facilitating and supporting the participation of rural women as constituents of a democracy is fundamental to strengthening their role in society.
Box 7
In Uganda, two halves make one

Women are not a group or a social class, and should not be addressed as such. They are half of humankind. There is no life but with the two sexes. Women should be able to determine, as co-actors, the strategies for a better life. They should be given their share of power and enabled to move from the status of objects to that of subjects, although this implies a reduction of men's power. The Ugandan Government has devised a number of strategies to achieve these goals in as short a time as possible:

- Special district seats are reserved for women in Parliament, and they are free to contest other seats in any constituency;
- On entry into university and colleges, girls are given more points than boys, although such measures have become superfluous as girls are doing better than boys in these institutions;
- Employment opportunities in Government services are reserved for women and where there are no candidates, recruitment strategies are implemented; the private sector is also feeling the pressure of women's lobby groups;
- It is mandatory for every stakeholder, at all levels, to address gender imbalances through:
  - Gender sensitisation campaigns and appropriate educational programmes
  - Gender-oriented development planning and cooperation programmes where specific issues are identified, analysed and addressed
  - Promoting gender-oriented research
  - Establishing monitoring and evaluation mechanisms;
- Women can access, own and inherit land, and are represented on land committees and tribunals. The written consent of a spouse is required before the transfer of land on which the family resides and/or from which it derives subsistence.

Equality is now evident in many micro-financing schemes in Uganda; under the Entandikwa Scheme, for example, 14,050 men and 13,250 women have received loans.

Universal primary education has seen the entry of many more girls into schools. The Ministry for Gender, Labour, Social and Rural Development regards universal primary education as the baseline for human capacity building and poverty eradication.
(Akello, 1999)

The cultural perception of women as second-class citizens begins at birth and continues through to old age. Changing these perceptions is proving elusive, as they permeate every facet of society. The promotion of women's participation in civil and civic institutions such as professional and sectoral organisations can make significant contributions to building women's confidence and building confidence in the role of women.

Civil society organisations should be encouraged to access and mobilise resources for women, and to promote the need to mainstream gender perspectives in all
Box 8
Tanzanian women campaign against gender-insensitive land legislation

The transition to a market economy resulted in greater productive efficiency in Tanzania but it also aggravated economic inequalities, especially with regard to women’s land tenure rights. The National Land Act of 1995 did not reflect an analysis of gender perspectives in the land tenure systems. A second Land Bill, aimed at enforcing the National Land policy and due to be tabled in Parliament in 1999, catalysed the debate on the gender insensitivity inherent in the policy. Women's groups and NGOs campaigned for a review of the Bill before tabling, and made efforts to sensitise the public at different levels to ensure that the land legislation took gender issues into account.

A consultative workshop was convened to discuss the proposed Land Bill and identify issues relating to women's equality in land use and ownership. One outcome of the workshop was the formation of a Gender Land Task Force. The members of the task force mobilised, sensitised and lobbied community leaders, village leaders, Parliamentarians, political parties, religious institutions, trade unions, paralegal units and local government units, and implemented awareness-raising activities through print and radio. These efforts provided an opportunity for interaction with a wide range of ministries, including the Ministry of Community Development, Women and Children, and the Ministry of Justice and Constitutional Affairs.

The task force action delayed the passing of the Land Bill, and most of the task force recommendations were incorporated into the two Acts governing land issues in Tanzania, the Village Land Act 1999 and the General Land Act 1999.

Although these Acts reflect a greater awareness of gender issues, there are some shortcomings. While the General Land Act has given women the right to acquire, hold, register, deal with and transfer land, and to be represented on land committees and councils, the Village Land Act retained the application of customary law on land tenure, with some modifications to discriminatory customs with regard to women and land.

(Chale, 1999)

aspects of development in both the public and private sectors. The financial and administrative independence of organisations should be encouraged and strengthened through effective liaison among organisations and the articulation of common agendas.

