RURAL WOMEN IN IFAD'S PROJECTS

THE KEY TO POVERTY ALLEVIATION
The International Fund for Agricultural Development (IFAD) — an international financial institution — was established in 1977 to alleviate poverty and improve the nutritional level of the poorest populations in developing countries through lending, primarily on highly concessional terms. The Fund’s primary objective was increased food production by smallholders, and this remains central, but within a broadened vision of rural development that includes those who do not own or have access to land. In a statement of IFAD’s Vision in May 1995, the Fund committed itself to “showing the way and galvanizing energies to eradicate rural poverty and hunger.” It also pledged itself to “sharing the lessons learned from our experience, capturing and using the insights and knowledge of others, and constantly reinventing ourselves in the light of evolving circumstances.”

During the last twenty years, IFAD has financed a total of 489 projects in developing countries throughout the world. As a result, the Fund has learned a great deal about the incidence, nature and causes of poverty and malnutrition, and has increasingly recognized that taking a gender perspective helps to illuminate the nature of rural poverty and to design successful policies and programmes for men and women both. A gender perspective looks at how and why men and women experience poverty differently and become poor through different processes and, in turn, how rural development presents different opportunities and risks for men and women. The gender dimension of poverty is readily seen in the unequal burden borne by women in managing consumption under conditions of scarcity. Gender-specific data, though hard to collect and uneven, indicates that more women than men are poor. Male mortality, migration, family dissolution, abandonment, and single parenthood result in households headed by women, many of these among the poorest households. Thus, poverty is biased towards women. Gender analysts contend that the failure to take gender into account in policy design has contributed to the perpetuation of poverty. It is now widely accepted that the economic, social and political advancement of women is critical to breaking the vicious circle of poverty and malnutrition.

The Context in which IFAD Operates

Rural poverty is associated with lack of access to productive resources, land in particular. The poorest men and women in general have little or no land, yet socio-economic structures further reduce or inhibit access by women. Cultural traditions also inhibit women’s access to other productive resources and services. Lack of education, especially among women, is correlated with high birth rates; the resulting population pressure contributes to environmental degradation, as increasingly marginal land comes under cultivation; environmental degradation is characterized by soil erosion, declining yields, even desertification; declining agricultural productivity leads to further expansion and to out-migration, which increases the burden on those family members remaining. Survival sometimes requires that even young children work in subsistence activities. This necessity, and/or the lack of resources to pay school fees, prevents children, and girls in particular, from attending school. Illiteracy prevents poor people from learning new skills and accessing information and services. Poor people, women especially, work long hours and have difficulty allotting time to rural development programmes.

In 1998, the Fund completes twenty years of operations as a lead agency of the United Nations in the fight against rural poverty and hunger. It is perhaps a moment to reflect on how rural women have fared in IFAD’s overall efforts to unleash the capacities of rural poor people through their own participation.

HOUSEHOLD-FOOD-SECURITY STRATEGY

From its inception, the Fund has invested in projects aimed at improving and increasing food production and rural income generation. However, increased domestic food supply and farm incomes have not automatically translated into enhanced access to food by the poorer segments of society. In a second strategic initiative, IFAD strengthened its commitment to “improving the nutritional level of the poorest in developing countries” in January 1995, when the organization’s Executive Board adopted what is effectively an HFS strategy, Towards a Strategy for Improving Nutrition through Rural Investment Projects. This strategy focuses on access to food as the central factor in improving nutrition that falls within IFAD’s agriculturally oriented mandate. It builds on the Fund’s experience of investments in sustainable agricultural production and income generation, while choosing HFS as the integrating factor in its interventions. HFS is both an end and a means to poverty alleviation. Those who are food secure are no longer destitute; those who are food secure will have the health and strength to strive for their own economic advancement.

Within IFAD, ‘household food security’ is defined as “the capacity of a household to procure a stable and sustainable basket of adequate food.” This implies: measures to stabilize household food supply through seasons and transitory shortages; support for activities that sustain food supply in the long term; and constant attention to the adequacy of the food, to comply with nutrient and safety requirements and to meet cultural preferences. The term ‘nutrition security’ describes a condition that combines access to a stable supply of adequate food (HFS), good care and a healthy environment.

IFAD’S STRATEGIES

GENDER STRATEGY

Based on a growing body of knowledge and experience and the increasing availability of gender-specific data, the Fund has developed two complementary strategies that reflect its increasing understanding of the links between poverty, nutrition and gender. IFAD’s Strategies for the Economic Advancement of Poor Rural Women, January 1992, focuses on women as producers while recognizing gender constraints frequently associated with their reproductive, social and cultural roles. The premise is that an understanding of the socially-defined distinction between women’s and men’s productive responsibilities and activities is a prerequisite for the allocation of resources and services to those who most need them and can make best use of them.

The Fund’s gender strategy recognizes the importance of rural poor women’s roles in crop, livestock, fishery and microenterprise activities and the links between rural women’s economic activities and household food security (HFS). It addresses the following realities:

- women represent the majority of the rural poor (up to 70%), especially where migration, marital instability, male mortality and single parenthood have left them as heads of households;
- women carry most of the responsibility for household food security;
- women have indigenous technical knowledge, skills and motivation; and
- women tend to remain on the margin, without access to critical resources.

