

# WOMEN

as Agents of Change



DISCUSSION PAPER



# IFAD 1978–2003

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## Origins

The agreement to establish IFAD in 1976 resulted from the 1974 World Food Conference organized by the international community in response to the persistence of widespread hunger and malnutrition in the world. The conference recognized that hunger and food insecurity should not be associated solely with shortfalls in food production and supply at national or international levels. Rather, they should be understood as products of deep-seated structural problems associated with underdevelopment and poverty, especially as these affect rural poor people. IFAD approved its first loan for a project in 1978.

## Mandate

Thus the Fund's mandate – *to combat hunger and rural poverty in developing countries, especially low-income, food-deficit countries, and to improve the livelihoods of rural poor people on a sustainable basis* – defines hunger not just as a food production and supply issue, but also as a livelihood issue.

## Emergence of a Specific Role

In responding to this mandate, IFAD has realized that rural poor people can enhance their food security and increase their incomes only if project designs and activities are built upon their production systems and livelihood strategies, and resources allocated accordingly. To be effective, therefore, investments to reduce

poverty must be linked to a proper understanding of poverty processes and how they affect different groups of poor people, and women as compared with men.

To this end, IFAD has increasingly collaborated with local stakeholders in developing its operations. It has designed and implemented projects and programmes in a wide range of natural, socio-economic and cultural environments, in remote regions and with the poorest and most marginalized sectors of rural populations. Through its experience, the Fund has acquired a wealth of knowledge of the processes that contribute to the generation and perpetuation of poverty. It has also gained valuable insights about what works or does not work to foster the conditions in which the rural poor can enhance their productivity, output and incomes.

## IFAD's Contribution

IFAD's contribution to rural poverty reduction has long been based on its recognition that the economic empowerment of rural poor people will not happen simply as a result of the 'trickle-down' effect of macro or sectoral investments. Action must address the obstacles faced by rural poor men and women and facilitate their opportunities, in their different and specific circumstances and activities. In addition, since in many low-income countries the majority of the poor and extremely poor (those with incomes below one dollar a day) live in

## HISTORICAL AREAS OF INTERVENTION

- access to productive resources (especially land and water)
  - sustainable agricultural production, including fisheries and livestock
  - water management and irrigation (mainly small-scale)
  - rural financial services, including microfinance
  - rural microenterprises
  - storage/processing of agricultural produce
  - marketing and access to markets
  - research/extension/training
  - small-scale rural infrastructure (feeder roads, etc.)
  - capacity-building for small producer groups and organizations
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## VOLUME OF OPERATIONS

■ Number of projects:	628 in 115 countries and territories
■ Total IFAD investment:	USD 7.7 billion
■ Domestic resources mobilized:	USD 7.9 billion
■ Cofinancing mobilized:	USD 6.6 billion
■ Total value of projects:	USD 22.2 billion
■ Beneficiaries:	an estimated 250 million

rural areas, helping poor producers to increase their output is often the most effective, and in some cases the only, way to bring about more rapid overall growth. IFAD has therefore advocated for broad-based economic growth, built upon an explicit focus on the initiative and capacity of poor rural producers. Such an approach acknowledges the consumption needs of the poor, but it also emphasizes to their social capital and their economic potential as *producers and working people*. This, in turn, has necessitated an in-depth understanding of the complexities of rural livelihoods and the different roles of women and men within these livelihoods. It has also required careful targeting of interventions at people and their activities – as farmers, agricultural labourers, fisherfolk, hunters and gatherers, pastoralists and small rural entrepreneurs.

IFAD's experience over the last 25 years unequivocally shows that rural poor people are fully capable both of integrating themselves into the mainstream of social and economic development, and of actively contributing to improved economic performance at the national level – provided that the causes of their poverty are understood and conditions are created that are conducive to their efforts. No amount of national or international assistance will radically improve the rural situation unless such transformation is based on the aspirations, assets and activities of rural people – and unless poor people own the change process. Major efforts need to be made to remove the critical material, institutional and policy obstacles that prevent the rural poor from seizing opportunities for improved livelihoods. Development cannot be done for them. What can be done is to create the conditions that empower the poor to become agents of change.

## IFAD's New Strategic Directions

The Millennium Development Goals represent a commitment by the entire international community to take all necessary action, first and foremost, to reduce by half the proportion of people who live in extreme poverty by 2015. The *Strategic Framework for IFAD 2002-2006* is the Fund's response – a statement both of the crucial issues to be addressed and of the areas that IFAD will focus on as part of that broader international effort.

The strategic framework draws on the Fund's years of experience and reflection, and recasts IFAD's mission in a very simple statement: *enabling the rural poor to overcome their poverty*. Concretely, this mission translates into three strategic objectives upon which IFAD is concentrating its investments, research and knowledge management efforts, policy dialogue and advocacy:

- strengthening the capacity of the rural poor and their organizations;
- improving equitable access to productive natural resources and technology; and
- increasing access to financial assets and markets.

The strategic framework also recognizes that IFAD must expand its engagement beyond the immediate impact of 'its' projects and programmes to influence the direction and content of national and international poverty-reduction processes. Thus it emphasizes building complementary partnerships and broad alliances to maximize IFAD's contribution to the international community's larger poverty-reduction effort.