Legal environment

The protection of a woman’s rights as an individual begins with the security of her person. Female genital mutilation, dowry obligations and other customs that reinforce the perception of women as property and legitimise violence against women violate their basic human rights. The gravity and magnitude of these violations need to be recognised and understood, and cannot be glossed over by vague references to cultural norms.

Rural women need greater access to information about their human and legal rights, and laws need a stronger focus on women’s rights, such as access and entitlement to
Box 9
Women rejuvenate cooperatives

In West Africa, the colonial governments established the cooperative movement in the agricultural export sector. Throughout the colonial period and up until the 1990s, this was a men-only movement. Only when the economies of the region appeared to have reached crisis point did attention turn to women, and the movement opened its doors to them. Following this trend, various governments are revising their laws, although customary law is still perceived to take precedence over the new laws. Special extension programmes have been implemented to increase awareness of the new laws.

A major objective of the International Cooperative Alliance (ICA) is to encourage women to participate fully in cooperative organisations. In order to achieve this objective, and to increase the female membership of cooperatives and to make a contribution to improving women's living conditions in general, the ICA mobilised financial resources and formulated a programme known as the 'Education-Training-Communication' programme. This programme has served as a basis for two ventures in Senegal and Benin aimed at strengthening women's groups:

- **Senegal.** The first cooperative training-extension programme aimed at women was implemented in 1993. An evaluation conducted at the end of 1997 indicated a 70% success rate. In addition, women were now standing for election at the regional level; by the end of 1997 two had been elected.

- **Benin.** The Federation of Mutual Credit and Savings entered agreements with local NGOs which provide training and organise women's groups. Under the agreements, the Federation introduced the 'Very Small Credit to Women' programme. The programme has been highly successful. By the end of 1996, credit amounting to US$760,000 had been extended; by the end of 1998 this had reached US$2,000,000. After 5 years, women accounted for 47% of the membership of the Federation.

(Ratsimandresy-Touré, 1999)

land and other factors of production. Laws should be simplified to make them user friendly, particularly for rural people. Police and other law enforcement agencies should be given gender-sensitisation training, and greater emphasis should be placed on enacting laws that uphold women's rights. Women should have access to paralegal personnel and to free or affordable legal advice and representation.

It is important to stress that the rights to education and health care are also basic human rights. Education and access to affordable health services for all children – girls and boys – will provide a more solid foundation for the development of women's income-generating activities.

**Factors of production**

The most important element of any strategy aimed at improving women's access to the factors of production is to understand the dynamics of their household,
subsistence and income-generating activities, separately and collectively, and to be aware of the constraints they face and the opportunities open to them.

Financial services

Organisations established to provide banking and financial services in rural communities should be sustainable, with simplified and low-cost procedures and overheads, community ownership, and collaborative links with commercial banks. A rural financial services centre such as a rural bank should:

- Encourage poor people to save if at all possible, for their own benefit;
- Establish a capital base from which the community can draw funds;
- Be a facility for handling and managing government subsidies and credits for rural people;
- Ensure accountability at the point of delivery;
- Offer a range of services and advice, such as insurance, savings and credit, which reflect the needs of rural clients.

Technology

Factors that need to be taken into consideration with regard to the application and use of equipment by women, such as post-harvest machinery or water pumps, include adaptation of the equipment and its ownership.

The uptake of technology would be more successful if the risks were spread by encouraging women to enter into arrangements based on shared ownership of equipment and shared costs of buying raw materials and marketing agricultural products.

Agricultural extension

Providing information to promote rural development requires a systemic approach. Two kinds of mutually reinforcing improvement measures are needed: measures to improve agricultural extension for all farmers, and measures to redress the bias against women farmers. The cultural and legal limitations of women’s roles and access to resources need to be recognised.