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LINKING THE TWO STRATEGIES

In order to promote debate and understanding of the links between these two strategies, and as part of its follow-up to the Beijing World Conference on Women and to the World Food Summit3, a workshop on Household Food Security and Gender: IFAD's Comparative Advantage was held in Rome in May 1997. Among the many issues highlighted during the workshop were the choice between strengthening subsistence food production or promoting market-oriented activities, given that market volatility can increase vulnerability, and the need to increase and ensure women's control over resources and income as a means to enhance household food security. It was stressed that HFS is the "point of entry" for gender analysis in IFAD, for unless the changing roles and functions of men and women within the household economy are understood and recognized, HFS cannot and will not be adequately addressed. The assumption that an increase in household cash income alone will resolve the food and nutritional problems of the poor was questioned, and it was agreed that HFS can be considered the ultimate goal of IFAD’s mandate. The workshop underscored the need for agencies to collaborate by defining their roles and complementarities, and to reflect on and learn from their own experiences and the experiences of others.

IFAD has contributed to the international discussion of gender and HFS issues. It has raised awareness; tested approaches; financed agricultural and rural development projects, and research and technology transfer initiatives through technical assistance grants (TAGs); influenced policy, programmes and rural development planning; and generated cofinancing. The Fund is increasingly designing and implementing a new type of project with an explicit interest in gender and that has household food security and beneficiary participation as its guiding principles.

3 Held, respectively, in Beijing in September 1995 and in Rome in November 1996.
IFAD’S STRATEGIES

TARGETING WOMEN IN DESIGN AND IMPLEMENTATION

The promotion of women’s economic advancement implies providing access to and use of:

- **natural** resources, including land and water;
- **traditional** and non-traditional raw materials and resources;
- **self-employment** opportunities in on and off-farm activities;
- **markets** and commercial and communications networks;
- **literacy**, skills training, technology; and
- **appropriate** and flexible financial services.

Achievement of these goals calls for renewed efforts and sharpened mechanisms in targeting rural women in IFAD’s rural development projects.

To ensure that project design takes serious account of IFAD’s focus on food security and implements IFAD’s strategy, the Fund has developed a set of “memory checks”, which are currently being tested by design teams and should be finalized by mid-1998. The checks will increase the number of projects that not only target but actually reach those areas, communities and households at greatest risk of food insecurity and malnutrition.

### Household Food Security and Gender Issues in Project Design

- **Memory checks** help project design teams focus on the multiple coping strategies that households use to ensure food security and reduce vulnerability to sudden market fluctuations. The list of key questions is designed to ensure that projects are restrained in encouraging the poor to invest time and resources in new or changed productive activities if these:
  - present significant risk;
  - involve abandoning time-tried strategies for survival;
  - require additional labour, which may not be available or affordable;
  - reduce labour for food production; or
  - are perceived as being less important as a livelihood source compared to their current activities.

In particular, the memory checks will encourage project designers to assess and reflect on the importance of different activities for poor households — for men and women both.

IFAD continually reassesses its own approaches, acknowledging its gaps, redirecting its actions and attempting to rectify design omissions. The Fund’s experience in the Republic of Ghana is a case in point. The Ghana Country Portfolio Evaluation (November 1996) noted the absence of targeting mechanisms in earlier project designs, resulting in limited women’s access to activities and benefits. Subsequent projects incorporated this lesson, thereby increasing women’s involvement in a range of project activities.
In Ghana, the major constraint that all women face is access to land for farming. This was not adequately addressed in design or implementation, leading to limited impact of project efforts in support of women’s farming activities. In addition, a majority of the field staff and credit officers of the participating agencies were men, which reduced the overall effectiveness of extension services in reaching women. These field staff experienced difficulty in working closely with women because of sociocultural inhibitions, and they often complained about the inability of women to follow or understand training sessions.

The recently designed Upper West Agricultural Development Project addresses both of these issues. The project will upgrade the skills of participating agencies and develop more gender sensitivity to enable them to work more effectively with women in particular. In addition, the project will encourage women to participate in government/NGO literacy and numeracy programmes. New ways and means of targeting are also being tested. The approach emphasizes not only the causes of poverty in the region, but also, and more importantly, the perceptions of the local people regarding who is poor, what makes them so and what might be done about it.

The project also involved beneficiaries in design and implementation, rather than relying on the best judgement of technical experts to decide on project features.

In the Upper-East Region Land Conservation and...
THE EVOLUTION OF IFAD’S GENDER APPROACH

BENEFICIARY PARTICIPATION
IN PROJECT DESIGN AND IMPLEMENTATION

The rural poor are IFAD’s priority. They are the focus of its policy and action. Through specific targeting, the Fund seeks to enable the poor to determine, to participate in and to benefit from their own economic advancement. Targeting requires that poverty be explicitly analysed in terms of its causes and consequences. On the basis of this analysis, the Fund can seek to identify the most cost-effective and socially acceptable means of reaching a specific target group during implementation and of selecting potential beneficiary households and/or communities.

In the early years of IFAD’s operations, projects were designed with minimal input of the perceptions of the poor themselves. Instead, technical experts primarily used their own judgement and experience to decide on project features. During implementation, beneficiaries were generally treated, and reacted, as passive recipients of project goods and services. IFAD has progressively changed this practice by building in genuine participation in design and implementation. IFAD strives to design projects that are demand-driven rather than directive; that is, projects that provide what people want as opposed to telling people what they should have. Through baseline surveys, socio-economic and production systems surveys (SEPSs) and rapid rural appraisal and participatory planning techniques, design teams identify entry points for project interventions that reflect as far as possible the priorities of the poor.