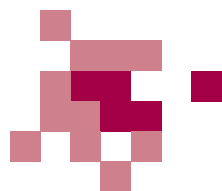
# **WOMEN** as Agents of Change

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Roundtable Discussion Paper for the  
Twenty-Fifth Anniversary Session of IFAD's Governing Council

February 2003





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## WOMEN AS AGENTS OF CHANGE

### Harnessing the Potential of Women in the Fight Against Poverty

#### ABSTRACT

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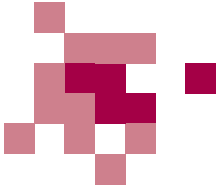
*Rural poverty is deeply rooted in the glaring imbalance between what women do and what they have. Across the developing world, rural poor women engage in productive activities that are critical to the livelihoods of their households. Despite their essential economic and caregiving roles, rural women still have significantly less access than men do to knowledge, assets and services – and less voice in public decision-making. These persistent inequalities affect their ability to carry out their critical roles effectively, thus undermining global human and economic growth. Progress in achieving the Millennium Development Goals will require greater investments and more-focused efforts to redress gender inequalities and improve the social and economic status, and the political participation and representation, of rural poor women.*

*Over its 25 years of existence, IFAD has placed increasing importance on gender equality and women's empowerment, both as objectives in themselves and as instruments for poverty reduction. In IFAD's experience, when the specific needs and constraints of both women and men are taken into account in development activities, and when concrete opportunities are provided to women, women can become a powerful force in transforming the lives of their families and communities.*

*This paper focuses on issues that are crucial for addressing structural inequalities and releasing women's potential as agents of change:*

- *increasing women's access to, control over and benefit from basic assets such as land, water, forest resources and capital. At the core of this issue are power and policy: learning how to address these two factors is the key to bringing about equitable and sustainable development;*
- *enabling women to have more say in community affairs and at higher political levels. Opening avenues for women's representational role in decision-making bodies implies facilitating the right of association and expression, building awareness of women's rights, questioning gender stereotypes, and facilitating women's participation by ensuring the provision of basic services. It may also require positive action, such as reserving places for women in decision-making bodies;*
- *advocating and coordinating efforts to increase investments in basic rural infrastructure and services, particularly water, health and education – limited access to which places a special burden on poor women and girls.*

*Finally the paper underscores the importance of gaining men's support for women's empowerment. Consciousness-raising among men has to go hand in hand with women's mobilization and group formation. The achievement of gender equality is not the sole responsibility of marginalized women: men and political leaders (both men and women) must also be engaged as champions of equality and women's empowerment.*



## GENDER INEQUALITY, POVERTY AND THE MILLENNIUM DEVELOPMENT GOALS

“What begins as a neglect of the interests of women ends up causing adversities in the health and survival of all...”

“The expansion of women’s capabilities not only enhances women’s own freedom and well-being, but also has many other effects on the lives of all.”

Amartya Sen (2001)

The United Nations Millennium Declaration affirms that the “equal rights and opportunities of women and men must be assured”, and calls for, inter alia, the promotion of “gender equality and the empowerment of women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable.”

United Nations Millennium Declaration, United Nations Resolution 55/2 (2000)

*The Millennium Development Goals (MDGs)<sup>1</sup> reflect the multiple dimensions of poverty. In establishing these goals, the development community also recognized the link between poverty and the situation of women by making the promotion of gender equality and the empowerment of women one of the main goals. Four indicators<sup>2</sup> – relating to education, literacy, wage employment and political representation – are used to monitor progress. Eliminating gender disparities in education is given special importance, since education is seen not only as an instrument of empowerment, but also as an indication of the value society assigns to women.*

*However, the relevance of women’s advancement to the achievement of the MDGs goes beyond the explicit gender-related goal. Meeting the targets related to nutrition; maternal, infant and child mortality; reproductive health; and HIV/AIDS – and even those related to the sustainable management of natural resources – is directly affected by women’s roles as mothers, caregivers and natural resource managers, as well as by prevailing gender relations.*

### GENDER INEQUALITY PERPETUATES AND DEEPENS POVERTY

Throughout the developing world, rural women engage in multiple economic activities that are critical to the survival of poor households. Rural poor women play an essential role in crop production and livestock care, and they provide the food, water and fuel their families need. This is particularly the case in some of the poorest and most marginal areas characterized by extensive and increasing male migration. In these areas, *agriculture has become increasingly feminized*. In 1997, in fact, almost 70% of the women of working age in low-income, food-deficit countries were engaged in agricultural work.<sup>3</sup> At the same time, the proportion of woman-headed households continues to grow, reaching almost one third in some developing countries.<sup>4</sup>

Despite the essential economic and caregiving roles they perform, women have significantly less access to financial, physical and social assets than men do; fewer opportunities to improve their knowledge and skills; and less voice in public decision-making. *Women own less than 2% of all land, and receive only 5% of extension services worldwide.<sup>5</sup> It is estimated that women in Africa receive less than 10% of all credit going to small farmers and a mere 1% of the total credit going to the agricultural sector.<sup>6</sup> The most extreme manifestation of gender inequality and the disregard of women’s human rights is the fact that at least 60 million girls are ‘missing’, mostly in Asia, due to female infanticide or sex-selective abortions. Added to these are an estimated 5 000 women murdered each year in ‘honour killings’.<sup>7</sup>*

The HIV/AIDS crisis, which is already reversing the economic gains achieved in some developing countries, affects women disproportionately, both as individuals and in their roles as mothers and caregivers. Over the next decade, the epidemic is expected to spread even further in developing countries, with one in four women and

one in five men becoming infected.<sup>8</sup> The epidemic is fuelled by cultural stereotypes, according to which men are expected to dominate and women to be passive in taking decisions about relationships. The need for women to care for sick family members, coupled with cuts in social spending, limits women's ability to engage in productive and income-earning activities that determine not only their families' well-being but also their own social and economic status. *Thus HIV/AIDS is driven by gender inequality, and it also entrenches gender inequalities.*<sup>9</sup>

