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**Conference Paper**

## Women as foundation for rural development policy

Session Handouts, Global Economic Symposium 2010 (GES), 27-29 September 2010, Istanbul, Turkey

**Provided in Cooperation with:**

Kiel Institute for the World Economy – Leibniz Center for Research on Global Economic Challenges

*Suggested Citation:* Konadu Agyeman-Rawlings, H.E. Nana et al. (2010) : Women as foundation for rural development policy, Session Handouts, Global Economic Symposium 2010 (GES), 27-29 September 2010, Istanbul, Turkey, Kiel Institute for the World Economy (IfW), Kiel

This Version is available at:

<https://hdl.handle.net/10419/79138>

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## The Global Economy

# Women as Foundation for Rural Development Policy

### The Challenges

According to the Food and Agriculture Organization, rural women are responsible for half of the world's food production. They produce between 60 and 80% of the food in most developing countries and are also the main producers of the world's staple crops (rice, wheat, and maize) which provide up to 90% of the rural poor's food intake.



As such, women are fundamental for guaranteeing food security and household maintenance not only for their own family, but also for the community in general.

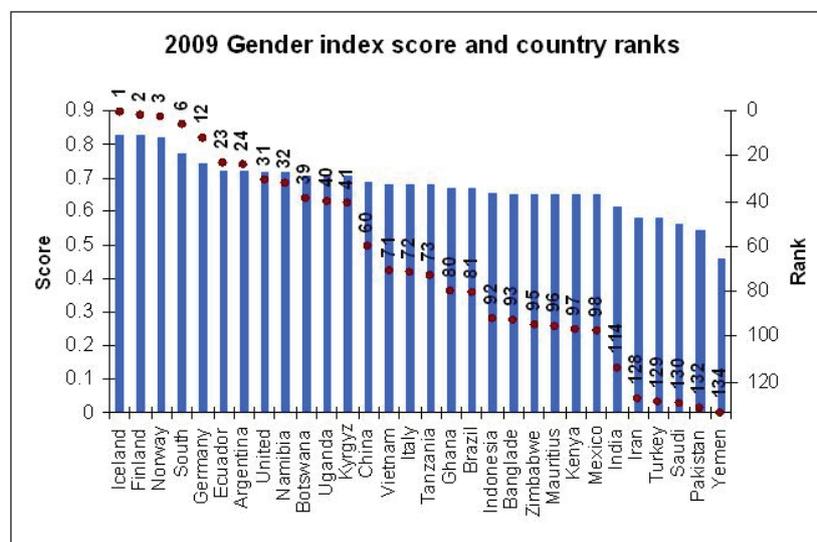
#### 1. How to empower women financially through improved access to credit and finance?

Women's efforts to initiate or expand income-generating activities are constrained by their limited access to credit and other financial services such as savings and deposits.

In spite of recent efforts to increase rural women's participation in financial markets (e.g., via microcredit programs) women still are disproportionately credit constrained and unbanked. Government policies and creative business initiatives are needed to provide sustainable solutions that can remove these constraints.

#### 2. How to eliminate illiteracy among women and improve the quality of their education?

Quality support services for women venturing into education are imperative. While basic education may have to remain the prerogative of the state, other stakeholders have scope for action: Local entrepreneurs can organize specialized business start-up courses; civic institutions can provide training and technical advice in new farming techniques; experienced entrepreneurs can act as mentors. Mentoring can also reduce the extent to which traditional views about the role of women and men still affect the choices women make when pursuing vocational training.



Source: The Global Gender Gap Report 2009, WEF. (Includes 134 countries)  
Gender Index: 0 to 1 scale: 0=inequality, 1=equality.





### 3. How to facilitate knowledge transfers to rural women?

Inadequate dissemination of knowledge contributes to a significant loss of opportunities and investments for rural women. Communication and information centers, mentoring programs and public events can help to deliver the information about available opportunities, resources and support structures even to women with no formal education.

