



EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY OVERVIEW

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Women play important roles as producers of food, managers of natural resources, income earners, and caretakers of household food and nutrition security. Giving women the same access to physical and human resources as men could increase agricultural productivity, just as increases in women's education and improvements in women's status over the past quarter century have contributed to more than half of the reduction in the rate of child malnutrition. In many countries, increasing assets that women control also has a positive impact on the next generation, particularly on education and health.

Despite improvements in building women's capabilities, gender gaps in entitlements—the resources that women can command through available legal means—continue to persist. Improvements have been greatest in increasing opportunities to invest in and make use of human capital, but smallest in assuring women's rights to natural and physical capital. These disparities have serious consequences for wellbeing, not only for women themselves, but also for their families and for society.

Empowering women is key to achieving food security. These briefs consider different strategies for empowering women by strengthening their asset base—natural and physical capital, human capital, social and financial capital—and by providing the legal and institutional framework to guarantee their command over resources.

NATURAL AND PHYSICAL CAPITAL

Natural capital (land, water, trees, livestock, and other natural resources) and physical capital (buildings, houses, infrastructure such as roads and electricity, transportation, and various technologies) are the most tangible forms of assets. They play a major role not only in economic production, but also in providing security against difficult times. Rights to land and houses, in particular, also convey status and power within a community.

Yet these assets are unequally distributed between men and women. Even where women are primarily responsible for food production (as in many African societies), land is owned or controlled by men. Women acquire use rights through relationships to a man—usually a husband or father; maintaining those rights depends on continuing the relationship. As a result, women's productivity is often constrained because they do not have rights to make decisions, and often cannot get credit without land rights. Just as significantly, women's dependence on men for use rights reduces their security because they can lose the right to use land if they are widowed or divorced. Thus, measures to increase women's control over land are important strategies to empower rural women.

Women often have primary responsibility for domestic water uses like drinking, cooking, and washing. Lack of access to clean

convenient water sources costs women millions of dollars and hours in time and labor to fetch water, and adds the burden of caring for those ill from polluted supplies. Responsibilities to collect water or care for the sick can also limit girls' school attendance. Domestic water supply programs often overlook women's productive uses of water for irrigation, household gardens, livestock, or other enterprises. Irrigation and other water supply programs need to make stronger efforts to include women and to ensure that they have decisionmaking rights over water.

Limited in their control over land, women may try to accumulate other assets, such as livestock, that are culturally and economically valuable, and provide needed micronutrients. Expanding women's control over livestock contributes to their empowerment and their family's welfare by increasing their incomes and access to nutritious food, as well as by increasing their skill base, confidence, and social networks. Roads, transportation, and communications infrastructure may also empower women by offering greater mobility for marketing, seeking health care, attending school, and networking. This is especially important to women who are often tied to their homes. Infrastructure that supplies energy can reduce the time or drudgery for food processing, cooking, and cleaning, freeing women's time for other productive activities, caring for their families, or even much-needed recreation. Technology designed specifically to address their needs can empower women by increasing their productivity or reducing their workloads.

HUMAN CAPITAL

In contrast to natural and physical capital, there have been dramatic improvements in women's human capital capabilities in the last few decades. In the last twenty-five years, life expectancy has increased 20 percent faster for females than for males, fertility rates have declined, and gaps in educational attainment have begun to close. Such investment in women's human capital is important, since women are both agents of and beneficiaries of development. Investment in their human capital, more than any other form of investment, increases women's capabilities, expands opportunities available to them, and empowers them to exercise their choices. And there is evidence that women, their families, and their countries—and the world, by extension—will benefit in terms of improved food and nutrition security.

Improving women's education is probably the single most important policy instrument to increase agricultural productivity and reduce poverty. Women's education also leads to lower fertility and child mortality, as well as better health, nutrition, and educational outcomes for children. Despite this, in many poor countries, notably in Sub-Saharan Africa, women's educational



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levels are still low, and in other regions, such as South Asia, gender gaps in schooling are still large. Policymakers have thus attempted to experiment with subsidies and service delivery schemes in order to increase women's education.

For many poor women, working as agricultural wage laborers may be their only contribution to family income. Often, women face barriers to working outside the home, resulting from cultural preferences for female seclusion, or domestic responsibilities such as childcare and providing fuel and water. Returns to female labor increase with female education, so higher rates of female labor force participation are typically observed in countries and regions with higher levels of female education. The Latin American experience suggests that progress is possible for women in the labor market, although barriers to female employment—lack of child care and racial and ethnic discrimination, for example—still exist.