Overall, the neglect of women's needs and rights undermines the potential of entire communities to grow and develop. Poverty is therefore deeply rooted in the glaring imbalance between what women do and what they have – in terms of both assets and rights. As women's status increases, so do the benefits to society. Studies have shown, for instance, that the major contributing factor to improved child nutrition is women's socio-economic status, particularly their educational levels.<sup>10</sup> In addition, the countries that have closed the gender gap in education the fastest have experienced the fastest economic growth.<sup>11</sup> Other studies have concluded that when women farmers have direct access to knowledge and technologies, crop yields increase significantly. A World Bank review found that 74% of 54 completed agricultural projects with gender-related action were rated satisfactory for overall outcome, compared with 65% for the 81 projects with no gender-related action.<sup>12</sup> An often-quoted study estimated that a specific project focus on gender increased agricultural productivity and output by more than 20%.<sup>13</sup> Data also reveal that HIV infection rates are higher where gender gaps in literacy are larger.<sup>14</sup>

### **THE GLOBAL CHALLENGES AHEAD**

Although an extensive and growing body of evidence exists on the relationship between gender inequality and poverty, national governments and the development community are still insufficiently aware that redressing historical gender imbalances is an essential precondition for achieving all of the MDGs.

The Monterrey Consensus recognizes the need to “mainstream the gender perspective into development policies at all levels and in all sectors” in order “to strengthen the effectiveness of the global economic system's support for development”.<sup>15</sup>

The centrality of gender equality and women's empowerment goals is also recognized in the Johannesburg Plan of Implementation.<sup>16</sup> The plan stresses the importance of enhancing “the role of women at all levels and in all aspects of rural development, agriculture and food security”. Similarly it recognizes that to effect needed changes, “women should be able to participate fully and equally in policy formulation and decision-making”.

*The reiteration of international commitments to gender equality and to the empowerment of women contrasts sharply with the inadequate progress that has been made in reducing gender gaps.* Undoubtedly, persisting gender gaps are one of the reasons that poverty-reduction targets for the year 2000 were not met. If the new targets are to be reached, efforts and resources must be significantly scaled up and better coordinated in the future. Past experience shows that *doing more of the same will not be enough.* Nor will economic growth be sufficient if women continue to be denied opportunities. There is in fact a mounting body of evidence pointing to the need to expand women's rights and representation, and to bring about cultural changes in order to reap the full benefits of economic growth.<sup>17</sup>

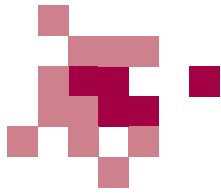


**“Within IFAD’s policy and programmatic focus on poverty targeting, the poverty group deserving more particular attention is rural poor women who are the most significant suppliers of family labour and efficient managers of household food security.”**

IFAD (1998a)

Individual countries, with the help of the development community, must strive to reach the MDGs in a context of globalization and increasing resource disparities. Globalization undoubtedly presents enormous opportunities in terms of increased access to knowledge (made possible by new information technologies) and to new markets and employment possibilities. However, it also poses special challenges for the more marginal groups. (Indeed, in an increasingly globalized world, income and gender inequalities are reported to be growing in many countries.<sup>18</sup>) The poor, and especially women, often lack the bargaining power and organizational capacity to grapple with new markets and risks. In such a highly volatile and uneven global environment, there is a need for close *monitoring of the impacts of global processes on the poorest and on women in particular*. Furthermore, economic and social unrest, and conflict, can lead to the restructuring of societies and the curtailing of women's freedoms. *Capacity-building of poor women and men and their institutions, enabling them to advocate for their rights, will be essential in countering the risks of increased vulnerability.*

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## GENDER EQUALITY AND WOMEN'S EMPOWERMENT IN IFAD'S STRATEGIC FRAMEWORK AND OPERATIONS

### WHY GENDER CONCERNS AND WOMEN'S EMPOWERMENT ARE CENTRAL TO IFAD'S MANDATE

Over its 25 years of existence, IFAD has placed increasing importance on gender equality and women's empowerment, both as objectives in themselves and as instruments for poverty reduction.<sup>19</sup> As part of its poverty focus, the Fund identifies women as a target group deserving special attention. Women's economic advancement is the main entry point to improving their overall status. Furthermore, the Fund shows its commitment to *the goal of gender equality by ensuring that women and men have equal opportunities to access and control socially valued goods and services.*<sup>20</sup> IFAD has also learned that when the different roles and needs of women and men in production and food security are taken into account in project design and implementation, development interventions are more effective. But above all, it has increasingly realized that women's economic and social advancement and the fulfilment of their basic human rights are critical to the reduction of poverty and food insecurity. All IFAD-financed operations have evidenced the great potential women have for becoming agents of change. Working towards gender equality and women's empowerment means enabling women to express their potentials, as producers, managers of resources and providers of services, to the benefit of their households and their communities.

IFAD has found that *directing resources and actions to women is an effective and sustainable investment.* It has seen, particularly in some of the poorest and most food-insecure communities, that when organized and given knowledge and confidence, rural women can be a driving force in transforming the lives of people in their households and communities. Women therefore are not viewed as vulnerable recipients of assistance but *as powerful allies in the process of social and economic change.*

Many IFAD-supported projects can attest that *women drive change at community level.* Women have won their way to the forefront of development action – even when, as in some of IFAD's earlier projects, a major role for women was not foreseen in the project design. Rural women have proved themselves to be committed, resourceful, willing to work in groups, eager to gain knowledge and skills to engage in new income-earning activities, and capable of using their social networks to work for change in their communities. They have shown that they can be prudent borrowers and savers, and efficient managers of community infrastructure. At the community level, women – sometimes together, sometimes with men – have mobilized support for improvements in their communities. Paradoxically, the greater the impact of historical gender inequalities, the more active some of the poorest rural women become in working for change – when given even small opportunities to improve their lot and to participate in development processes.

