WHAT WOMEN FARMERS NEED:

A blueprint for action



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Essential services package of support to women smallholder farmers



Women farmers produce food for half the world.

In many countries agriculture provides the livelihood for 80% to 90% of the population. Women make up the majority of smallholder farmers in most developing countries. The United Nations Food and Agriculture Organization (FAO) estimates that at least 80% of rural smallholder farmers worldwide are women. Smallholder farmers produce as much as 90% of the food grown in Africa and 50% of the world's food but many of them go hungry themselves and see their families go hungry.

Working a triple shift

In addition to farming activities, women do most of the household labor, collecting water and firewood, cooking, cleaning and washing. They are also responsible for family care and often care for others in the community. More and more rural households around the world are headed by women and this increases the burden on women.

Women have always been active in producing food crops, processing food, and marketing. They have preserved indigenous knowledge about the genetic resources of plants and livestock ("seeds and breeds"), as well as the medicinal use of plants. In most developing countries women have taken the lead in soil and water conservation programs.

As men leave the rural areas in search of better work prospects, women have also had to take over the traditional male roles in farming. Smallholder farming has increasingly become "women's work". Those rural women who migrate to the cities take their farming skills with them. It is women who are responsible for

the growth of agriculture in and around cities which is now recognized as essential for food security in cities.

Why are women not recognized as farmers?

Research indicates that women are not recognized as farmers by their own families, or communities, and definitely not by governments or donors. Patriarchy, stereotypes about men and women's rights and roles, traditional values and cultures, as well as the current global economic model all come together to generate and reinforce why women are not recognized as equal human beings in society, never mind as farmers. This is compounded by actual policies, legislation and practices on the ground. The net results of all this are that the needs of women farmers are ignored when it comes to policy, legislation, extension services, research, or other government support. Women are desperately short of secure and adequate land, basic tools and inputs, credit, extension services and technical advice, relevant research, and appropriate infrastructure and technology. In short, women farmers have not received the support they need in order to thrive.

What women farmers need: Introducing this blueprint

This package is a tool for civil society activists - community-based organizations, women's movements, non-governmental organizations - who want to advocate for the rights of women smallholder farmers.

ActionAid International (AAI) has developed this package as an advocacy tool for the rights of women smallholder farmers. The package draws on international research reports on the status of women farmers across sub-Saharan Africa; why it is difficult for them to achieve food security; and interventions that could help them increase productivity. The package also draws on research done with women smallholder farmers in two of ActionAid Kenya's development initiatives (in the Rift Valley and West Region) in 2009.

You will need to adapt the package to suit local land tenure system/s and conditions. You will also need to work out the cost of interventions in your context by drawing on the best available knowledge of local agricultural economics.

The package focuses on this question:

What interventions should all governments provide as a basic minimum to women smallholder farmers?

- land
- water
- farming inputs (seeds, breeds, farm tools and equipment, sustainable fertilizers and pesticides)
- extension services and training
- credit and financial services
- marketing
- · research and technology

An approach based on human rights

ActionAid international has used a Human Rights Based Approach to Development in its policies and activities since the year 2000. This package focuses on the rights of women farmers.

The mandate and duty of government is to promote and protect the rights of all citizens. Citizens are the "rights-holders" and governments are the primary "duty-bearers". It is the responsibility of governments to provide services to rights-holders, in this case, women smallholder farmers.

Because women are the poorest and most disadvantaged group in many countries, the promotion and protection of women's rights is central to achieving fair and sustainable development.

All over the world governments have signed international agreements to guarantee that they will do this. Examples are the Convention on the Elimination of all forms of Discrimination against Women, the International Covenant on Economic, Social and Cultural rights, and various regional protocols.

In 2006, governments gathered in Brazil at the International Conference on Agrarian Reform and Rural Development, and again committed themselves to upholding the rights of women in any land reform and rural development program.