### 4. How to ensure systematic attention to the issue of empowering rural women?

To create a support structure for empowering women, some of the actions might involve the establishment of associations and networks of rural women; encouraging women's groups to apply for funding for development initiatives; informing women's associations about available rural development projects. Decision-makers at all levels can start by ensuring an equal participation of women and men in all policies and programs. In order to ensure that women themselves, eventually, play a role in securing that their needs are heard and met, representatives of civic societies can take upon themselves the role of preparing women to argue their case with the decision-makers.

## **Proposed Solutions**

### **H.E. Nana Konadu Agyeman-Rawlings**

*Former First Lady of Ghana and President of the 31st December Women's Movement*

### **Influencing women and rural development policy through the 31st December Women's Movement**

I want to look at the solutions more from an African perspective as most African countries are developing and lie very low on the poverty scale.

One method we have used in Ghana to significant success is the establishment of strong women's NGOs such as the 31st December Women's Movement to galvanize women towards rural and national development.

Socio-cultural biases had hitherto led to discrimination against women in terms of their ability to empower themselves to contribute meaningfully towards family income and local political and developmental issues.

Under the umbrella of the DWM we educated women in villages and hamlets to understand the need to wake up to the reality that they are endowed with so much ability to make an economic contribution to the family.

Through the support of donor agencies such as UNDP, UNICEF, USAID and others we have over a three-decade period instituted programs where women have been trained to process foods for both local and regional markets.

These women are first sensitized to appreciate that embarking on a small-scale business brings sustenance to the family and supports what the man brings home. Thus the fear of conflict with the husband is eased as economic sustenance brings comfort to the whole family.

It is a fallacy to assume that women with no formal education can not be equipped to run businesses. A lot of these women have undertaken non-formal education programs instituted by the DWM and other international and local organizations and have the ability to perform excellent book keeping roles relevant to the management of small-scale businesses.



Women have also been empowered through the pursuance of legislation that protects their rights and takes away the male domination that sometimes stultifies women's development.

It is important not to alienate men when attempting to empower women to take up economic and political roles.

Our women are enjoined to give due traditional respect and family leadership to the man. Avoiding conflict at home and helping to sustain the home ensures that the man values the woman and sees her as a partner in family development. The ripple effect is that now women are embraced in local politics with some standing for District Assembly positions and helping to take decisions that affect their locality.

Crucially as we develop our continent, education has to be accessible to all, particularly in parts of the continent where it is still assumed that family resources should be expended on the boy child's education.

It is important to ensure that fee-free education is implemented with a commitment to ensure that all children are educated and defaulting parents punished legally if they fail to take their children to school.

It is important also for NGOs and other women's groups who support empowerment to embark on large corporate ventures where possible to enhance employment—the power of size has ensured that the DWM for instance is embarking on ventures such as fruit processing factories to create employment and other economic avenues for whole communities and beyond.

With the power of size our NGO and others have managed to obtain funding from banks and donor agencies to offer small business loans to women who have been assisted to set up small-scale businesses, from food processing to weaving, bead manufacturing, bee-keeping and small and medium scale agricultural initiatives.

The DWM also mentors women to enter mainstream political activity and many of our members are now Ministers, Deputy Minister, party functionaries, District Chief Executives, constituencies executives and beyond.

## **Aslıhan Arslan**

*Kiel Institute for the World Economy*

## **Natalia Trofimenko**

*Kiel Institute for the World Economy*

**70% of the world's farmers are women, but most programs that offer farmers credit target men. Helping women to obtain access to credit and providing them with income-generating opportunities to improve their eligibility for credit are essential.**

1. We need to eliminate the current bias towards men in credit institutions.
2. We need to create a support structure to consolidate women's efforts, resources and agricultural output so that women can negotiate better prices, loan conditions, etc.
3. We need to teach income-generating strategies to rural women and move women farmers beyond subsistence-level production to being able to sell part of what they grow.
4. We need to teach women how to save money so they can purchase higher yielding seed varieties.
5. We need to stimulate the private sector, by improving the storage and processing of food and improving roads and transportation so small farmers can sell the fruits of their labor at local markets.
6. We need to increase trade so small-scale farmers can sell their crops far and wide.