**“The Loan Parties and the Project Parties shall ensure that the resources and benefits of the Project, to the fullest extent practicable, are allocated among the target population using gender-disaggregated methods.”**

IFAD (1999a)

**“Poverty reduction is about enabling poor women and men to transform their lives and livelihoods and supporting governments and civil society in creating and maintaining the conditions that allow them to do so.”**

IFAD (2002b)

It is also IFAD’s experience that project impact and effectiveness increase greatly when gender-differentiated needs and roles – in both the productive and domestic spheres – are specifically addressed at the design stage, and when resources are allocated to expand women’s capabilities and to enable them to participate, together with men, in mainstream project activities. The Fund has also realized the importance of targeting benefits and services *directly* at women, even where women’s social and economic roles are given little recognition. This in turn will unleash what a recent external review of IFAD’s operations calls “the often-underestimated energies of improved gender equality”.<sup>21</sup>

### **GENDER AND WOMEN'S EMPOWERMENT IN IFAD'S STRATEGIC FRAMEWORK**

Building on the Fund’s experience in working with rural poor women and men, and positioning IFAD to contribute to the achievement of the MDGs, the *Strategic Framework for IFAD 2002-2006*<sup>22</sup> views *gender inequality as both a root cause of poverty and an expression of social injustice*. Addressing gender inequalities and building women’s capabilities are seen as essential conditions for reducing poverty and hunger worldwide. For these objectives to be met, however, efforts and resources need to be significantly scaled up, and new priorities established. In pursuing its strategic objectives, IFAD has as an overarching concern: attention to “the differing opportunities and constraints of women and men”, their “sources of vulnerability” and “ways of increasing resilience”.<sup>23</sup>

**“Before we started baking we did not earn anything. We only did our household chores – which we still do now – and we helped out in the field, together with our children. Now we have our own money, and our husbands help us with the housework, because we also work just like them.”**

María Luisa López, Peru

The strategic framework also points to the *importance of empowerment and institution-building*, considered to be integral components of poverty reduction. Change will only be sustainable if rural poor women and men acquire a greater capacity to influence the decisions – public and private – that affect their lives. The framework also links political empowerment to economic empowerment: the poor will only have the political power to influence the economic game in their favour when they gain access to financial and productive assets (markets, natural resources and technology). Both principles are of special relevance to women, who have less voice than men have in public affairs, and fewer assets and income-earning opportunities.

The IFAD Regional Strategies for Rural Poverty Reduction, developed in line with the strategic framework, address gender and women’s empowerment issues, with different approaches and entry points for the different regional and subregional contexts.<sup>24</sup> In addition, IFAD has developed a plan of action for the period 2003-2006 to guide its efforts to integrate gender concerns into its operations.<sup>25</sup>

### **APPROACHES TO WOMEN'S EMPOWERMENT**

IFAD’s approach to gender equity is two-pronged. Based on the analysis of specific gender roles and needs in a given context, some development initiatives are designed to incorporate both men and women and to enable them to realize their potentials as human beings and as economic agents. IFAD’s new plan of action seeks to systematize and scale up ongoing efforts in this direction.

Other initiatives are designed with specific measures to empower women, enabling them to ‘catch up’ and acquire the means and the ability to participate in the mainstream of social and economic development. Thus, specific interventions are designed to:

- increase women's access to and control over income through entrepreneurial skills training, and access to land, credit and improved market linkages;
- build women's knowledge and skills through improved extension services, functional literacy and vocational training;
- strengthen women's organization and their representation in political bodies by promoting group formation (cooperatives, clusters, associations) and reserving places for women on decision-making bodies; and
- meet women's practical needs through the provision of water, health and nutrition services, and the introduction of time-saving measures to help women to manage their competing and demanding tasks more efficiently.

The underlying objectives are to enable rural poor women to pursue the goals of their choice, and to increase their 'agency'<sup>26</sup> at household, community and higher levels. More specifically, women should be enabled to negotiate new responsibilities and relationships within the household, to participate in community decision-making, and to have political representation roles at higher levels. Sensitization is an essential accompanying measure to raise women's awareness of their capabilities and rights, and to enable men and local communities to recognize and value women's potentials, and to engage with women as partners in the change process. 'Soft' investments in training, counselling and negotiation, and 'hard' investments in labour-saving technologies are increasingly becoming regular features in IFAD's portfolio.

### ACHIEVEMENTS AND CHALLENGES

The impact of IFAD's investments in terms of the social and economic advancement of women has been notable. A recent review of over 200 IFAD projects identified successes, lessons learned and challenges in addressing gender issues and empowering rural poor women.<sup>27</sup> Special grant-funded initiatives implemented in all five of IFAD's regions have contributed to improving the effectiveness of the Fund's loan portfolio in addressing gender dimensions and empowering women, and have also increased its understanding of what works and what does not work.<sup>28</sup>

Over the years, IFAD-supported projects have enabled women to improve their economic status and asset base, to strengthen their organizational capacities and to have a greater voice in community affairs. They have also helped women to improve their capabilities through education, literacy and training; and to increase their well-being through improved access to water resources and labour-saving technologies. IFAD's group-based microfinance initiatives not only have increased women's incomes, but also have helped women to gain confidence, organizational skills and social status. Projects have been most successful when activities aiming to improve women's economic status and their organizational and decision-making capacities have been complemented by investments in water supply, health and functional literacy. Such investments have given women the needed time, energy and know-how to become actively involved in economic, social and political arenas. When women's rights to land and common property resources have been secured, achievements have become more sustainable. IFAD projects have also scored some encouraging successes in modifying gender relations and promoting the perception of women as agents of change – even in the most difficult of situations. *Nevertheless, increasing*

**“Now people in the village know that I have land in my name, and they have tremendous respect for me.”**

Lahani, India

**“Initially when I wanted to unite women, there was a struggle, but soon men realized that education and knowledge are two important things that can change the lives of their families.”**