Such interventions must be based on these principles:

- Women and men must have equal rights, in line with all international human rights standards and principles, and non-discrimination.
- Women's independent rights to access and control all assets especially land must be guaranteed.
- Even the most marginalized groups must have access to high-quality inputs, services and
- appropriate technical know-how.

- Those who are directly affected by the problem and should benefit from the intervention must participate in all the processes.
- There must be transparency and accountability.

Holding governments accountable

Governments are the primary duty-bearers. They may partner with other service-providers (such as local civil society organizations or international agencies) to do their duty and carry out their responsibilities to all citizens. When governments fail to carry out their responsibilities, it is the duty of citizens to hold governments accountable.

This package is a tool to help women farmers to know and claim their rights.

The information can be used to frame policy demands to government and make governments accountable.

It can be used to support government to design interventions to promote the rights of women small-holder farmers.

This package can also be used with donor agencies to advocate for women's rights. We recognize that donors play a key role in many developing countries. They not only provide financial resources, they very often make policies which recipient governments are forced to follow. These policies are not always in the interest of smallholder farmers.

"Structural Adjustment Programs" and "Free Trade"

To get loans/credit from an international agency like the World Bank, governments may be forced to accept:

- "Structural Adjustment Programs" (cuts in social spending, such as subsidies to poor farmers)
- "Free Trade" (an open door to imports from other countries).

Smallholder farmers lose benefits (such as subsidies, free marketing services and extension services). If they want to market their surplus produce, they may be in competition with big producers from all over the world. Imports (such as bananas or cotton) from big producers in other countries may be cheaper or better quality than local smallholders' produce. This hits local small business development.

Why invest in smallholder agriculture?

Empowering smallholder farmers to produce more food for local consumption and local markets is the best path to economic recovery and resilience from disasters and crisis. It is also the foundation for global food security.

Smallholder farmers are usually hard-working, determined, and able to make the most of their resources. By investing more in smallholder agriculture, governments could feed their people.

If farmers' productivity and incomes increase, their families will have enough to eat and they will be able to afford other goods and services. There will be increased demand for locally produced goods and services. This will generate more jobs for other poor people in rural areas. More jobs and more income generally lead to better nutrition, better health, and more investment in education. Higher revenues (from taxes on goods) will enable governments to respond to demands for better infrastructure, such as roads.

All this could bring rural economies back to life. A study by ActionAid International revealed that where targeted interventions have been made to support women smallholder farmers, the results have been positive.

More support, not a heavier load!

There has been a lot of talk about agriculture as the "driver of development" and the important role of women in agriculture and household food security. The trouble is that donors, governments and non-governmental organizations focus on women's roles and responsibilities – but not on their rights as women and as farmers.

There is a danger that more responsibilities and higher expectations are being piled onto women's shoulders. Their triple workload will become even heavier. We need to guard against this.

Interesting research by Saito et al. (1994) has shown that with equal access to land and inputs, African women farmers produce 20% more than men. But most women farmers are not getting this support.

Gender mainstreaming

Most countries have committed to dealing with gender inequality by gender mainstreaming. This means that all government agencies – not only a separate Ministry or Department of Gender or Women's Affairs – are supposed to protect and promote the rights of women. For example, government agencies responsible for Finance should be aware of how the budget affects women and take steps to deal with inequality. Those responsible for Health and Education should pay attention, and allocate budget, to women's specific needs.

Sad to say, the strategy of gender mainstreaming has

largely failed to improve the human rights of women. Bureaucrats talk about it and write about it but there are often no actions about how to deliver on women's rights. Examples from various United Nations agencies, international non-governmental organizations and governments show that the political thrust of gender mainstreaming has been lost. Unequal power relations between men and women have not been challenged and transformed.

You will see that the next section of this package focuses on governments and their many different agencies and what they must do to protect and promote the rights of women farmers. These government responsibilities must not be relegated to aseparate Ministry or Department of Gender or Women's Affairs but where a separate Ministry or Department exists it may be able to play a valuable watchdog and leadership role among other government agencies.