Women's health and nutrition demonstrate most vividly the intergenerational payoffs to investing in women's human capital. Unlike disease, nutritional status is cumulative over time, and influences the nutritional status of the next generation. Malnutrition that occurs during childhood, adolescence, and pregnancy has an additive negative impact on the birth weight of future babies. Social, economic, and cultural factors, as well as the biological requirements of childbirth and lactation, have led to women's higher vulnerability to malnutrition relative to men. Women need to be empowered to look after their own nutrition as well as those of their families.

SOCIAL AND FINANCIAL CAPITAL

Working through groups is one major mechanism through which outside programs and women themselves can improve the status of women. In fact, the networks and collective action that groups generate are being recognized as assets in themselves. Social capital may be one asset in which gender inequalities are not as pronounced, or in which women even hold an advantage. Microfinance is perhaps the best-known type of program that works through women's groups. Group savings, credit, and insurance programs for women substitute collective action through the groups for conventional assets (such as land) as collateral.

Although microfinance programs may include insurance provisions, broader safety nets are required to reduce women's vulnerability to unexpected changes in weather, prices, economy, health, or relationships. Family and friendship networks have historically provided some measure of social security, but they have often been inadequate for the very poor, and pressures of migration and broader change are breaking down the institutions that provided such security. Thus formal, externally assisted safety net programs with explicit provisions for women are also required.

LEGAL RIGHTS

Finally, legal and institutional frameworks provide the basis for women to legitimately lay claim to all the types of assets mentioned above. Legal rights and voice in the political system are

“political capital” that enables women to strengthen their rights over other assets. In many countries, constitutions state equality before the law as a foundation of the legal system. International conventions such as the Convention on the Elimination of Discrimination Against Women (CEDAW), the Fourth World Conference on Women in Beijing in 1995, and the follow-up Special Session of the General Assembly (Beijing+5) have also played an important role in promoting women's legal rights and helping nongovernmental and advocacy groups in countries to make their national governments accountable. While many countries have promulgated statutory laws to reform discriminatory customary practices, they have often had unintended effects. If women are poor and uneducated, they may not be aware of the provisions of the law. Egalitarian laws and norms work best when both men and women have economic opportunities. Reforming the legal system and increasing women's asset base are thus complementary activities needed for women's empowerment.

RECOMMENDATIONS

Empowering women by strengthening their control over a range of assets is critical for enhancing their welfare as well as improving the status of future generations. Three broad types of action are required:

1. Change statutory laws to strengthen women's entitlements and increase the enforceability of their claims over natural and physical assets. Gender disparities in natural and physical capital persist partly because the legal framework supports property rights systems that are biased against women. Social and cultural institutions also need to be changed to create an environment where women can realize their full potential.
2. Design and implement creative programs enabling women to use and benefit from their own resources and capabilities. Such programs could include groups that provide women opportunities to build social capital or substitute for their lack of physical and financial assets.
3. Increase women's ability to actively participate in the development process by changing perceptions and increasing awareness of both men and women themselves. Women need to be empowered to make their own choices and to respond to increasing opportunities. Investing in women's human capital through education and training and removing barriers to the productive use of women's time and energy are key to sustainable and gender-sensitive food policy.

For further reading see *Women: The Key to Food Security; Looking Into the Household, Issues Brief 1* (IFPRI, June 2000); L. Smith and L. Haddad, *Explaining Child Malnutrition in Developing Countries: A Cross-Country Analysis, Research Report 111* (IFPRI, 2000); R. Meinzen-Dick, L. Brown, H. Feldstein, and A. Quisumbing, “Gender, Property Rights, and Natural Resources”

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY LAND RIGHTS

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Land assets, including soils, home sites, and crop, grazing, and forestland, are important everywhere. But in countries where agriculture dominates, ownership of land is politically significant and directly associated with power. Command over property is, arguably, the most severe form of inequality between men and women today. Despite its prevalence, gender differences in rights to land are one of the most poorly documented dimensions of gender inequality and figure in few statistical systems.

Poverty is inversely correlated with household land ownership. The landless are more vulnerable, especially in famines, and have higher infant mortality rates. Women and children suffer disproportionately from shocks when their rights to household resources, including land, are mediated through men. Direct access to land minimizes women's risks of impoverishment and improves the physical well-being and prospects for her children. Even small plots provide access to natural resources that contribute to survival, security, and economic status. Furthermore, since many types of development specialists seek out only heads of household with secure tenure status, direct access to land also indirectly facilitates access to agricultural support services.

Land rights increase women's power in social, economic, and political relationships. Rural women claim that secure land rights increase their social and political status, and improve their sense of self-esteem, confidence, security, and dignity. By diminishing the threat of eviction or economic destitution, direct and secure rights to land can increase women's bargaining power in their families and participation in public dialogue and local political institutions.