Sushila Yadav, India

**“When people see me in my working uniform, they become proud of me. I have personal satisfaction that I have become an inspiration to other girls who have been thinking that the profession is only for men. I have become a role model to these girls!”**

Amma, Ghana

*impact at field level – and measuring it more effectively – and achieving sustainability are important tasks still confronting the Fund.*

Often IFAD's projects have also had a broader catalytic effect by directing public spending towards some of the poorest areas and social categories, building organizational capacity at local level and supporting decentralization, facilitating partnerships between government institutions and civil-society organizations, increasing collective learning on successful approaches in gender mainstreaming and women's empowerment, and creating opportunities for policy dialogue on issues of concern to women. *IFAD recognizes that to achieve greater impact and sustainability, this catalytic effect needs to be strengthened.*

IFAD is a small organization and its investments account for only a small proportion of total development aid. To further its commitment to women's empowerment as a central issue for growth and poverty reduction, *IFAD needs to devise new ways to use its financial, human and institutional resources more effectively.*

*Another challenge for the Fund is to retain and expand its field focus, while at the same time viewing projects as instruments for generating a catalytic effect at policy and institutional levels.* In addition, IFAD recognizes the need to engage in *broader partnerships and coalition-building*, working with others to address some of the issues that perpetuate women's poverty and unequal status. Because so much needs to be done to bring about sustainable improvements in the livelihoods of the rural poor, *more effective and better-coordinated efforts by all development actors* are required.

**“[The project] allows us to raise our families’ incomes and improve living conditions...The most important thing is that our children can go to school and that we are creating conditions that will no longer force them to migrate to the city to find work.”**

Sandra Hernández, Mexico

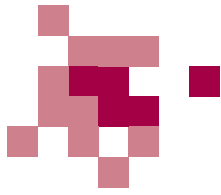
#### **WOMEN SETTING THE AGENDA FOR CHANGE**

As stated in IFAD's strategic framework, *ultimately the measure of impact will be that “poor women and men improve aspects of their lives that they consider the most important.”* When consulted in planning for development initiatives, rural women give high priority to basic needs: health services, water, education and basic infrastructure. They want these benefits to improve their families' welfare – both in the present and in the future. They also want the benefits for themselves, because the consequences of poor access to services and of widespread disease weigh disproportionately on women, taking a heavy toll on their time and health. This in turn reduces women's ability to help their households and communities. Women's aspirations for their daughters are higher than for themselves. They would like their daughters to be spared the drudgery of rural life, and to be more educated than they are.

But to poor people, the perception of poverty as material and economic deprivation is inextricably linked to other dimensions – powerlessness, marginalization and insecurity. *When poor women are asked what they want for themselves, they speak of economic independence, access to property, knowledge, respect, and a voice in household and community matters and political decision-making.* Their needs are both strategic (requiring changes in gender relations) and practical. Their perception of well-being and social mobility is linked to gaining social and economic security, recognition and respect. It is important that IFAD seek, to the extent possible, to work within rural women's own agendas.

**“Land is our mother. And it is women who work most of the time in the fields. So the land should be (registered) first in the name of women.”**

Sahani, India



## ADDRESSING THE CRITICAL ISSUES

Among the many problems confronting rural poor women, three major and interrelated issues need to be addressed if substantial progress is to be made in empowering these women and improving their well-being:

- How to increase women's access to, control over, and benefit from basic assets such as land, water, forest resources and capital?
- How to enable women to have a larger say in community affairs and at higher political levels?
- How to increase women's access to and benefits from basic rural infrastructure and services, particularly water, health and education.

A summary of IFAD's experience in these areas is presented below, highlighting both the achievements and some of the difficulties encountered.<sup>29</sup>

### **INCREASING WOMEN'S ACCESS TO, CONTROL OVER AND BENEFIT FROM PRODUCTIVE ASSETS**

Ownership and control over basic assets – land, water, capital, knowledge and technologies – increases women's confidence and their ability to influence the decisions affecting their lives. It also increases their ability to perform their essential economic roles in rapidly changing rural societies that are faced with worsening environmental degradation, growing rates of male migration and, consequently, greater vulnerability to market shocks. Improving women's ownership of land and property was recognized as a priority in a United Nations resolution on improving the situation of women in rural areas.<sup>30</sup> Underlying this resolution is recognition of the equal value of women's and men's contributions to household livelihoods. In some societies, women's ownership of property and their independent earning capacity may be seen as challenging the ability of men to protect and provide for the women in their households. Thus *women's entitlement to productive resources is not just a legal or policy matter; it is essentially a question of the social transformation of gender relations and social institutions.*

Microfinance schemes have allowed many women – although not always the poorest – to access capital. They have also enabled them to secure their savings – a high priority for rural poor women. Flexibility in the offer of financial services, tailoring these services to women's needs and building on existing informal institutions have been critical success factors. Nevertheless, graduation to the formal banking sector remains a challenge: rural women's limited asset base and the need to combine multiple roles compound to keep their economic productivity levels low. However, in IFAD's experience, the microfinance process has had more than just a financial impact: it has enabled women to assume a more important economic role at household and village levels, thus improving their social standing in the community.

**“Without land, you are nobody. And if you die, you need some piece of land to be buried on your own plot.”**

An old women farmer, Kenya.  
Verma (2001)

**“A wife cannot plant trees on the compound and claim, ‘these are my trees’. A wife cannot plant euphoria and say, ‘this is the fence on my shamba...’**

A woman farmer in Kenya.  
Verma (2001).