Value of Sex-disaggregated data

It is the responsibility of governments to collect sexdisaggregated data for all sectors. In the Agriculture sector, this means collecting separate information about women and men farmers: where they farm, how they source water, what crops they grow, what inputs and extension services they receive, whether they market surplus produce, and what their needs are. Without baseline data about women and men farmers, there is no way to measure how much change (quantitative change) and what kinds of change (qualitative change) may happen.

How women farmers contributed to this blueprint

The research team started by studying the findings of recent research that highlights the status of women farmers across Sub-Saharan Africa, constraints to achieving food security through farming, and possible interventions that would increase productivity. The team studied AAI Policy Research Reports including Public Financing for Agriculture Report/s and other International source material developed by the United Nations Food and Agriculture Organization (FAO) and International Land Coalition.

In the second stage of the research, women farmers in two Project Sites of ActionAid Kenya's Development Initiatives in the Rift Valley and West regions were asked to respond to a questionnaire. Their responses gave researchers a picture of their lives as farmers: their land and their crops, who owns the land, farming activities done by women and by men; challenges they face as farmers who are also running households and caring for families; and how they organize themselves as women farmers. They also spent time deciding on a priority list of essential inputs and services that they needed for farming enterprises (including access to inputs, credit/capital, training and extension services, new technology and markets).

Afterwards, women farmers were randomly divided into small groups to talk about their farming activities and how they could become more productive. They were asked questions like:

- Where do you get water for domestic and/or farming use?
- How reliable is the water source through the year?
- Do you use any technology to harvest and/or conserve water?
- Do you have any surplus farm produce that you sell? If so, where do you sell it?
- What are the most important inputs you need to increase productivity and improve food security?

The AAI team used what they learned from the Kenyan women farmers, along with all the other research information about women farmers, to put together this package. We hope it does justice to the experience and insights of women smallholder farmers.

Ask women farmers what they experience. Ask them what they need and want, and when and how they need it. It is important to ask women farmers themselves, not to make assumptions about them, or get others to speak on their behalf.

What will we see if change happens?

In ActionAid International, we believe that providing support to women smallholder farmers will not only improve a country's Gross Domestic Product (GDP). We believe that if the interventions proposed in this package are fully implemented we will see;

- women's rights guaranteed and promoted
- women enjoying their rights as equal citizens and rights-holders
- less poverty and hunger among women and girls
- better food security in households, in communities and nationally
- reduced burden of care on women in the household and community
- more secure livelihoods, increased incomes and greater economic power of women
- better sexual and reproductive health and more sexual independence for women as they take charge of their own lives
- better economic development in local communities and nationally.

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Delivering essential services and assets to women smallholder farmers

Land

For poor women farmers access to land and control over their land is essential for basic livelihood, food for their families, more economic independence and a way out of poverty.

What is the situation of women smallholder farmers?

Women farmers work a triple shift (household chores, family care and farming).

- Most women do not own the land on which they farm and many cultural practices and/or laws limit women's access to land and their control over land.
 - Many women can only get access to land through male partners or male relatives.
 - Where it is customary for land to be passed from father to son, women are rarely allocated land of their own.
 - When women are allocated land, their husbands or other men in positions of authority often take control of the land.
 - Widows and girl children are often denied the right to inherit land. They may be violently forced off the land.

- In some cultures, when a man dies his widow is "inherited" by a male family member. If the widow refuses to be "inherited" she may lose her access to land.
- In some cultures, when a man dies, his relatives control whether or not the widow can marry again, whom she can marry, and so on.
- 2. Women farmers often get the poorest land, infertile, dry and far from water sources, or small pieces of land some distance apart. Drought and other damage to the environment caused by climate change can make it impossible to grow the food their families need to survive.
- Smallholder farmers are mostly women growing crops to feed their families (subsistence or "highrisk low-yield" farming). Commercial farmers who produce crops for sale are mostly men. Only commercial farmers are regarded as "economically active".