The Fund’s evaluations confirm that projects that are genuinely demand-driven are more likely to meet real needs and provide real support to poor households. Thus mechanisms have been designed to tackle and overcome the barriers to participation and access faced by all economically active members of poor households, and especially women-headed households. As a result, a number of IFAD’s projects have been very successful and made a remarkable difference in the lives of the rural poor women they have reached.
THE EVOLUTION OF IFAD’S GENDER APPROACH

FROM WOMEN’S COMPONENTS TO GENDER MAINSTREAMING

Over the years, IFAD has demonstrated a serious and growing commitment to the economic advancement of rural poor women. An important lesson learned in many IFAD-assisted projects is that rural women become empowered by organizing into groups. This process not only makes possible economies of scale, more efficient delivery of services and higher productivity levels, but builds women’s confidence, strengthens their capability for self-determining action and enables them to participate more fully in the process of development. Yet the Fund also recognizes that group formation can only be meaningful through control of information and increased literacy.

The Fund’s efforts to tackle illiteracy among rural women in Niger were recognized in 1992 in Seville, Spain, when an IFAD-financed literacy training booklet, the first of its kind to be produced in Fula (Fulani), was awarded the UNESCO prize.

In its efforts to direct resources to rural women, the Fund has followed three approaches:

- **separate** women’s components, frequently within an area or sector-development project;
- **projects** targeted exclusively at women, in a sector or subsector of economic importance to them;
- **integration** of women into all the main project activities and components.

Some of the Fund’s earlier projects contained women’s components, and several were designed to target women only. These types of initiatives have proved especially effective where cultural mores inhibit women from interaction with men other than their husbands. For example, within the overall scope of the World Bank-financed project in the Arab Republic of Yemen, IFAD financed a rural development for women component.
Loan 202-YA to Yemen, approved in April 1987, aimed to increase agricultural production through improved access of women to agricultural services and an enhanced role for women in crop and animal production. The women's component established an extension service made up of a core of professional female extension staff in the project area. The extension activities covered agriculture (forestry, horticulture and home gardening), animal production (poultry and small ruminants), home economics, family health, and literacy.

In the light of the conservative nature of Yemeni society, and the traditional restrictions on women's activities, working with rural women in Taiz and Ibb was a major challenge. The level of illiteracy among women is high, and the heavy domestic burdens placed upon them give them very little time to participate in village centre activities that could enhance their sense of self-realization. In this respect, the project contributed substantially towards giving women the opportunity to be involved in activities outside of their homes. Coming to the extension centres enabled rural women to enjoy the process of learning new and important skills; it has broadened their outlook. Literacy classes were very well attended, and literacy levels among project beneficiaries have greatly improved. The classes helped women in their efforts to grow, manage and utilize trees and forests, mainly for fuelwood, but also to pasture goats. Training in livestock management was popular, and a limited number of loans for poultry and small stock were taken out by women. The project completion report (January 1996) confirmed that the impact of this component was substantial and will continue well beyond the closure of the project.

And what of post-project impact? Women extension agents have remained, though the communities are poor and face inevitable resource constraints in maintaining the level of extension. There is no doubt, however, that IFAD pioneered the use of women extension agents and centres in a very difficult environment. The World Bank and bilateral donors, notably The Netherlands and Germany, have recognized that IFAD's efforts to direct resources to women in this area have had a real impact on their economic advancement, and this appears to have influenced these donors' strategies. Equally clear is the strong support of local government and the participation of rural communities, who appear themselves to be convinced of the real benefits of investing in the economic advancement of women.
THE EVOLUTION OF IFAD’S GENDER APPROACH

Project experience, however, suggests that “women only” components and projects too frequently leave women at the margins of development and are unsustainable. In the last ten years, the debate as to how best to ensure that women farmers and women rural labourers benefit from project interventions has led to “gender mainstreaming,” which involves taking to heart the need to reach women farmers with all project services and resources. This approach focuses on gender roles and relationships rather than on women only. Mainstreaming is designed to provide men and women both with access to all project resources and services, proportional to the importance of the activity to them and to their livelihoods. By avoiding gender stereotypes (e.g., men are the farmers and women merely contribute labour on the family farm), gender mainstreaming means fully integrating women into rural, community and agricultural development.

Women are much more likely to share in economic development when concerns of both men and women are successfully addressed by all relevant government departments — irrigation, agricultural research, crop and livestock production, extension, trade and commerce — and not just by the department of women’s affairs. In its efforts to mainstream women in its projects, the Fund has tested and evaluated a variety of approaches and designs. IFAD endorses some general considerations that contribute positively, irrespective of the type of project, region or subsector.
Real efforts are being made to put some of these tenets into effect. In Central America, IFAD has given tangible evidence of its commitment to promote the equal participation of men and women in its projects. The regional division recognized that although projects may have gender-based targets, few provide explicit guidance on how to make the active participation of women a reality. With financial assistance from the Government of Japan, the division held a training workshop in Antigua, Guatemala, in July 1997.

The Programme for the Reinforcement of Gender Aspects (POFAGEP) in IFAD Projects in Central America, Panama and Mexico organized this workshop, whose aim was to train the staff of IFAD-financed projects in more equitable participation of men and women in project activities and benefits. Four case studies were developed by the projects and used as a basis for discussion with front-line staff of fifteen ongoing projects on how best to implement IFAD’s gender strategy. Workshop participants from seven countries — Costa Rica, Nicaragua, El Salvador, Guatemala, Honduras, Mexico and Panama — were then encouraged to develop practical tools for use in their own project components and sub-components.

Women are more often brought into the mainstream

► the integration of women is undertaken from the start and not as an afterthought;
► both men and women are involved in needs assessment;
► analysis of constraints and potentials has a gender perspective;
► assessment of labour availability is gender-specific;
► project design and implementation reflect the differing roles and responsibilities of men and women;
► communication, training and extension address both men’s and women’s needs and expertise;
► income-earning opportunities of special interest to women are identified and strongly promoted;
► social and religious barriers to the participation of women are recognized and concerted efforts are made to seek culturally acceptable means of surmounting them;
► institutional and legal barriers that limit access are identified and properly taken into consideration;
► women’s groups are successfully organized or strengthened (when culturally and socially appropriate);
► women are treated as individual farmers;
► women participate in community decision-making and community-level planning;
► monitoring and management information systems continuously assess the extent to which men and women are reached by project activities;
► corrective mechanisms are built in and enforced so that gender biases are rectified in a timely way;
► economic and social impact on men and women, together and separately, are evaluated and lessons learned are fed back into the design of new projects.