An important policy issue is whether customary tenure systems that are locally enforceable and have adapted over time or formal statutory systems that are legally or morally bound by universal conventions can provide women with greater and more secure access to land. Central to this debate is the question of whether human rights, including rights to land, are seen as universal or as relative to cultural, religious, and national rights. While no clear answer exists, a simplified comparison of the two types of tenure systems reveals key challenges for policymakers aiming to improve women's land rights.

CUSTOMARY OR FORMAL?

Land rights, in both statutory and customary tenure systems, fall along a spectrum that roughly corresponds to degrees of power. This spectrum accommodates diverse and fluctuating interests and provides different people with different bundles of rights. The entitlements a woman holds determine where she fits on the

spectrum, from full ownership with all entitlements at one end to landlessness without entitlements at the other. In both systems, most women are located somewhere between these two extremes.

Both customary and formal tenure systems evolve and can accommodate short-term changes and opportunities. Customary systems usually regulate access to resources according to membership in a lineage, community, or household. These systems operate most effectively when land is relatively abundant and most land users know one another and have regular and direct contact. Formal systems are most effective where land values are high and land transactions among strangers are frequent, requiring transparency and public records to reduce information asymmetries.

Even in formal tenure systems, unwritten rights often coexist with the limited number of rights that are actually recorded in registries or titles. In practice, however, the codification of customary rights has often strengthened and concentrated land rights of individual, senior, male household heads over multiple other interests, resulting in only a small percentage of the population, and strikingly few women, holding land certificates or titles in developing countries. Joint titling appears promising, but its application is, as yet, too limited in time and scope to judge.

SECURING RIGHTS

There are essentially two ways to enhance women's land rights. One is to protect or increase the security of existing rights. The other is to create new rights or increase the range of rights over which women have control. The comparative advantage of customary tenure systems is an institutional capacity to support existing land rights, while for formal systems it is the capacity to create new rights.

A woman's rights are secure when she can use or manage land in a predictable fashion for a defined length of time. Security of tenure consists of three dimensions: definition, independent control, and enforcement.

The first component is clarity in duration and content of rights. Very limited rights, such as fuel wood collection, can be secure if they endure over time. The content of customary rights can be ambiguous, however, since they are established through oral contracts that are frequently modified and reinterpreted. A promising area for policy development is the clarification and registration of women's customary use rights. Tenure security for women could be improved by establishing contracts protecting widows and children from eviction or by developing leasehold contracts documenting the duration and scope of women's land rights to permit planning and managing of land and income use.

A second component of security is independent control—a



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factor greatly diminished because of the derivative character of women's rights to land. For most women, land rights are derived from their relationships to men: fathers, husbands, or brothers. The difficulty in distinguishing rights of different household members also contributes to the, sometimes false, assumption that women in landed households share these rights and that women's specific land rights need only be defined when they head households. But in most cases, unlike men, women cannot liquidate, trade, or retain derived land rights when the male link is lost. Continued access to land depends on a woman's fulfilling or negotiating a constantly changing set of obligations and expectations defined by the men who hold the rights.

A third dimension of security of tenure concerns women's ability to defend and enforce their land rights. Tenure security depends upon women's capacity to lobby for and promote their interests and upon whether the formal and customary authorities vested with the power to protect women's land rights share these interests and have a strong imperative to uphold them.

For improvements in tenure security to become operational, they need to be socially acceptable to formal and informal governing bodies with different norms and values. Policymakers need to identify partners capable of influencing the attitudes, priorities, and incentives that govern political and group decisions.

Proposals for improved tenure security also need to be administratively viable. Customary land institutions are familiar and convenient to rural women, reducing the transaction costs that prohibit recourse to formal land administration services. But this social and physical proximity can also be repressive. Government offices and land registries can introduce new principles, maintain public land records, and offer a neutral forum in which women can effectively press their claims, but require transparent and consistent procedures and affordable transaction costs. In many countries, these institutions are inefficient, corrupt, time consuming, and complex. Few women have the political connections, know-how, money, or physical proximity needed to secure land rights within them. A challenge for government planners is to build a land administration capacity capable of more efficient land transfers than customary inheritance systems. Another challenge is to develop a robust, affordable and accessible dispute resolution procedure. Such a procedure needs to have a quasi-judicial footing, consistency in its operation, impartial and informed officials, a court-based appeal process, and the support of both men and women.

CREATING RIGHTS

Where there is political will, formal tenure systems can be better suited than customary ones to rapidly creating new land rights for women. However, two major formal mechanisms—land reform and land markets—have not resulted in positive change. A brief examination of these experiences highlights areas for future policy attention.

Land reforms associated with new political regimes and government- or project- based land redistribution have induced significant changes in landholding patterns, poverty, and inequality while adversely affecting women almost universally. Only an estimated 4 to 25 percent of the beneficiaries of Latin American

land reforms in the 1960s and 1970s were women. Similarly low percentages continue to characterize donor-driven resettlement and irrigation projects. Clearly, to improve women's property rights, land reform policy must focus political will on favoring women in redistribution through stable, capable institutions.