- 4. Women farmers may lose their rights to use the land or be moved to poorer land without proper compensation, if the land they are farming becomes valuable, for example:
 - if infrastructure (such as roads or water supply) is improved
 - if new technology (such as advanced irrigation) is introduced
 - if minerals, oil or other natural resources are discovered on their land.
- 5. Poor women farmers are suffering the impact of climate change (such as uncertain rainfall).

How governments fail women farmers

- 6. Most governments fail to promote and protect the land rights of women smallholder farmers.
 - In many countries governments have failed to implement land reform programs that guarantee equal land rights for women.
 - Most governments support large-scale commercial farming rather than smallholder farming (and most have reduced their budgets for agriculture).
 - Women are not represented In many of the local government structures that allocate land, and their land rights are often overlooked.
 - Some governments sell or lease public land to private companies or foreign governments.
 This is a threat to the rights of smallholder farmers who are farming on public land.
- 7. During war and other conflicts many women are displaced, lose their land, and become more vulnerable to sexual and other forms of violence.

What do women smallholder farmers need?

- Government policies and laws that protect and promote women's land rights and prevent discrimination:
 - In all tenure systems, guaranteed access to

- land and control over land for women
- Secure land tenure would be a strong incentive to use farming methods that do not damage the environment
- Traditional systems of communal tenure to be protected and women's rights in those systems upheld
- Equal rights for women in all family and household decisions about land
- Community land committees, with women representatives, to ensure women's land rights.
- 2. During any land redistribution or resettlement program, an equal and fair share of land should go to women.
- 3. Special grants and easier credit to enable women to buy land (where possible), and invest in farming.
- Good alternative land for women farmers who are pushed off their land when valuable natural resources are discovered
- 5. The sale or lease of public land to foreign governments or private companies to be stopped
- 6. Special programs for displaced and vulnerable women.

Who must do what?

Governments

All government agencies dealing with land must promote women's land rights.

 Government agencies responsible for Land, Agriculture and Justice must develop laws and policies to ensure that women are not dependent on men for access to land and control of land.

- Traditional/Customary laws and structures must be discussed and where necessary changed to ensure that women have equal rights to land.
- Government agencies responsible for Land, Agriculture, Justice and Local Government must ensure that customary law about land (and related issues such as marriage, divorce, inheritance and violence against women) is in harmony with national policy and law.
- Government (at the highest level) must stop the lease or sale of public land to private companies or foreign governments at the expense of local land users, especially women.
- Government agencies responsible for Land, Agriculture and Justice must promote and protect the rights of women and other smallholder farmers who are farming on public land targeted for such lease or sale.
- Government agencies including those responsible for Land and Agriculture must compile sex-disaggregated data about who holds what land. This data should be used in the planning of government programs.

Community-level Structures

• Government agencies responsible for Land, Agriculture and Local Government must

- develop strong local structures to make decisions about land. Women must be represented in these structures.
- Community members who serve on these structures need human rights training and guidelines to ensure that they do not discriminate against women.

Civil Society Organizations

Government agencies must work with civil society organizations (CSOs) to educate women and girls about laws and policies that protect their rights.

International Community

- Donors must make sure that "land reform" policies will not make smallholder farmers lose their land.
- Government agencies responsible for Justice, Land and Agriculture, together with international agencies such as the World Bank, Department for International Development and International Fund for Agricultural Development (IFAD), must provide for displaced and vulnerable women.



Water / irrigation

Water is essential for sustainable farming. Global warming and climate change threaten farming land and water supplies all over the world. At the same time struggles for access to and control over water resources is getting more intense as competing uses increase. In this race for resources, poor women farmers are losing out.

What is the situation of women smallholder farmers?

