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.

Microenterprise may be defined as businesses operated by fewer than ten employees, which are owned and operated by the poor, irrespective of their product or service.

1 This section relies heavily on Women in a Changing Global Environment, 1995. United Nations, New York, Chapter II, Section D. to which IFAD contributed.
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.

In Africa, IFAD’s continued emphasis on sustainable use and conservation of natural resources was reinforced through the Fund’s Special Programme for Sub-Saharan African Countries.
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. 

**WOMEN AND LIVESTOCK PRODUCTION**

**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

"Goats probably can contribute more to improving
the lives of rural women and landless peasants in the
Third World than any other animal."
From Women Livestock Managers in the Third World, Staff Working Paper,
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.
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
countries in sub-Saharan Africa. The purpose of the study, Production Tools for African Women Farmers, was to ascertain what the human, socio-economic, cultural and technical contexts were for the possible improvement of women's farm production technology. Information was obtained, inter alia, through focus group discussions involving more than 1,600 rural people, of whom approximately 1,250 were women.

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

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**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.
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, and projects. Yet lessons have been learned and are increasingly being reflected in the design of IFAD’s projects in crop production. The following box illustrates how experience gained in The Gambia contributed to the design and orientation of a new project.

**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.

“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.”

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...