**“From the self-help groups, we have learned how to obtain credit, how to save and borrow money. We used to be dependent on landlords for loans. Now we can look after ourselves.”**

Anonymous, India



**“We don’t just want a short course on making jam. We want access to loans so that we can generate an income.”**

A woman at a business services centre in Gaza

**“Land is not a women’s business. Since my father is no longer alive, it’s my brother who takes care of the fields. I have no idea about these things.”**

Mr Hawa, Mauritania

**“Land is an opportunity for change. It is a way to have access to other resources, such as water, seeds, new technologies and bank loans.”**

Anonymous, India

**“Before I was always afraid of beatings from my mother-in-law and my husband too. Now I have a group, so I am not worried. Together, women are strong and can deal with this.”**

A young group member in a village in Tamil Nadu, India

Participation in savings and credit associations has increased women’s self-confidence, knowledge and organizational capacities in all areas of activity.

IFAD has found that where women’s rights to *productive assets and services have been assured*, achievements become more sustainable and household food security is usually enhanced. For women, having access to land has a value that goes beyond the immediate economic and food security benefits. Even *a small piece of land can give security and status, and increase women’s power at family and community levels*.

Another important lesson has been that *securing women’s entitlement to productive assets does not automatically imply that women will maintain this entitlement*. In some societies, women forego their legal inheritance rights in the name of tradition and social custom, and in exchange for security and welfare from their extended families. In projects addressing access and tenure of productive natural resources – land, water bodies and forests – IFAD has often negotiated for titles to be issued jointly to husband and wife, thus protecting women’s entitlement rights.

In IFAD’s experience, moreover, *women’s access to productive resources has not necessarily been equitable or sustainable*. Often when land is allocated to women, plots are too small, of poor quality and difficult to access.<sup>31</sup> Thus, despite women’s hard labour, yields are low. It is difficult both to obtain and to sustain women’s access to high-value land, such as irrigated plots. Projects have frequently ensured allocation of irrigated land to women, in particular to women heads of household. They have promoted the issuing of joint titles and women’s membership in water user’s associations. Ultimately, however, women have often lost or foregone their rights. In general, men continue to control larger-scale investments and investments in new sectors.

However, *access to productive resources alone is not enough*. Special efforts are needed to enable women to use their assets productively. At project level, the greatest impact has been achieved when improved access to productive assets has been complemented by well-focused training tailored to women’s needs and to their key production roles, appropriate extension services, marketing information and group formation.

### **ENABLING WOMEN TO HAVE MORE SAY IN COMMUNITY AFFAIRS AND AT HIGHER POLITICAL LEVELS**

Women’s participation in rural institutions and in decision-making is broadly recognized by the development community as an essential condition not only to improve their situations, but also to bring about more effective and sustainable development processes.<sup>32</sup> Participation will allow women both to influence decisions that affect their lives and to realize their potentials as agents of change, bringing their knowledge and commitment to bear at the community level and beyond. Increased participation of women in public life is one of the MDGs, and will be measured by the proportion of seats held by women, so in national parliaments. Positive trends in democratization and decentralization, and the observance of international conventions in favour of women’s rights, also support the expansion of women’s political representation beyond their own communities to regional and national decision-making forums.

Nevertheless, *women’s participation in public decision-making continues to be insufficient, as indeed is the recognition – at community and national levels – that women should be directly empowered to exercise their civil and political rights*. Low participation

is due to women's limited time and mobility, poor education and literacy skills, and lack of confidence. Socio-cultural norms and gender stereotypes also restrict women's public visibility, particularly in societies where high importance is attached to such culturally defined concepts as women's 'modesty'. In political life, it is generally the male styles of leadership and concepts of power and authority that are valued and that inform the culture of both formal and informal political institutions.<sup>33</sup> Women's exclusion from decision-making perpetuates their lack of influence in decisions affecting their own lives and those of their families, increasing their inability to overcome their poverty and vulnerability.

In IFAD projects, *women's groups and organizations have proved very effective in giving women collective power and influence*. In self-help groups, savings and credit associations and production cooperatives, women can organize around issues that affect their livelihoods. These groups allow women to make practical improvements in their households and communities, to benefit from the solidarity of other members, to learn important skills and to gain confidence in their own abilities to change. When women's and men's groups are compared, women's groups are usually the best-performing of community-level organizations. Adequate training in leadership and management has resulted in significant improvements in the effectiveness and sustainability of groups even after project completion. Many IFAD projects have found non-governmental organizations to be committed allies in enhancing women's community leadership and political participation. However, experience has highlighted the need to *ensure that partnerships with civil-society organizations help to address women's rights holistically and contribute to building the self-reliance of women's groups and community-based organizations*.

Positive action, such as reserving places for women in public decision-making bodies, can be a necessary but not a sufficient condition for their increased participation. In IFAD's experience, negotiating with communities an agreed level of representation of women on committees and establishing quotas in local political bodies (such as village councils) have sometimes worked to increase women's *presence* in such structures. However, before rural women can actively participate in such bodies – or even assume leadership roles – considerable time and efforts are required. Cases have been documented of women's active participation having led to increased political representation in local government.<sup>34</sup> The process can be sped up, for instance through literacy campaigns in areas with low literacy levels. Support from husbands, other family members and local leaders is also essential, and they need to be made aware of the importance of women being involved in such activities.

Issues of sustainability hinder the scaling up of successful instances of women's participation in community affairs. The *challenge is to ensure that efforts to strengthen women's groups result in lasting and viable local institutions representing the evolving interests of women and benefiting from an enabling local environment*. Once grass-roots organizations representing women's groups have sufficient solidarity, constituency and experience, their extra-community and even political influence can be encouraged through the formation of intergroup clusters and hierarchical structures. Often this requires sustained efforts beyond the usual lifespan of a typical development project, engagement of other partners in support of fledgling women's movements, and a conducive policy environment for women's organization and self-expression.