- Many women farm on land far from water sources. Fetching water (for farming and for domestic uses) is hard labour that uses up time and energy.
- Many governments allow agencies or private companies to "own" and control water resources.
 When water is "privatized" and sold for profit, poor farmers cannot afford the water they need.
 Water should be a public resource.
- The water/irrigation needs of smallholder farmers are often ignored: the needs of big commercial farmers are considered more important.

What do they need?

Women farmers need:

- access to enough safe clean water for farming and domestic uses, very close to homesteads and farms
- 2. Free water for poor subsistence farmers

Local community structures, with equal representation of women and men, to make decisions about management of water and irrigation schemes and ensure that women farmers get what they need

4 Climate change

- programs to protect them from, and enable them to withstand, the impact on climate change (such as floods, uncertain rainfall and droughts) and help them to adapt
- support/compensation when they can no longer survive as subsistence farmers because of the impact of climate change.

Who must do what?

- 1 Government agencies responsible for Water, Land, Agriculture and Rural Development must ensure that women and other smallholder farmers can get the water they need.
- 2. Government agencies must work with donors, and United Nations agencies like the Food and Agriculture Organization (FAO), to develop laws and policies to keep water as a public resource.

3. Government agencies must:

- collect sex-disaggregated data to show who has access to water and who benefits from irrigation schemes, and who does not
- identify the specific needs of women smallholder farmers
- set up community structures, that include women, to manage irrigation schemes.

International agencies present in countries, such as the World Bank, Department for International Development-UK (DFID), European Commission, and International Fund for Agricultural Development (IFAD), must work with governments to design and finance irrigation programs so that smallholder farmers are not dependent on rainfall.



provide simple equipment such as motorized water pumps to make small-scale irrigation easier.

reward farmers for saving water.

4 Climate change

Government agencies responsible for Environment, Land and Agriculture, and Rural Development must include women farmers in:

- plans and programs to reduce the impact on climate change.
- compensation for climate change.

Agricultural / farming inputs

Better seeds, farm tools and equipment, and manure and sustainable alternatives to fertilizers and pesticides will enable women farmers to farm sustainably, be more productive, and achieve food security.

What is the situation of women smallholder farmers?

It is often very difficult for poor women farmers to get what they need to improve their farming. As small-holder farmers, they are not regarded as "economically active" and are excluded from membership of farmer groups and cooperatives. As a result they lose out on inputs available to members (such as seeds, tools, and services).

- 1. Most women farmers do not own even simple farm tools like hoes or harrows.
- Many women farmers know traditional ways of preserving seeds and other genetic material of plants to produce the next crop. They are told that new genetically modified seeds will produce much better crops but then they will be forced to buy expensive new seed every season. (There may also be longer-term problems with genetically modified organisms).
- 3. Most women farmers do not have access to expensive equipment such as ploughs and tractors.
- Seeds, fertilizer and other inputs are usually packed and sold in big quantities suitable for commercial farms.

- 5. Most women farmers cannot afford to buy the inputs they need and it is difficult for them to get loans. Women are not the recognized owners of the land they farm and most credit providers want land as collateral for loans. Government schemes to provide (subsidized) inputs often do not target or benefit women as much as they should.
- 6. Poor infrastructure makes it difficult to get inputs.

What inputs do they need?

Women should be asked what they need for their crops and farming environment. Training, technology and other Inputs should be designed to meet the needs of poor women farmers, including:

- 1. Free basic farm tools (This scheme must be carefully managed to make sure it is not exploited by more privileged women and men).
- Respect and protection for biodiversity, including seed varieties, and indigenous knowledge systems (It is important to understand that these are in danger from some technologies).
- 3. For farm equipment such as ploughs, excavators and tractors, subsidized low-cost lease/hiring and hire-purchase schemes

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- Smaller packs of good quality low-cost seeds, fertilizer and other inputs available close to farms at convenient times.
- 5. This is discussed later in the section on Credit.
- 6. Better roads and other infrastructure for easier access to inputs.