7. We need to lobby for women's participation in agricultural development projects.

**In most rural areas of the world, education of girls remains a privilege.**

1. We need to enable disadvantaged girls to attend school.
2. We need to provide women with scholarships for advanced studies.
3. We need to encourage greater school attendance and develop alternative education programs for girls.
4. We need mentoring programs to illustrate to girls the benefits of completed schooling.
5. We need to stimulate girls' interest in agricultural degrees and jobs by coordinating events like career day or invited lectures.

**Agricultural productivity remains among the lowest in most economies. We can increase it by expanding access to quality seeds, fertilizers, irrigation tools, and training to use them.**

1. We need to provide women farmers with access to better seeds and new technologies, such as drought-resistant crops.
2. We need to demonstrate how improved agricultural practices, technologies, and access to information are enabling women to produce more food and spend fewer hours in the field.
3. We need to teach farmers how to use alternative pest control methods and provide examples of health and environmental dangers from farmers who fail to store or apply pesticides in a sound manner.
4. We need to reinforce commitment to maintaining natural resources, so the land can be farmed well into the future. That includes helping developing communities adapt to climate change, which has had a major effect on the world's farms.
5. We need to encourage local farmers to develop a cooperative and introduce them to like-minded groups so they could exchange ideas and strategies.
6. We need to provide information about careers in agriculture: It is not just about farming and women can become forestry experts, wildlife conservationists, food scientists, or agronomists.
7. We need to teach farmers how to work together, refining their techniques, and mediating disputes.

**Empowerment of women is not about liberation. It is about allowing women to do their job better for the benefit of the society as a whole.**

1. We need to advocate gender awareness among policy makers.
2. We need to provide women with opportunities to express what they want to do, with respect for the local wisdom.
3. We need to provide women with skills to express their interests.
4. We need to teach the public authorities that the decision to empower women is based on economic grounds.
5. We need to engage men as partners.

**Mingxin Jiang**

*Associate Professor in Social Cultural Studies, Chinese Academy of Social Sciences*

The topic implies two global challenges: one is the gender inequality, another is the poverty reduction. Its theoretic hypothesis is that the gender equality and the improvement of women's social political positions could be realized through the women's economic improvement. As a



result, it aims to change the existing inequality of gender through the adjustment of the rural development policies based on the economic growth.

## Principles of my solutions

The gender equality and the women's emancipation eventually rely on the awakening and striving of the women themselves. Accordingly, education, especially the persistent women's education of which the mental equality is the essential content is prior to the other short-term, utilitarian solutions.

### Challenge 1: How to empower women financially through improved access to credit and finance?

Generally speaking, there is no specific discrimination against women to get access to credit in China, in fact, they have to face the same problems their husbands have to face. Especially nowadays, women have become the principal part of the rural labor forces after the massive transfer of men from villages to cities since 1980s. As a consequence, women usually serve as the representatives of their households to sign contracts of agricultural loans.

Second, any resolutions or government policies must be based on the following facts in the developing countries: lower educational level of the rural women (usually primary or junior high school or even illiterate), scattered settlements in general with clan agglomerated, small land area per household and most important, imbalance in regional development, etc.

The main forms of agricultural credit in China are still based on the mode of Grameen Bank and its modified, which could be classified by source of funding as the government-based poverty-relief loans, foreign aid-based poverty-relief loans and financial institution loans in which the China Rural Credit Cooperatives play the major role.

Possible solutions will be based on the facts mentioned-above and the obtained experiences. We could classify simply the rural area into 3 categories: primitive type, takeoff type and developed type. For different type, the different regional credit policies could be introduced to help the rural women although it is unnecessary to formulate any special preferential policies for the developed rural areas.

### Possible solutions

For the primitive area, the external-infusion and poverty-relief policies could be the only realistic choice so far. We could bind together the rural financial institutions, the agricultural technical sectors and the rural women (or rural households) of the same village to form a program group under the state policy of poverty relief. The difference to the traditional model of Grameen Bank lies in the strengthening of external intervention and management.