**“We used to walk long distances to meet other women to exchange information. Now, we have regular meetings... and have a say in village decisions.”**

Woman participant in IFAD's Dir Area Support Project, Pakistan

**“Before, everyone could get health care, but now everyone just prays to God that they don't get sick because everywhere they ask for money”.**

Discussion group participant in Bosnia and Herzegovina. Narayan et al.(2000)



## INCREASING ACCESS TO RURAL INFRASTRUCTURE AND SERVICES

The World Bank's recent report on Engendering Development<sup>35</sup> states that low investments in education for girls reduce a country's overall output. In addition, mothers' illiteracy disadvantages their children and translates into poor childcare, higher infant and child mortality and malnutrition. *Women's access to social services and basic infrastructure is central to rural poverty efforts.* This is implicitly recognized in the MDGs and the targets aiming to improve access to education, health care and improved water sources. It is also a critical element for sustainable development, as was made clear at the World Summit for Sustainable Development.<sup>36</sup>

**"This borewell in the village has changed our lives. Before we had this, I used to set off at dawn to walk about 4 km to the nearest place to get water."**

Beatrice, United Republic of Tanzania

IFAD's has long realized that changes in productivity, and in the capacity of local communities to organize themselves and to take advantage of new income-earning opportunities, are also conditioned by access to basic services. In addition to being essential to people's well-being, these services enable the poor, and women in particular, to have the time, energy and skills to participate in the mainstream of economic development and in community affairs and public decision-making. While the lack of services and basic infrastructure weighs heavily on all rural dwellers, its negative impact is higher on women and girls who are responsible for fetching water and firewood, and who already have limited time due to the double burden of domestic and productive work.

IFAD has thus chosen to *invest in rural roads, potable water, sanitation, schools, literacy classes and community centres* to help bring these basic services closer and make them more affordable to communities. At the same time, these infrastructure investments have a catalytic effect, helping the community to organize around socially valued public goods. Indeed, many local communities take their first steps towards organization and self-reliance by forming village development committees in order to mobilize local resources for the provision of social services.

**"My problem is how to bring up the children.... It's hard to feed the children, hard to clothe them and take them to school. And that preoccupies my mind so much."**

A woman farmer and single mother in Kenya. Verma (2001)

The Fund has also learned from experience that *it is not enough to state that investments in social services will automatically benefit women.* In many cases, this has not proved to be true. *Basic infrastructure needs to be designed with the participation of women and taking women's needs into account.* This includes modifying the design and operation of services to increase time and energy savings to women (for instance, by ensuring that pump lever ergonomics are appropriate or by making provisions for washstands or animal drinking troughs, where needed). It may also require complementary investments (such as covered water storage containers to limit contamination of clean water) and more attention to the operation and maintenance of infrastructure to prolong its lifespan and benefits. When women have contributed to the planning of infrastructure and have taken responsibilities for its maintenance, they have proved themselves to be effective managers of public goods.

The Monterrey Consensus recognizes the critical importance of investments in *basic economic and social infrastructure, social services and social protection, including education, health, nutrition, shelter and social security programmes, which are vital for enabling people, especially people living in poverty, to better adapt to and benefit from changing economic conditions and opportunities.*<sup>37</sup> There is nevertheless growing concern that the current stream of donor and national investments in social services will fall short of achieving the MDGs. Neither the Debt Initiative for Heavily Indebted Poor Countries nor the poverty-reduction strategy process has adequately addressed avenues for poverty reduction through gender-responsive investments in the social

sector.<sup>38</sup> Increased and better-coordinated efforts by government agencies and donors will be essential to ensure adequate investments in rural areas. Mobilization of the rural poor and their organizations, identification of alternative modalities for financing the social services sector, and sustained advocacy at the highest levels will be critical for ensuring that services and infrastructure for rural people are high on the development agenda.

### **AN ESSENTIAL CONDITION: GAINING THE SUPPORT OF MEN FOR WOMEN'S EMPOWERMENT**

Experience has shown that where cultural resistance is strong, and societies are hierarchical, building a strong support system for social and institutional change is essential. It has also shown that *men can become strong allies in supporting women's new social and economic roles when the overall benefits of such social change become evident*. It is also crucial to involve traditional community and religious leaders in order to consolidate and support attitudinal changes.

The positive outcomes of more equitable relations between women and men are multiple (not least in changing behaviours that expose both sexes to the risk of HIV/AIDS). However, redressing gender biases in the balance of power, at both household and community levels, is a long-term process that is often hampered by cultural resistance. As noted in the recent external review of IFAD's operations, there have been notable variances in the acceptability of IFAD's advice on gender mainstreaming, reflecting local governmental and cultural factors.<sup>39</sup> Often *the first empowering change occurs at the household level, and the second at the community level*. It is easier for women to take a leadership role in the community when their husbands support them.

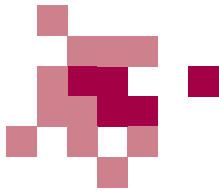
Experience has also shown that group formation and the mobilization of women has to go hand in hand with consciousness raising among men. The *achievement of gender equality is not the sole responsibility of marginalized women*: men and political leaders (both men and women) must be engaged as champions of equality and women's empowerment.