Follow-up monitoring and evaluation is planned of strengthened gender aspects in its projects in this subregion.
SUMMARY

Working closely with the poor for 20 years, IFAD has been compelled to re-evaluate its own and others’ perceptions and assumptions about gender, and to question stereotypes and myths adhered to by both men and women. All of the Fund’s experience confirms that women contribute substantially to the rural economy and put a priority on household food security. Projects are increasingly recognizing this central role of women in HFS.

IFAD is ensuring that both men’s and women’s perceptions and priorities are reflected in its projects and that women have equitable access to project services and resources. Its experience, however, indicates that such gender mainstreaming may increase the costs and time required at each stage of the project cycle. The Fund recognizes that more resources and greater efforts have to be applied in baseline surveys, formulation, implementation, and monitoring and evaluation so that gender-specific data is collected, men’s and women’s roles and responsibilities within the household are analysed, project planning is genuinely participatory, and the differential impact on men and women is identified and understood. IFAD is nevertheless firmly committed to its gender and HFS strategies and accepts all that these imply. The Fund has recently made gender responsiveness part of its corporate strategy. This requires it to allocate its project resources so as to have a positive impact on gender and HFS, and to measure that impact. IFAD believes that this will increase the sustainability of project-induced incremental production in all sectors. It will also increase the extent to which the poorest of the poor, many of whom are women, contribute to and benefit from project impact.

“As part of the Fund’s strategic thrust to support projects and programmes driven by beneficiary participation in both design and implementation, IFAD will ensure women’s interest and participation in projects and programmes through a balanced gender focus.”


IFAD’s approach has evolved over its first twenty years and, while the Fund recognizes that there are still lessons to be learned, there have been notable successes, some of which are highlighted in the loose-leaf sheets on Women in the Rural Economy included with this booklet. The examples illustrate that a project’s point of entry varies with location and subsector and there are differences in the way in which constraints are addressed. Yet these concrete results of its operations on the ground demonstrate that the Fund’s lending programme is a viable instrument for rural development that includes the poorest women. By affirming that a gender perspective is the key to poverty alleviation and nutritional improvement, IFAD has institutionalized a commitment to gender mainstreaming by all those involved in project design and implementation. In 1995, the Executive Board approved the Fund’s Core Evaluation Guidelines on Gender Issues*, which enable evaluators in different development agencies to assess intended and unintended impacts on men and women. For its corporate strategy objective on gender, an accountability mechanism is being defined so that each project and each responsible staff member can address gender issues in order to ensure both a qualitative and quantitative impact on rural women. IFAD is thus setting the required standards, preparing guidelines, establishing quality-control processes and putting a monitoring system in place.

* Prepared by IFAD for the Panel on Monitoring and Evaluation of the UN Interagency Administrative Committee on Coordination (ACC) Sub-Committee on Rural Development.
IFAD is committed to ensuring that both men and women are able to benefit from all of its investment activities. It will continue to:

- create the conditions and means for women to participate in project activities;
- emphasize research into appropriate technologies for women;
- facilitate and improve women's access to land and water;
- direct skills, literacy, health and nutrition training, and extension services to women; and
- encourage women's involvement in decision-making at community and higher levels of civil society.

Wherever the Fund is working in partnership with national governments, other donors, NGOs and local communities, rural development will become synonymous with the economic advancement of rural women and their households.

IFAD is facilitating the equitable economic advancement of the rural poor by targeting subsectors, which are of particular economic importance to both men and women. This booklet includes a set of loose-leaf sheets on these different subsectors, which describe the Fund's approach to women and some of the effects achieved through IFAD's projects. The sheets illustrate the Fund's work with women in crop production, in small business (microenterprise), in savings and credit, in livestock production and in environmental management. Two additional sheets describe IFAD's initiatives for women regarding tools and technology, and household food security.

The Fund is setting targets and indicators and is developing a corporate scorecard to measure its progress in achieving these objectives. The 1998 gender target is that all project planning includes gender analysis, follow-up provisions and measures to ensure women's participation and membership in decision-making bodies.
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Lack of land for farming is perhaps the severest constraint faced by the rural poor, and one that affects more women than men. In rural areas, there are very few employment opportunities; moreover, work as casual and seasonal labourers in agriculture or construction may not be an option for women. For those with little or no land, some of IFAD’s projects have provided strong support for non-farming activities, such as marketing, processing, and other microenterprises. Self-employment in small-scale businesses presents a constructive option for income generation. In many developing countries, a high percentage of small-scale businesses that cater to local needs are controlled or owned by women. In Latin America, women own between one-third and one-half of all small rural enterprises. Women’s enterprises tend to be relatively small, have informal structures, flexibility, low capital needs, modest educational requirements, high labour intensity, and depend on local raw materials. They are also characterized by their dependence on family labour and limited technical and managerial skills. Commonly, these enterprises are not registered, maintain no business records and do not have access to credit from formal credit institutions. Rural women are active participants in retail trade and marketing, particularly where trade is traditional and not highly commercialized. In many parts of Asia, women market foods such as vegetables; in West Africa, they distribute most major commodities; and in the Caribbean, women account for nearly all local marketing. Through their marketing efforts, women provide valuable links among farmers, intermediaries and consumers. Petty trade, often thought of in the past as non-productive, in fact serves to stimulate the production and consumption linkages in the local economy. IFAD has successfully facilitated a variety of microenterprise developments among the rural poor by helping both men and women form groups in order to gain access to services, including credit. Indonesia’s experience has been especially positive.