Who must do what?

Governments must collect sex-disaggregated data² about women farmers (such as where they farm, what crops they grow and what their needs are).

Government agencies responsible for Land, Agriculture and Rural Development, with other relevant agencies such as Commerce, Industry, Science and Technology must:

 develop and manage an input subsidy program to benefit poor women smallholder farmers³ and ensure that inputs are manufactured, packaged and distributed to suit their needs

- provide training and support to women to set up and manage local seed banks to conserve biodiversity
- provide training in appropriate use of new technology, farm inputs and equipment
- provide low-cost hiring/lease facilities for equipment such as tractors and harvesters

To meet these challenges, governments must work with civil society organizations as well as international agencies like the International Fund for Agricultural Development (IFAD) and the Food and Agriculture Organization (FAO).

Government agencies in charge of Roads and Transport, in partnership with those responsible for Rural Development, Land and Agriculture, must improve, develop and maintain rural infrastructure such as feeder roads, railways and telecommunications.

Extension services and training

Extension services provide advice and training to enable farmers to use new inputs and methods to farm more productively. Technological developments and the impacts of climate change are making extension services ever more important.

What is the situation for women smallholder farmers?

Lack of time and money

- Women farmers already have too many demands on their time: they work a triple shift (farming, domestic work and family care). They have little time for extension services and training.
- Most women farmers cannot afford to pay for extension services. ("Structural Adjustment Programs" require payment for services that in the past were free to farmers.)

Little or no access to extension services

- Many women farm in remote rural areas where there are limited extension services.
- As smallholder farmers, women are not regarded as "economically active" farmers so they are excluded from membership of farmer groups and cooperatives. This makes it very difficult to access or demand public extension services.

Unsuitable extension services

 Extension services are mostly designed for commercial farmers who grow cash crops but most women farmers are smallholders who grow subsistence food crops.

- Almost all extension workers are men and few have been trained to provide the services and information that women smallholder farmers need. Few women have been trained as extension workers.
- Extension service providers usually expect women to go to where they are, but there may be social, cultural or religious taboos against doing so.

What do they need?

Free extension services that value women's work as smallholder farmers, their food production and their indigenous knowledge, and respect and ease their domestic and family roles and responsibilities:

- Demonstrations on farms
- Short courses and refresher courses that are not time-consuming
- Off-season or at other times that women themselves choose
- Adult learning methods and materials tailormade for women farmers
- Well-trained women extension officers
- Extension officers with reliable transport and communication to reach the most remote rural areas
- Information about how to market surplus produce

²Sex-disaggregated data: separate data/information about women and men, to allow comparison

³This was done successfully in Malawi by the Department of Agricultural Extension Services and in Uganda by the National Agricultural Advisory Services (NAADS).

 Information about how to adapt to, and deal with, the effects of climate change

Who must do what?

- Government agencies responsible for Land, Agriculture and Rural Development must provide free extension and training services targeting women smallholder farmers. Women farmers must be involved in planning, designing and implementing training and extension services, including farmer-to-farmer extension/learning.
- Government agencies responsible for Land and Agriculture, Education, Information Science and Technology, must recruit, train and retain qualified women extension workers: to have at least 30% women at all levels

- 3. Government agencies responsible for Education, Information, Science and Technology, Land and Agriculture, with support from international agencies like the International Fund for Agriculture and Development (IFAD) and Food and Agriculture Organization (FAO), as well as civil society organizations, must:
 - design training courses, manuals and adult learning materials that are easy to understand and relevant to the lives of women smallholder farmers
 - provide reliable transport for extension workers to reach the most remote rural areas
 - be informed by what smallholder farmers need in order to adapt to climate change.



Finance / credit

Loan finance and credit are essential so that women smallholder farmers can pay for inputs, improve farming and develop small business enterprises to empower themselves economically.