**"Now we [group members] can contribute to household expenses. My husband now sees me with different eyes and he even helps me with the chores."**

Ofelia, Mexico

**"I don't understand this gender business, but I agree that men should help women in household tasks just as the women help us in the fields. The women, moreover, say aloud what they are thinking, and again they work harder than we do because they do a double job in the home and in the field. They get up at 5.00 in the morning and even earlier to grind the maize and make tortillas for the rest of us at home?"**

Carlos Santiago Sánchez,  
El Salvador



## CONCLUSION

**“At first I was not sure how it would be, but now we have become like one family. We talk to each other and help each other.”**

A member of a women's club in Jericho

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*In IFAD's experience, and that of the development community at large, the economic empowerment and mobilization of rural poor women are critical factors in reducing poverty and food insecurity and in promoting sustainable rural development. Likewise, improvements in women's well-being and knowledge have an immediate and lasting impact on the entire household and benefits that extend into the next generation. Despite broad recognition that women's improved capabilities and welfare are strongly linked to poverty reduction, gender inequalities and the level of unfulfilment of women's rights continue to be inordinately large in the developing world. Access by rural people to essential infrastructure and services, including education, also remains widely insufficient.*

*The gap between what exists today and the targets associated with the MDGs is great. Governments, donors and civil society will have to significantly scale up investments, target them better and coordinate efforts more effectively in order to improve women's access to productive resources and essential services and to expand their role in public decision-making. For their part, rural women (and their organizations) will need to acquire greater ability to mobilize themselves and to advocate – at village, state and national levels – for their own rights and those of their families. Gaining the support of men and political leaders will also be critical. Should these conditions become a reality, the overall impact on reducing poverty worldwide would be enormous, bringing us closer to achieving the Millennium Development Goals.*

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## ENDNOTES

Note. Some of the quotations in the document are the words of rural women and men recorded in personal communications from IFAD staff. The majority, however, were taken from IFAD, 2001a, b c; and e; Narayan et al., 2000; Popular Coalition to Eradicate Hunger and Poverty, 2001a and b; and Verma, 2001.

- 1 Adopted at the United Nations Millennium Summit in September 2000.
- 2 Ratios of girls to boys in primary, secondary and tertiary education; ratio of literate women to men among 15-24 year-olds; share of women in wage employment in the non-agricultural sector; and proportion of seats held by women in national parliament.
- 3 FAO, 2002a.
- 4 FAO, 2002b.
- 5 Ibid.
- 6 UNDP, 1995.
- 7 Asian Legal Resource Centre, 2001.
- 8 World Bank, 2001.
- 9 Bridge, September 2002.
- 10 The links between child nutrition and women's education and status have been extensively studied (see for example Smith and Haddad (1999a and b); and Ramalingaswami et al. (1996)). Also, studies by the International Food Policy Research Institute in Bangladesh, Ethiopia, Indonesia and South Africa show that when women control assets, expenditures on children's education increase and the rate of illness among girls drops (Quisumbing and Maluccio, 2000). Quisumbing and Maluccio have also found that increasing the education and input levels of women farmers to those of men farmers in sub-Saharan Africa could increase yields as much as 22%. The strong correlation between women's low status and malnutrition of children under five is also documented through IFAD's research and project experience in Nepal. Stunting rates in Nepal are associated with the illiteracy of mothers, violence against women, and limited frequency of infant feeding per day. The frequency of feeding, in turn, depends on the amount of food available in the household and the time available to mothers for childcare. It was also found that stunting rates are lower in mountain sites with IFAD's Production Credit for Rural Women Project than in sites without the project, and that wasting rates are lower in all sites with IFAD projects.
- 11 World Bank, 2001.
- 12 Murphy, 1997.
- 13 Saito et al., 1994; World Bank, 2001.
- 14 World Bank, 2001.
- 15 United Nations, 2002a. Emphasis added.
- 16 United Nations, 2002b. Resolution 2.
- 17 World Bank, 2001.
- 18 See, for example, Milanovic (1998).
- 19 See, for example, IFAD (1998b), produced on the occasion of IFAD's Twentieth anniversary.
- 20 IFAD, 1992, 1999b and 2001d; IFAD, 1998a (Introduction: paragraph 5; Annex: paragraphs 1, 4, 12, 13, 14, 18).
- 21 IFAD, 2002a.
- 22 IFAD, 2002b.
- 23 Ibid.
- 24 IFAD, 2001d; See also <http://www.ifad.org/gender/approach/gender/index.htm>; <http://www.procasur.org>; and the website of IFAD's regional network in Asia, ENRAP, <http://www.enrap.org>.
- 25 IFAD, forthcoming.
- 26 'Agency', as used in recent development discourse, means 'the ability to define one's goals and act upon them'. Agency is more than observable action; it also encompasses the meaning, motivation and purpose that individuals bring to their activities, their sense of agency or the 'power within' (see Kabeer, 1999).
- 27 IFAD, 2000, 2001c and e.
- 28 See <http://www.ifad.org/gender>.

- 29 The project-related information is derived from the experiences of IFAD staff, and reports and studies available at IFAD's gender website (<http://www.ifad.org/gender>).
- 30 United Nations, 2001. Resolution 56/129 recognizes the need to design and revise laws to ensure that, where private ownership of land and property exists, rural women are accorded full and equal rights to own land and other property and to undertake administrative reforms and other measures to give women the same right as men to credit, capital, appropriate technologies and access to markets and information.
- 31 IFAD, 2001c.
- 32 According to the United Nations (1999), the full and equal participation of women in rural institutions and decision-making and specific measures to improve the status of women are still critical to any strategy aimed at the improvement of the situation of rural women.
- 33 Kaufman, 1997.
- 34 In Pakistan, by demonstrating the value of women's greater participation in public life, the example set in IFAD-supported projects has encouraged local governments to reserve 33% of local council seats for women.
- 35 World Bank, 2001.
- 36 See [http://www.johannesburgsummit.org/html/documents/summit\\_docs/2009\\_keyoutcome](http://www.johannesburgsummit.org/html/documents/summit_docs/2009_keyoutcome).
- 37 United Nations, 2002a, article 16, p.4.
- 38 International Monetary Fund (IMF) and the World Bank, 1999.
- 39 IFAD, 2002a.

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