The features that characterize rural women’s work—labour intensity, local materials and local markets—also constrain product diversification and market expansion. Other constraints include lack of field-tested appropriate technology, interference by men in the use of capital reserves, lack of infrastructure and transportation, lack of managerial skills, direct and indirect competition with formal enterprises and lack of access to credit and financial services. IFAD has overcome these obstacles in three ways: principally through its loan projects, through technical assistance grants, and by helping focus the attention of national governments, donors and NGOs on improving existing activities and creating new opportunities.
participatory planning exercise that involved 11 prospective provinces and a large number of two to three-day workshops. In addition, the new project, as appraised in 1997, will "improve targeting of women's self-help groups, by increasing the number of women involved in project management and implementation, especially as field extension workers, and by sensitizing managers and implementors to gender issues."

A particularly successful approach has been implemented in the Dominican Republic, where a project created new income-earning opportunities for rural women by developing organizations with both social and economic functions. By diversifying and intensifying agricultural production, enlarging the agricultural area, expanding marketing and improving technology, the project enabled women to add value to their products.

While credit is a problem for all small businesses, the lack of access to credit and financial services is particularly acute for women. In some countries, banking laws contain discriminatory provisions. Inheritance laws, property rights and matrimonial property rules can also work against women. Undercapitalized from the outset, women’s microenterprises tend to start smaller and grow more slowly. Women in developing countries must often rely on informal financing sources that demand high interest. IFAD’s projects have been innovative and successful in providing women with microfinance for microenterprises, and have initiated the process of linking these enterprises with the formal commercial financial sector. Newly designed and approved projects in The Philippines (Rural Micro-Enterprise Finance Project), Bangladesh (Employment-Generation Project for the Rural Poor), Colombia (Rural Micro-Enterprise Development Programme), India (Rural Women’s Development and Empowerment Project), Dominica and Saint Lucia (Rural Enterprise Project), Senegal (Rural Micro-Enterprises Project) and Gabon (Support to Rural Women Project) will carry forward this important
Over the last twenty years, the relationship of men and women to the environment has changed drastically in response to the heavy ecological stress in many areas of poor developing countries. Too frequently, rural women inherit a situation in which their rights and access to cultivable land have decreased, and forest, woodlands and water have grown scarce or disappeared. These women are knowledgeable, experienced and adaptable environmental managers, because sustainable natural systems are fundamental to the survival of their families and their livelihoods. Yet as they collect firewood and water, cultivate their fields, graze their livestock and collect non-timber forest products, these women may be forced to violate their own knowledge of the environment and concern for its sustained well-being. IFAD recognizes that the development of sustainable agricultural systems depends on improving women’s access to land and enabling women to use natural resources in ways that do not deplete or exhaust the resource base.

Women have a vital role in environmental management and development. Their full participation is therefore essential to achieve sustainable development.”

The Rio Declaration on Environment and Development (Principle 20), June 1992

The Intensified Land Use Management Project in the Buberuka Highlands of Rwanda

Loan 314-RW, approved in December 1992, seeks to redress the impact of traditional law on land inheritance, which favours men to the exclusion of women. In this context, women-headed households are particularly vulnerable due to their smaller average size and reduced availability of farm labour. The project has made a special effort to assist female-headed households by ensuring that they are an integral component of the target population. Through the project, families with less than 0.2 ha per family member have priority access to bottom land, and they improve productivity by terracing the hills and adopting improved production practices. In addition, assurances are be obtained from commune authorities to practice affirmative action in favour of women’s groups and resource-poor landless farmers in the allocation of unclaimed rehabilitated marshlands.

The project, which was stalled in 1994 because of political events in the country, has recently been reformulated, extending coverage to the entire province and using a more participatory methodology.
IFAD’s experience shows that both environmental and household food-security considerations can be taken care of when projects protect and enhance women’s access to land and other natural resources. Women’s rights to land under customary laws are often tenuous. Project interventions can change land-use patterns, and this may have consequences for women’s access to land. IFAD has directly addressed this issue in several of its projects. In Swaziland, under the recently approved Smallholder Agricultural Development Project, the Government has given the necessary assurances that land will be made available to women who may not have access under the complex traditional methods of land allocation, which are biased towards men. In Mauritania, the Maghama Improved Flood Recession Farming Project is seeking to redistribute new walo land to 1,200 sharecroppers, many of whom are women.

The Hills Leasehold Forestry and Forage Development Project

In Nepal, the Hills Leasehold Forestry and Forage Development Project (Loan 250-NE, approved in December 1989) was a serious attempt to address environmental issues while protecting and promoting the economic interests of women in particular. This project had the dual objective of raising the incomes of families in the Hills who are below the poverty line and contributing to improving ecological conditions in the area. This was to be achieved by leasing blocks of degraded forest land to groups of poor households. With project assistance to regenerate the land, the goal was to reverse the process of ecological decline while expanding the resource base of the poorest people for their exclusive use. Assured access to additional fodder production from the leased land would increase the potential benefits from livestock production, while also meeting fuelwood and timber needs.

Given their traditional involvement in fuelwood and fodder collection and livestock tending, women were expected to be the principal participants in the project. Thus the project strategy was to integrate women into the mainstream forestry activities rather than develop a specific women’s component. Women, together with men, were expected to be involved in all discussions on the proposals for the development and management of the leased land (e.g., the mix of forage/trees, species selection). Concerted efforts were to be made to bring women-headed households into the project by giving them preference in all selections.