Within the group, the rural financial institutions are responsible for the financial management of loans and the assessment of performance and benefits, the trained junior agricultural technicians provide specific technical guidance in the fields, village women combined voluntarily as collective borrowers to enforce the program.

As a prerequisite for the access to credit, rural women must participate in the technical training, while the salaries of the financial staff and technicians are pegged to the performance of the program.

Since the purpose is poverty reduction and income expansion, loans will be mainly used to support traditional agriculture and crafts as well as the promotion of new agricultural technologies.

For the takeoff area, the state policies could be carried out to encourage rural migrant woman workers to start business in their hometown, this could be supplemented by market-oriented national and provincial venture capital fund.



For example, venture capital financial company could support rural women to open their business with equity injection. As the program goes, the venture capital withdraws gradually with the commercial loans instead.

This kind of loans could be provided to support the township and village enterprises, and service business. The individual retails could be supported by microcredit.

### **Challenge 2: How to eliminate illiteracy among women and improve the quality of their education?**

The purpose of the women's education is not only to improve women's literacy rates and the elimination of illiteracy among them, but also to establish the concept of gender equality and women's self-confidence; thus the women's education must contain 2 aspects: knowledge and psychological level.

#### **Possible solutions**

Knowledge level:

1. Promoting the transfer of agricultural technologies to rural women (farmers) through project demonstration, and then to realize the transformation of agricultural science-tech achievements on the basis of the practical effects.
2. Rural women learn and accumulate management experiences and skills through employment in industrial or commercial trade.

Psychological level: Women's NGOs could play an important and indispensable role in pushing forward the reform of women's education, of which the principal purpose is to dilute the gender differences in physical strength, and to strengthen mental equality of gender.

### **Challenge 3: How to facilitate knowledge transfers to rural women?**

The farmers are the most practical group; as a result, they would like to learn actively as occasion demands. So, it is important to form a mechanism of "market leading vocational training and training promoting entrepreneurship."

#### **Possible solutions**

1. Rural women go out of their homes to strengthen communication with the outside world. It aims to expand women's horizons.
2. Working in cities to learn some skills and to accumulate fund and experiences.
3. Local governments are responsible to publish regularly information about the real needs and employments in order to reduce the blind mobility of women and the blind production.

### **Challenge 4: How to ensure systematic attention to the issue of empowering rural women?**

#### **Possible solution**

First, fostering grass-roots women's NGOs to promote their faculties, because the grass-roots women organizations understand much better the needs of women themselves than the other institutions.

Second, combining grass-roots women's NGOs with professional women's NGOs to make theoretic improvements on women's reasonable aspirations so as to find eventually systematic solutions towards the women's problems.

Third, encouraging and strengthening the communications between grass-roots women's NGOs and the ministry of women and the government.



## **Laura Liswood**

*Secretary General, Council of Women World Leaders; Senior Advisor, Goldman Sachs*

### **Change from the unthinkable to the impossible to the inevitable**

The health and productivity of rural women are essential to the economic and social well-being of a country. This is a particularly resonant statement for women in developing countries where agriculture plays a major role in food production and family welfare.

At present, rural women, particularly in sub-Saharan Africa and in parts of Southeast Asia are SIGNIFICANTLY underutilized and under-productive. Many forces create this gap between potential and reality. Women's legal rights to land, access to capital, ability to obtain health-care, subjection to violence either domestically or from warring factions all add to the loss for the individual person, family and society. In addition, environmental degradation and disaster often impact women far more than men.

There are two big ideas. The first idea centers on the concept of affirmative mechanisms. Progress remains glacial in many places on all of the issues articulated above. Cultural norms can be both headwinds and tailwinds for change. The proposal would, for example, mandate that banks provide credit to women at minimum at 50% of the credit provided to men. The governments would provide credit guarantees for a defined period. In other fields these quota mechanism can be put in place. Agriculture extension programs, which currently are provided only to 5% of women in Africa (who produce up to 80% of the food), would be mandated to be at a level more representative of their output.