Strategies to improve extension to women farmers should reflect the specific socio-cultural circumstances in the area or country, as these vary considerably. They should also take into account existing resources and extension efforts. Effective extension requires setting objectives to be reached with, for and by women farmers, selecting specific target groups (including different categories of women), and encouraging local initiatives (Saito, 1992).
Box 10
Valued-added strategies for food conservation

The main benefits of food conservation are that there is greater flexibility about when to market goods, out-of-season goods can be marketed, the weight, volume and therefore cost of transportation is reduced, surpluses can be utilised, marketing opportunities are broadened, and household diets can be better balanced. Food conservation requires various interventions, including selection, peeling, breaking, processing, cleaning, washing, cutting, salting, smoking, drying, storing, sterilising and freezing. All these tasks are done by women and all, except freezing, take place in the home.

In Senegal, some 600,000 people rely on fishing for their livelihoods, the men fishing at sea and the women buying the surplus fish, and salting, smoking and drying them, usually at home. For many years the 'Support to the Small Fishing Industry' project in Petite Côte, Senegal provided finance for the fishermen, but there was little processing until some of the fishermen pointed out the need for finance from government and other organisations. The purchase of drying trays and ovens was discussed with women, and banks undertook to grant credit to groups of 10–15 women, recoverable in 6–9 months and without the need for a deposit. At the end of each season, 5% of the previous loan had to be put into savings.

The system functions well. The rate of re-embursement is 97%. In the decade since the scheme started, over 500 loans have been granted to about 280 groups of women, and collectively their savings amount to 523.8B CFA. Some of the savings have been used to develop a cooperative, and three micro-enterprises have become small enterprises. One of them now has an annual turnover of 100 million FCFA from exporting salted fish. Another effect of the scheme has been that the migration of girls to the cities seeking work has slowed down considerably.

(Diouf, 1999)

Box 11
The World Bank 'Women in Development' project in the Gambia

This was a free-standing, multi-sectoral and multi-donor project with the following components: health, training, skills development, communication, savings and credit mobilisation, and close liaison with government institutions dealing with gender issues. There was a strong focus on making agricultural extension relevant for both men and women. Farming in the Gambia is highly gender specific:

- Men grow 94% of the millet, maize and sorghum and own 77% of the cattle;
- Women grow 95% of the rice and own 72% of the goats and most of the poultry.

Two important aspects of the project were, first, that funds were allocated to Ministry of Agriculture departments for the purchase of services for rural women, and could not be diverted for other uses, and, second, there was strong ownership of the project by the Government of Gambia and strong commitment by the World Bank.

Facilities for conducting extension activities, such as video halls, were built, and there was a significant increase in the number of publications relevant to rural women. Within 5 years the proportion of women participating in extension activities increased from 5% to 64%.
Box 12  
A Zambian recipe for success

The ingredients for this recipe are: education, effective planning, vision, determination and learning from one’s mistakes. The key lessons are to identify growth markets, to assess competitive advantage, and to maximise value-added strategies.

A company provided a group of farmers with fertilisers to grow maize for sale to the company. This was not as profitable as expected and it was decided that a value-added component was needed. A mill was contracted to process the maize into mealie meal, which was sold on the local market. After a year the company purchased its own milling plant and continued to sell mealie meal on the local market. This guaranteed the farmers a market outlet at competitive prices, and gave the company control over its business as it had integrated production, processing and marketing.

The company then conducted some market research and found that there was a market in the North for natural colourants (oleoresin) such as paprika and marigold, artificial colorants having been banned in many countries. Paprika and marigold grow well in tropical climates, such as that in Zambia. The company developed a model for expansion based on obtaining highest value-added at every stage of a vertically integrated system. The main components of this system are:

- Production: the company works with small farmers because they have proved to be the most productive. They are provided with seed, fertiliser, technical assistance and extension, and they are paid in dollars;
- Processing: the company invested in a US$3 million oleoresin plant with the capacity for treating 3,000 MT of raw materials.
- Super-processing: an alliance was developed with an international company to utilise its high-tech equipment.
- Marketing: the company goes directly to international markets, not through brokers.