The Mid-Term Review (1996) noted that the project implementation team has worked hard to involve women in all project activities, that 25% of the leasehold members are women and that farmers’ training is given to both husbands and wives. There is an encouraging response from women to the Improved Cooking Stoves programme; they report reduced cooking time and fuel consumption and a less smoky environment within the home as significant benefits. Despite considerable efforts, however, the involvement of women is impeded by the usual gender-specific constraints, including limited mobility, excessive workload, women’s limited role in public affairs, inadequate information flows to women, low literacy and women’s limited access to land and, therefore, collateral. Even greater efforts are called for and are likely to be forthcoming, as the Netherlands Government has agreed to fund the necessary technical assistance.
The importance of livestock in the rural economy is well documented. In pastoral societies, social and economic life is centered on livestock, while in farming societies, some form of livestock is kept in most farming households (although the degree to which animals are integrated with crop production varies with locality). Invariably, women are involved in livestock activities. They are generally responsible for feeding and caring for livestock that are kept near the home; where households own or manage dairy cattle, women are usually responsible for milking and milk processing. Many rural women keep small stock (pigs, goats or sheep), and most raise a few chickens for home consumption and surplus sale. These livestock activities can improve family nutrition, be an important and growing source of farm income, and provide women with the means to accumulate savings. Livestock can be sold for cash in times of need, and women are usually able to retain control over this income. Women’s preferences for livestock are based on tradition and concern for their families, but, in reality, poor women with little land have few alternatives. IFAD recognizes both the roles of women in livestock production and its importance to them. Increasingly, efforts have been made to address the constraints faced by women in livestock production and to ensure that animal health measures and livestock extension recommendations reach women farmers and herders.

**Sichuan Livestock Development Project**

Women in China, as elsewhere, are traditionally responsible for the care of farmyard livestock. Although the design of the Sichuan Livestock Development Project (Loan 233-CH, approved in 1988) did not take gender into account, it nevertheless benefited women. Farm interviews confirmed that women were effectively doing the major share in livestock husbandry. “On average, women work between 2.5 and 5 hours per day at the activities of collecting fodder, cleaning pens or feeding the animals. In addition, women are often the goat herders who take the flocks to pasture, leaving them to graze while they cultivate their fields.” When asked if they found the extra activities related to livestock production a burden, women said that they gladly accepted the supplementary load because of the financial benefits from their labour. Women’s traditional role in livestock activities had given them a significant place in the project, and their reaction was very positive. The project was effective in generating income for all project beneficiaries. In addition, due to China’s socio-economic culture, which is open to the economic advancement of women, they were able to retain control of their enterprises and the incremental income derived from them. However, the Mid-Term Evaluation noted that the project’s technical criteria for selecting among loan applicants certainly did not allow for the inclusion of the poorest of the poor and were likely to exclude many women-headed households.
In 1994, IFAD’s Technical Advisory Division prepared a comprehensive report entitled Women Livestock Managers in the Third World: a Focus on Technical Issues Related to Gender Roles in Livestock Production. It drew attention to the importance of focusing specifically on women in livestock projects, so as to ensure that women receive livestock loans in their own name and that women-headed households are able to benefit fully.

A large proportion of the credit provided by IFAD-funded projects is used by women for livestock loans. The Bangladesh Country Portfolio Evaluation (October 1994) estimated that 75% of all credit funds had been taken up by women and 38% had been used for livestock. Women-headed households are particularly attracted to this investment, which can be treated as an adjunct to their activities around the homestead. The size of the loan required for a typical enterprise is also moderate, within the scope of a poor household, and the production cycle is usually short, with some returns available very quickly. Although women have proved to be the most reliable borrowers with the highest repayment rates, they are often at a disadvantage either because of built-in prejudices or because of lack of knowledge or information. Situations need to be created in which these factors can be realistically overcome. The level and mode of support provided to borrowers are very important. IFAD’s methods of group lending, peer pressure and gender sensitization have frequently produced very favorable results when combining credit for livestock with targeted loans for women.

Women have also benefited from IFAD’s restocking and livestock distribution (credit-in-kind) programmes. In Indonesia, evaluations of IFAD’s Smallholder Cattle Development Project (Phase I and II) (Loans 035-ID and 171-ID, approved in May 1980 and September 1985, respectively) found that women benefited indirectly as the draught power of the cattle reduced the time-consuming drudgery of manual land preparation and freed family time for more productive activities. It noted, however, that for a project to have direct relevance to women, animals normally managed by women, such as goats, pigs and chickens, should be included. Thus the Eastern Islands Smallholder Farming Systems and Livestock Development Project, Indonesia (Loan 396-ID, approved in December 1995), supports...
Credit can help alleviate poverty when loans are used to finance sound investments with cash-flow prospects, allowing for profit and margins for loan repayment. If the increased incomes translate into an increase in household assets, then the project has laid the foundations for a sustainable escape from poverty. However, credit is not a panacea for the poor, and IFAD has recognized this. It can sometimes make their situation worse. Non-productive use of credit does not create income and can lead to problems in loan repayment. To improve the status of a poor woman borrower, her credit funds must be invested properly. Generally, the people know best what type of investment pays in their village economy. Women often start by investing in livestock and then move on to other more profitable activities; a pattern that was borne out in Nepal in the Production Credit for Rural Women project. IFAD facilitates sound investment through genuine participatory planning, and complementary investments in extension, skills training, literacy, group formation and infrastructure. IFAD’s project experience confirms that women are reliable borrowers, with a strong sense of commitment to the rural institution that provides the financial services they require.