The second big idea is that the Global Economic Summit program has a gender lens for every topic. The GES would engage a scholar during the run up to the Summit who would look at each program and provide the research and data which describes the gender impact and gender disaggregated data to inform the panelists. Each panel would be presented with this information and be allocated time on the panel for discussion as part of any recommendations emerging. The follow up report from the GES 2010 would have a section on Women's Empowerment.

## **Batool I. Qureshi**

*Federal Secretary, The Ministry of Women Development, Pakistan*

### **Recommendations**

1. Women's role as constructive and meaningful in rural development needs to be recognized through mass awareness and advocacy programs using electronic media, curriculum designing in schools and colleges and Rural Development Academies etc.
2. Rural Women's Associations need to be formed at district level for the purposes of networking, experience sharing, and peer learning with support from the government and civil society partnership.
3. Literacy rate amongst rural women, in particular, needs to be enhanced at all costs.
4. Participation of rural women in the rural development policy making and legislative process must be ensured through consultative process.
5. Focused and intensive trainings/orientation of women in modern agro-farming techniques, agri-supply chains and entrepreneurship, livestock, local handicrafts with infusion of modern trends, and skill building etc need to be undertaken massively and institutionalized.



6. Women's access to resources and land entitlement must be ensured through amendments and implementation of appropriate legislative measures in inheritance laws, land and ownership laws, and advocacy etc.
7. Ensure rural women's access to micro finance by facilitating easy mechanisms and soft loan schemes through public private partnership (SME, SMEDA, RSPN, Local Government and Rural Development Departments, and First Women Bank); Affirmative actions need to be undertaken in this regard.
8. Rural Women's Day must be celebrated with enthusiasm across the board and be used as an event for advocacy and promotion of the potentials, needs and concerns of rural women.

## **Sanjit Bunker Roy**

*Founder, Barefoot College*

### **The Barefoot Approach: Women Barefoot Solar Engineers of Africa**

The Women Barefoot Solar Engineers of Africa aim to improve the lives of the rural poor living on less than \$1 a day in remote inaccessible villages off the energy grids in the 21 least developed countries in Africa supplying their communities with clean, low cost, household lighting from solar energy.

Since 2005 more than 140 women from Africa, many of them grandmothers, almost all of them illiterate, have trained at the Barefoot College in India. In 6 months, these women learned how to fabricate, install and maintain solar-powered household lighting systems, and have become Barefoot Solar Engineers transforming the lives of over 2,000 families in the first self-sufficient and self-reliant, solar-electrified villages in Africa.

The Barefoot Approach has reached remote, poor, rural villages in 25 countries in Africa, Asia and Latin America. Illiterate rural mothers and grandmothers who have never left their villages before training in India have solar electrified their own villages.

#### ***A pressing need for affordable clean energy in developing countries***

A rural family in Africa burns around 60 liters of kerosene a year to light their home. The average kerosene lamp in Africa spews a ton of CO<sub>2</sub> in less than 10 years. Solar lighting can replace kerosene and wood, and improve the health of the people and the environment.

#### ***Training illiterate & semi-literate grandmothers from Africa***

The College believes the very poor have every right to control, manage and own the most sophisticated of technologies to improve their own lives. Just because they can not read and write, there is no reason that very poor women can not be water and solar engineers, designers, communicators, midwives, architects and rural social entrepreneurs.

Illiterate grandmothers have shown they are capable of fabricating, installing and maintaining solar lighting systems after six months of hands-on training, tutored by unschooled Indian women who have learned to train others in the skills they have acquired "learning by doing."

More than 140 rural grandmothers have solar electrified 9,118 remote rural houses in 21 African countries. It is an extraordinary story because grandmothers are considered useless in rural African society and after their return they have become role models for their communities.

As a result of solar electrifying their communities, they have managed to save 30,000 liters of kerosene per month from polluting the atmosphere all over Africa.