An association was created whereby the out-growers (of whom more than 50% are women) produce maize for the domestic market and paprika for export. Initially, in addition to maize seeds the farmers were given 4,000 kg of paprika seeds, US$300,000 in the form of credit loans and US$170,000 in technical assistance. In the first season, 2,000 MT of paprika and 14,000 MT of maize were harvested. The volumes were expected to double in the second season. Plans are under way to replicate the scheme in Malawi and Mozambique.

(Mwanamwambwa, 1999)

Achieving a win-win situation

The donor community needs to broaden its definition of human rights and good governance and take more account of the rights of rural women. The programmes it supports should reflect the gender policies of national governments and respect the views of civil society organisations. Donor agencies also need to pay greater attention to mainstreaming gender policies in their own project and programme activities, especially where these affect the status of women and their economic role in society. Careful attention should be given to institutional gender capacity and
mainstreaming gender in the formulation of bids. All personnel employed or contracted by international and donor agencies should undergo gender awareness training.

The promotion of women's income-generating activities requires collaboration between the donor community and governments and between the private and public sectors in order to address the constraints and opportunities at the micro and macro level, from the home to the market. The emphasis should be on adding value and increasing task and time utilisation efficiency in such a way as to reduce the burden of labour-intensive activities and improve women's entitlement to the rewards from their labour. Attention should be directed at encouraging economic activity that, ultimately, will achieve a win-win situation between women and men.
Seminar recommendations

1 Define and increase the economic impact of women’s work on agricultural development and the rural economy

- Assemble information of women’s economic role in order to create a databank that quantifies women’s labour in terms of the GDP/GNP, provides a guide for investments in rural development, and serves as a useful reference in monitoring and impact analysis.

- Improve women’s access to productive resources such as land, credit and appropriate technologies so as to enhance food production and consumption in accordance with the implementation of agreed international strategies to alleviate hidden hunger (e.g., at the World Food Summit in Rome, 1996).

- Encourage capacity building for rural women through such measures as grassroots mobilisation, action programmes, training, publications and networking.

- Promote and develop agricultural technologies for women for production, post-harvest and marketing activities.

- Increase investment in rural areas through concessional resources and debt-relief investment programmes.

2 Promote socio-cultural measures to support women’s role in agricultural and rural development

- Increase investment in education, training and literacy programmes for girls and women, and incorporate a gender perspective in the educational curriculum.

- Develop and reinforce research and information-gathering exercises on village- and community-level socio-cultural and financial conditions that affect the rural women.

- Develop training, sensitisation and information activities on gender issues, focusing on both men and women, as a basis for promoting shared responsibilities.
• Sensitise researchers and extension workers on gender issues so that technologies appropriate to rural women are developed and effectively promoted.

• Devise and adapt ways of effective communication with and among rural women using television, rural radio, posters and other appropriate channels.

• Enhance the capacity of relevant institutions for lobbying, networking and advocating economic development for rural women (specifically, CTA should help develop this capacity in organisations represented at this seminar, as well as in other relevant organisations).

3 Enhance the legal status of women in rural societies

• Ensure rural women’s access to legal aid and judicial institutions such as courts and quasi-legal organisations; as far as possible, legal aid should cover all expenses related to court proceedings.

• Encourage governments to support the establishment of non-governmental organisations (NGOs) which have a special focus on legal aid, particularly those serving village communities.

• Organise comprehensive programmes for judges, lawyers and all personnel in law enforcement agencies to sensitise them on existing and proposed measures relating to the legal rights of women.

• Encourage relevant institutions and individuals, such as teachers, community development officers and traditional rulers to serve as paralegal agents in rural communities.

• For the benefit of illiterate rural women, simplify laws and court proceedings and adopt appropriate and innovative approaches (such as the use of theatre) which will increase their understanding of legal issues.