“Previously we used to talk a lot about our husbands and children; now we talk a lot about goats, ginger, potatoes, shop-keeping and marketing.”

Woman member of the Production Credit for Rural Women (PCRW) group in Nepal, 1995.
\textbf{WOMEN, SAVINGS AND CREDIT}

\textbf{The Tamil Nadu Women’s Development Project}

in India (Loan 240-IN, approved in April 1989) provides financial services directly to rural poor women with the explicit objective of empowerment. The project now involves more than 4,300 groups and reaches over 10,000 women, many of whom are landless. These former daily labourers on other people’s farms have become small-scale entrepreneurs. Women’s groups have been formed, and group members have been helped to develop and maintain systematic savings, which has made it possible for unregistered self-help women’s groups to open savings accounts. Group lending out of internally mobilized savings has promoted a “repayment culture” among group members. Commercial banks, recognizing their potential as new clientele, are helping these rural poor women graduate to being regular bank customers. The project continues to demonstrate that banks can lend to women’s self-help groups and still have high repayment rates. In addition, there is evidence of considerable social impact on women, especially in well-functioning, homogeneous groups of very poor women, who report a greater degree of self-confidence, greater mobility and greater ease in visiting banks and conversing with officials who visit the village. Encouraged by these achievements, the Government of India has requested IFAD to replicate the experience in other states. In December 1996, IFAD approved the Rural Women’s Development and Empowerment Project, to be financed with the World Bank in six additional states. More than 7,000 women’s self-help groups will be established.

Properly-managed, flexible savings and credit services to groups of rural poor women can contribute to their economic and social advancement. Even the poorest women, when they are included in groups and provided with appropriate support services, can perform as well as other members of the community with respect to savings, loan repayment and the ability to use loans productively. Moreover, when they have surplus income, women tend to accumulate assets so as to protect themselves and their families against times of hardship. Ideally they accumulate productive, time-saving or labour-saving assets, such as land, trees, livestock, agricultural equipment, processing equipment, a bicycle, etc. However, if they are to retain control over the asset, their options may be limited, and in many cultures they accumulate jewelry for this reason.
It is well known that most rural poor women, and particularly women farmers, are overworked. Several IFAD projects have allocated funds towards the alleviation of women’s workload in general, usually focusing on the most time-consuming tasks in which women are engaged — water and fuelwood collection and food processing. IFAD projects have financed village water improvements, communal forestry activities, technology and equipment for women to process such foods as cassava, maize and rice, and milk-processing equipment. IFAD’s cooperation with the Belgian Survival Fund (BSF) in the health and nutrition sectors and in testing and extending fuel-efficient stoves has reaped rewards for women and their households as well as for the environment. Generally, less attention has been given to farming tools and technology that are both appropriate for women and environmentally safe, particularly as many projects tend to increase the quantity and physical demands of women’s crop-production activities. Seeking to fill this knowledge gap, IFAD recently initiated a study (with supplementary funds from Japan and cofinanced with FAO) involving extensive field-level research in five
WOMEN, TOOLS AND TECHNOLOGY

The Oxbow Lakes Small-Scale Fishermen Project

IFAD's technical assistance grant to the International Center for Living Aquatic Resources Management (ICLARM) assessed the socio-economic impact of introducing fish-culture techniques through a demand-driven extension programme for rural households and fish-farming communities in Bangladesh. The programme was conducted within the context and project area of the Oxbow Lakes Small-Scale Fishermen Project (Loan 237-BA, approved in December 1988). Extension of technology packages was tested and their impact on employment, income and nutrition studied. The role of women in allocating labour under each technology disseminated and adopted and the impact on their household and farm workload has also been assessed. IFAD is continuing to support this important work, and successful models for integrating fish and rice production in deeply flooded areas will be replicated in ongoing and future IFAD investment projects in South and South-East Asia and parts of West Africa.

Field discussions confirmed that weeding is the hardest, longest and most tedious job women do, and that the basic tool used is the hand hoe. Furthermore, rural people are aware that the use of the hoe imposes stringent limitations on agricultural production simply because there is insufficient time and labour to cultivate and weed larger areas. Technology other than the hoe is needed, but animal traction, perhaps the most obvious alternative, is still not generally used in the countries covered by the study. Constraints include lack of credit for acquiring animal draught packages, shortage of animals, unfamiliarity with draught animals, cultural taboos and other difficulties for women in managing animal traction and draught implements. Market research has seldom, if ever, been conducted on the tools and implements that would best meet people’s needs, especially those of...
In its early projects, IFAD tended to assume that the farm household was constituted as one production unit managed by a man (the farmer), with family members contributing their resources and labour, albeit with tasks allocated by gender. Through experience, the Fund realized that in reality most farm households comprise two interdependent production units: one more or less controlled by the husband and the other by the wife. Both men’s and women’s farming activities are driven by subsistence and cash needs (which together contribute to household needs, most especially food security), but there are significant differences in how these are carried out. Thus, not only men but also women within the same household are producers in their own right. Field-level acknowledgment of this reality has sometimes been slow because of the wide-reaching implications for agricultural institutions, policies, professionals.