### ***Paper qualifications, literacy and even common language are not needed***

For women who have rarely left their village, it requires undeniable courage and patience to leave their homes and families to come to India for 6 months. With time they adapt to new food, shelter and clothing.

The presence of so many nationalities creates a positive environment of cultural diversity, but initially raised concerns over language and communication. The need for expression has given birth to a unique “language” of gestures, signs and broken English cutting across all language barriers.

“Learning by doing” has long been the philosophy adopted by Barefoot College for training. Practical demonstrations, “hands-on” experience and regular repetition help trainees get familiar with terms, tools, equipments and components, used in the solar technology. With each passing day their level of hesitancy decreases and confidence and technical dexterity increases.

The program breaks a critical myth associated with solar technology and learning. It proves that “paper qualifications” are not required to become a solar engineer.

### ***A proven model for self-sustaining community development***

The Barefoot Approach was designed to demonstrate the first technically and financially self sufficient, solar electrified rural villages in Afghanistan, Bhutan and Africa.

The target constituency has been the rural poor families living on less than \$1 per day in rural communities where the women spend hours fetching wood or kerosene, or rely on candles and flashlight batteries for lighting at very high costs. After food, the highest family expenditure is on lighting.

By training an illiterate rural grandmother to be a fully competent solar engineer there is no need for an urban, paper-qualified solar engineer and eliminates the dependency of rural communities on urban experts.

By getting the communities to pay every month for the use of the solar units (thus reaching the very poorest of the poor who can not afford to buy these systems even in installments), the financial commitment is assured for the purchase of replacement components and payment of the monthly salary of the woman solar engineer. This salary provides the incentive for the woman solar engineer to work and look after the units regularly or she will not receive her monthly salary.

Each household agrees to pay a fee between \$5 to \$10/month for the solar lighting, roughly what they used to spend on kerosene, candles and flashlight batteries.

### ***A scalable solution for solar electrification across Africa***

This Barefoot model for implementation of community-owned and managed systems has resulted in solar-electrification benefiting nearly 190,000 people in over 750 communities in 16 states in India and is being replicated in 24 other countries in Africa, Latin America and South Asia.

The Barefoot Approach leverages local community contribution and participation with public and private sector investment and financing. Working in partnership with the local community, the Barefoot Approach draws on a mix of resources including government and international funding agencies, private foundations, and corporate and individual sponsors to enable the appropriate investment for cost-effective and self-sustaining solutions for delivering solar power in poor, rural communities.

The Government of India is funding the air travel and training costs of the African women being trained by the Barefoot College in Tilonia.



### ***Decentralizing and demystifying technology***

Very ordinary people written off by society because they are labeled as poor, primitive and backward are doing extraordinary things that defy common expectations. What the Barefoot College has effectively demonstrated is how the combination of traditional knowledge (barefoot) and demystified modern skills can bring lasting impact and fundamental change when the tools are in the control and ownership of the rural poor.

All other initiatives providing solar-powered lighting in remote villages are implementing a top-down approach where the installation is done by a “paper-qualified” engineer coming from a city who has no idea how to work and communicate with poor communities. The experts’ belief in the technology is total. Their faith in the capacity and competence of the rural poor to fabricate, install and maintain the solar units totally absent.

The primary obstacles that are coming in the way of the demystified Barefoot Approach spreading faster all over the world is the “blinkered” mind of the paper-qualified expert and the limited vision to dream or take risks by the Literate Man and Woman in corridors of power.

It is beyond their comprehension and understanding to accept that an illiterate rural woman who has never been to school or college can be a solar engineer. They do not believe that sophisticated 21st century technology like solar should be or could be managed, controlled and owned by very poor rural women earning less than US\$1 a day.

It is by taking whole communities into confidence and making them take all the decisions that wastage can be minimized, urban migration reversed, pilferage and theft of solar panels in villages eliminated.

That is why a change in work style and mindset is required to provide clean, inexpensive, pollution-free light to the poor around the world.