• Encourage governments to conduct assessments of the areas where customary and civil law are contradictory, and to retain those aspects of customary law which best promote the welfare of women and children.

• Encourage governments to establish special police-managed centres for women and children suffering from domestic violence and abuse.

• Support the establishment of centres offering counselling services at the village and community level.

• Enforce and strengthen laws relating to child maintenance and women’s property rights.

• Strengthen laws and punishments relating to sexual abuse.

• Broaden the scope and definition of human rights, which include women’s rights.
4 Formulate policy and institutional strategies to promote income-generating activities for rural women

This set of recommendations was drawn up following discussions relating specifically to CTA’s mandate. They called on CTA to:

- Integrate a gender-proactive approach and issues at all levels. Such an approach must be informed by a gender strategic plan, which includes a structure with budgetary allocations.

- Enhance the capacity of relevant institutions for lobbying, networking and advocating economic development for rural women (specifically, CTA should help develop this capacity in organisations represented at this seminar, as well as in other relevant organisations).

- Encourage institutions in national agricultural systems to support women’s access to economically productive resources such as land, water and financial services through supporting women’s organisations and strengthening support services.

- Broaden its dissemination of information, particularly with regard to covering legal issues and through the use of appropriate and accessible media such as rural radio, specifically targeting women in agricultural and rural development.

- Enhance collaboration with NGOs and other key institutions in promoting gender mainstreaming in agricultural and rural development.

- Develop a databank of women’s income-generating activities in agricultural and rural development at national and regional levels.
Appendices

International texts affecting the economic role of women in agricultural and rural development

Universal Declaration of Human rights (agreed by all governments)
Declaration of Beijing and Platform for Action (agreed by all governments)
International Covenant on Civil and Political Rights (adopted 16 December 1966 by the UN General Assembly)
International Covenant on Economic, Social and Cultural Rights (adopted 16 December 1966 by the UN General Assembly)
Convention on the Elimination of All Forms of Discrimination against Women (adopted 18 December 1979 by the UN General Assembly)

Website sources of information on women and income generation, gender studies and gender resources

FAO site on Gender and Food Security – information on gender in relation to agriculture, division of labour, environment, forestry, nutrition, fisheries, rural economics, population, education, extension, communication, and Socio-Economic and Gender Analysis (SEAGA) programme, Rome, Italy

The World Bank gender page with many on-line documents (checklists, tool kits, etc.) and summaries of World Bank publications, Washington DC, USA

http://www.oecd.org/dac/
The Development Assistance Committee of the Organization for Economic Cooperation and Development (OECD/DAC) Paris, France

http://www.unifem.undp.org/
UNIFEM website, New York, USA

http://www.un.org/womenwatch/
Information on UN conferences devoted to women’s issues and on women-specific features of other global UN conferences held since 1990
http://www.undp.org/fwcw/daw.htm
Division for the Advancement of Women (DAW) of the United Nations. Links to the full texts of most of the major official UN documents and General Assembly resolutions on women, including rural women, New York, USA

http://www.awid.org
Association for Women in Development (AWID) interactive website, Washington DC, USA

http://www.cgiar.org/ifpri/gender/gender.htm
Consultative Group on International Agricultural Development (CGIAR) Gender Research Network, Washington DC, USA

http://www.womenink.org/
An on-line bookstore for resources on women, gender, and development, New York, USA

http://www.iiav.nl/homeeng.html
Lists of organisations’ addresses and networks of International Information Center and Archives for Women’s Movement

http://www.africaonline.co.ke/femnet
African Women’s Development and Communications Network; effective NGO focus on women’s development among African organisations

http://www.sls.wau.nl/crds/irl_gs.htm
The gender, agriculture and rural development Internet-resource links site of the Wageningen Agricultural University, The Netherlands

http://www.wfp.org/info/themes/gender/commits.html
World Food Programme (WFP) Commitments for Women documents, Rome, Italy

UNIFEM and CEDAW documents, New York, USA
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