The Jahaly and Pacharr Smallholder Project

Loan 077-GA, approved in December 1981, set out to increase Gambian self-sufficiency in rice production, improve food security and raise incomes in some 40 villages in the project area. Women, regarded as principal beneficiaries under traditional systems of swamp rice production, were expected to “receive major benefits from the project.” The Completion Evaluation Report noted that despite some serious drawbacks, notably the unsustainable and inappropriate dependence on capital- and input-intensive technology, the project had a beneficial impact on women, household food security and nutrition. This was largely because the overall orientation was correct: rice production was and is relatively more important for the poorest farmers, especially women. Even though men tended to take increasing control of the pump-irrigated rice production, the report states that “overall, women certainly gained from the increased availability of food in the household and the significant reduction of back-breaking labour through mechanical land preparation.” Also, “the project increased food security during the traditional ‘hungry’ season, improved the nutritional status of women and children, and decreased mothers’ seasonal stress caused by increased workload, low food intake and increased disease prevalence during the rainy season.”
A more recent project in The Gambia, the Lowlands Agricultural Development Programme (LADEP) (Loan 375-GA, approved in April 1995), incorporates many of the lessons learned from the Jahaly and Pacharr project, while maintaining its important focus on “sustainable improvement of traditional rice production as a means of enhancing food security for impoverished rural households.” The design explicitly recognizes that in Gambian households there is limited interaction between the farming activities carried on by men and women. “In reality, two separate farming systems operate in parallel within the household: a lowlands/women/rice/food crop one and an upland/men/coarse grain and groundnut/cash crop one.” The specific target group is women, who are the traditional rice growers, and the project design includes safeguards to protect their interests, as “there is always the risk that the greater reliability and stability of rice production assured by the project works may attract the interest of men, particularly if rice becomes a marketable crop.” The programme will be demand-driven, and sites will be selected in response to requests from existing rice-growing communities. The engineering technology chosen is proven, simple, low-cost, labour-intensive and easy to build and maintain. The production technology promoted is improved yet low-input. The focus is mainly on addressing transitory and chronic food insecurity of the beneficiary households, rather than generating surpluses for sale. These considerations make it much more likely that women will be mainstreamed as participants and beneficiaries of the project.

"Project emphasis has shifted between cash and food crops, depending on perceptions as to which have the greatest potential for increases in productivity in a given environment. In addition, it has frequently been assumed that rural development requires rural households to become more integrated into the cash economy. Thus, a tendency has been to emphasize cash crops and income generation, at the expense of food security. Projects that intensify cash-crop production inevitably increase dependence on markets and vulnerability to market imperfections and vagaries. These..."
In its two decades of operations, IFAD has initiated and supported many project activities closely associated with greater local availability of food, employment generation for the poor and improved nutrition. Whether implicitly or explicitly, almost all projects have had HFS as a guiding principle. In seeking to mainstream women in all of its projects, IFAD is also reinforcing its efforts to improve the Household Food Security of its target group, given the correlation between women’s production and income and HFS.

Furthermore, IFAD recognizes the critical role of health and sanitation for nutritional well-being. The Fund has integrated HFS and nutrition objectives in a number of projects through parallel financing with the Belgian Survival Fund. In Angola, Eritrea, Ethiopia, Kenya, Mali, Namibia, Rwanda, Somalia, the United Republic of Tanzania and Uganda, IFAD loans providing support for on-farm production and off-farm income-generating activities are complemented by BSF grants in support of primary health care, domestic water supply and sanitation. BSF has pledged that its Phase II operations will focus especially on household food security and improved nutritional status.

The World Food Summit, organized by FAO in Rome in November 1996, provided an important forum in which IFAD could demonstrate its commitment to household food security and explain its approach. The Fund presented a paper highlighting the implications of HFS for poverty alleviation and nutrition policy and action. It stressed the importance of a strong participatory analysis, a gender perspective and the promotion of investments to low-potential areas. The Fund’s
WOMEN AND HOUSEHOLD FOOD SECURITY

The Southern Province
Household Food Security Programme

in Zambia (Loan 368-ZM, approved in December 1994) explicitly uses HFS as a guiding principle for the selection of project activities in order to promote sustainable household food access in low and medium-rainfall areas. The project aims to meet the needs of intended beneficiaries according to their own priorities through participatory research and extension. Gender awareness permeates all activities, recognizing the special constraints faced by women and their needs and responsibilities for HFS and nutrition.

More stable access to food and enhanced crop resilience to natural risks will result from improved research and extension, particularly on soil and water-conservation techniques and diversification towards drought-tolerant crops, with particular attention to the natural basis for, and effect on, the local food base and diet patterns. Agricultural goals will be complemented by improving the accessibility of remote areas, upgrading potable water supplies and diversifying income sources. Household food access in food-deficit periods will be stabilized by better storage practices and distribution of insecticides, and improved market access.

In parallel, WFP will help maintain a “social safety net” of food supplies through food-for-work programmes, and a number of NGOs with local experience will play an active role in their implementation. UNICEF will provide technical and financial support for needs assessment surveys, training of staff, and health and nutrition education.

The Government of Zambia recognizes the need for a national perspective and a set of policies and mechanisms through which it can consistently address the food-insecurity problem. Given this aim, the project, in tandem with other donors, is helping to build the national capacity to collect and analyze food-security data at the household and regional levels, prepare risk maps and profiles of food-insecure groups, and monitor the effects of policy changes.

President underlined the importance of enabling women to raise their productivity and of collaborating with other agencies to produce complementary actions in the fight to end hunger. An important example of the kind of joint effort he advocated is a recently launched IFAD project in Zambia that has HFS as a central objective. The project assists drought-affected households in improving their long-term resilience to food security risks and stabilizing their food access in deficit periods. It also features strong support for a unified national food, health and nutrition monitoring information system (FHANIS), integration into a broader agricultural-sector programme and inter-agency collaboration with UNICEF, WFP and FAO.

“Women are the key to improved HFS and nutrition at the household level. Therefore the development of technologies that relieve women’s time burdens in agricultural production and household maintenance, without sacrificing their ability to earn independent incomes, is particularly critical.”