The situation of women smallholder farmers?

- Women smallholder farmers are often not regarded as "real farmers" and that makes it very difficult for them to get loans/credit for farming.
- There are few banks or micro-credit schemes in rural areas and not enough information about credit available, how to apply, and repayment terms.
- Applying for credit can be a difficult and confusing process, especially for those who are illiterate.
- Interest rates are high.
- Land is usually required as collateral (security) for credit but women are not usually the registered owners of the land they farm.
- Many women cannot enter into contracts such as credit agreements in their own right. (The woman's husband or other male family member has to give permission or even sign on her behalf).
- Without access to credit, it is very difficult for women subsistence farmers to develop small business enterprises and empower themselves economically.
- Those who get loans from unregulated money-lenders can end up hopelessly in debt and lose everything.

What do they need?

- Women smallholder farmers need to be recognized as farmers who produce essential food crops and deserve support.
- 2. Women need to be recognized as adult citizens with:
 - equal rights as landholders
 - joint rights to land where possible (such as joint title)
 - the right to enter into contracts (such as credit agreements) independently of men
- 3. Women smallholder farmers need:
 - information on types and terms of credit facilities in language that all can understand
 - support to join or start credit and savings groups
 - easier steps to apply for credit
 - lower interest rates
 - no requirement for collateral (security)
 - better rural infrastructure (well-maintained feeder roads, transport and telecommunications) so that credit services can reach even remote rural areas
- 4. Women farmers displaced by natural upheavals (such as drought), or socio-political upheavals (such as civil conflict) need start-up capital.

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Small business enterprises

To empower themselves economically, women small-holder farmers need to invest their savings/credit to develop productive activities (such as small processing industries on farms and marketing of produce).

To do so, they need:

- targeted credit programs
- better literacy and technical skills to enable them to access credit and manage small business enterprises.

Who must do what?

Government agencies responsible for Land, Agriculture, Finance, Industrial Development and Small Business Development must acknowledge the importance of smallholder women farmers.

Government agencies of Justice, Finance, Land and Agriculture must change laws and practices that discriminate against women.

Government agencies responsible for financial oversight must:

- regulate bad, money-lenders who exploit people
- regulate credit-providers who discriminate against women
- ensure that banks and other financial institutions make it easier for rural women (including those who are illiterate or semi-literate) to use government and other credit facilities.

The relevant government agencies must:

- provide information on available credit and repayment terms in language that rural women can understand
- support and encourage women to form rural organizations for easier access to credit
- take the lead in providing special grants, or

credit at low interest rates, to women displaced by conflicts and natural disasters so that they can achieve food security.

Targeted credit schemes for women

Relevant government agencies must design and support credit schemes specifically for women small-holder farmers. These schemes must:

- be funded and underwritten (backed) by government
- build on women's indigenous savings and credit associations (such as merry-go-rounds).

Donors who support agricultural development should support efforts for start-up finance.

Civil society organizations that support women and/or provide credit must provide training and support.

Small business enterprises

Relevant government agencies (such as those responsible for Land and Agriculture, Rural Development, Cooperatives, Livestock and Fisheries, Small Business Development and Finance) must:

- support credit programs for women farmers to set up small business enterprises (such as processing of produce on farms and marketing)
- link women farmers with financial institutions so that they know how to access credit and build skills to manage finances of small business enterprises.

Civil society organizations must also educate families and communities to respect women's rights.

Women's movements and other civil society organizations must hold governments accountable for protecting the land rights of women smallholder farmers.

Agricultural research and technology

Research is essential to develop better crop varieties, methods and technology for sustainable farming in this time of climate change.

What is the situation of women smallholder farmers?

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Most research focuses on commercial crops and farming methods that require heavy machinery and highly skilled labor.

- 1. There is little funding for research on the staple food crops grown by women, especially the indigenous crops.
- 2. Most research ignores the women farmers' need for appropriate technology to save them time and labor.
- Most research ignores women's knowledge of traditional farming methods, indigenous crops, biological diversity and plant resources.
- 4. There is no data on use of farming inputs and new technology by women.
- Women sometimes lose their land rights when new technology (such as advanced irrigation) makes the land more valuable.

What do they need?

 Women farmers should be involved when priorities for agricultural research and technology are being decided.

- 2. Government needs to fund research on the staple food crops that feed the majority of the population.
- 3. Women farmers work a triple shift (farming, household chores and family care). They need labor-saving tools and methods that suit local conditions. These will give women more free time.
- 4. Research needs to build on women's indigenous knowledge. In turn, women need training to be able to use new technology to solve farming problems: how to increase crop yield, how to handle crops after harvest, and so on.

Who must do what?

- When deciding on research priorities, government agencies such as Industrial Development, Cooperatives, Land and Agriculture must pay attention to the needs of women farmers, their views, and their indigenous knowledge.
- 2. This means going to where women farm, talking with them, and working with them as part of the research process.
- The same agencies must design and provide affordable labor-saving tools and equipment, based on what women need.
- 4. With support from international agencies like

International Fund for Agriculture and Development (IFAD) and the Food and Agriculture Organization (FAO), government agencies (Land, Agriculture and others) must develop crops resistant to drought or flood to enable farmers to adapt to climate change.

 The same government agencies must collect and make available sex-disaggregated data - separate information about men and women farmers (such as what crops they produce and how fast/slowly they have adopted new technology).



Market services

Access to markets, reliable information about markets, and competitive pricing are essential for economic empowerment of women.

What is the situation of women smallholder farmers?

Most smallholder farmers keep on producing the same product, and take it to the same market at the same time. But if there is too much of the same product on sale, or if it is not a product that people want, or if competitors can sell more cheaply, prices will go down and farmers will get a low return for their labor.

Difficulties that women smallholder farmers face:

- lack of information about markets
- poor roads and transport in rural areas
- high cost of trading licenses
- middlemen who take the lion's share of profits and officials who demand bribes
- they lack facilities and skills to add value to their produce
- they do not belong to marketing cooperatives that could help them negotiate better prices.

"Structural Adjustment" and "Free Trade"

- Because of "Structural Adjustment Programs":
- many governments have stopped the marketing services that they offered in the past
- women smallholder farmers are competing with cheaper, subsidized surplus produce from around the world.

What do they need?

To market their produce women farmers need:

- reliable market information, at the right times, in language they can easily understand
- advice, informal training and short courses on how to access markets
- better transport infrastructure
- free or cheaper trading licenses
- protection from middlemen and corrupt officials who try to exploit them
- low-cost cooling and storage facilities to keep farm produce fresh for longer
- training and support for forming, joining and managing farmer groups and cooperatives.

Who must do what?

Government must put in place laws and policies to protect women smallholder farmers and develop their markets. Donors must provide financial and policy support.

The relevant government agencies (such as Land, Agriculture, Commerce, Trade, Finance, Local Government and Cooperatives) must re-start marketing services that government used to provide.

Government must provide infrastructure even in remote areas.

Government must provide reliable information to smallholder farmers about markets, what products are in demand, and what quantity and quality are



required. This information must be communicated in ways that even those who are not literate can understand.

The relevant government agencies must provide:

- an easier and cheaper system of trading licenses
- reliable infrastructure for cooling and storing produce
- facilities for adding value to produce.

To enable women farmers to form, join and manage farmer groups and cooperatives, the relevant government agencies must provide a legal and policy framework, and capacity building. Government agencies, with support from donors, must build the capacity of women to become commercial farmers. This requires start-up finance and investment.

"Structural Adjustment" and "Free Trade"

Government must support measures to protect and promote the interests of smallholder farmers in developing countries. For example, government must only push for free trade agreements that allow exemptions and "special and differential treatment" for women smallholder farmers.

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