Changing policies that regulate land markets is a second formal mechanism for creating new rights. However, where women can legally purchase land, in practice only wealthier women and women's groups have the income to compete in the market. Nepotism, preferential treatment, and complex, expensive procedural requirements restrict entry to land markets. Policy should focus on reducing the administrative transaction costs and barriers faced by poorer buyers and women.

Women do not form a single group or always act in solidarity. Coalition building and negotiated reform can help to induce positive change. Cross-sectoral alliances, unions, and lobby groups can build a shared awareness of common positions among women, encouraging joint action. Women and like-minded citizens who have formed viable civil society groups or cooperatives have, on a small scale, not only succeeded in purchasing land, but have also increased their capacity to leverage relationships of power and manipulate public opinion and legal contexts. These shifts in public attitudes are critical for creating the convergence of values that support changes in tenure systems.

CONCLUSION

Enhancing women's land rights requires that they become a political priority and a legal possibility; it also requires administrative viability, social acceptability, and moral legitimacy. Complementary policies must address women's limitations in exercising and enjoying their land rights. Even with assured land rights, investments in property require access to financial markets and information, extension, and other services. Policymakers should be aware of the complexity of tenure systems and how legal principles associated with land rights can be subverted when put into practice. To bring about substantial progress, integrated joint action is required of each category of stakeholder noted below, in keeping with their distinct objectives:

- **Women** must know what rights to land they can claim and how to claim those rights;
- **Formal and customary land administration officials and services** must develop the administrative capacity and discipline to process records and claims in support of women.
- **National governments/parliaments** must approve regulations that create the fertile ground on which positive change can take root.
- **The general public** must recognize and accept that women's rights to land are ultimately in the interests of a broader populace, and create the popular support needed for political change.

For further reading see B. Agarwal, *A Field of One's Own: Gender and Land Rights in South Asia* (Cambridge University Press, 1994); L. Gray and M. Kevane, "Diminished Access, Diverted Exclusion: Women and Land Tenure in Sub-Saharan Africa," *African Studies*

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY WATER RIGHTS

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Empowering poor rural women with adequate water rights means strengthening their access to water for both domestic and income-generating uses. Better access to water improves women's health and incomes and liberates them from the daily drudgery of fetching water. Income-generation through gardening and farming, livestock, aquaculture, forestry, and other water-based enterprises constitutes the mainstay of rural livelihoods, but women's opportunities for water-based income generation are still too limited.

Women's improved access to water can be negotiated relatively easily when new water resources are developed. Women need to obtain an appropriate portion of larger supplies of water. However, when the available water sources remain the same, competition for water risks is harsh. Worldwide, growing populations with higher living standards are making ever greater claims on finite fresh water resources for agricultural, domestic, industrial, and other uses. In an increasing number of river basins, the physical limits of available water resources are being reached. And pollution deteriorates water quality. Marginalized water users, especially poor women, risk losing even the limited access to water that they now have. Growing absolute water scarcity and pollution hit poor women hardest.

WATER USED FOR HOUSEHOLD CONSUMPTION

Water used for drinking, cooking, washing, and cleaning contributes to the welfare of all household members. Like other responsibilities for household welfare, the responsibility to provide water for consumption is gendered. In rural communities men may be responsible for the construction and maintenance of domestic water infrastructure, while women ensure that water is permanently available in the home, although other patterns have been reported as well. When the government or private vendors sell domestic water for cash, either men or women or both may be responsible for that household expenditure.

The gender issue at stake is the intrahousehold division of responsibilities for household welfare. A common long-term vision is that spouses should equally share these unpaid domestic chores. In the short run, however, in poor urban and rural areas, the main issue is that poor men, but especially poor women, need to be liberated from the often exorbitantly high cash or labor costs for mediocre water service and low-quality sanitation. What is widely recognized as a basic human right, namely access to safe drinking water and sanitation, needs to be concretized. Whether the private sector or public sector is most effective in realizing this right is an open issue, but public

financial support remains necessary. In any case, water supply projects become considerably more effective if men's and women's complementary intrahousehold roles and perspectives are incorporated in project design and implementation, up to decisionmaking levels.

WATER USED FOR INCOME-GENERATION

Water as input in farming and other productive activities generates an income that is mainly controlled by the manager of the enterprise. The manager is usually also the one who makes investments in infrastructure construction and operation to harness water for her or his enterprise. In order to increase women's incomes from water-based enterprises, access to water and water infrastructure are important factors, but access to land, markets, skills, credits, and so on also critically determine the ultimate profitability of women's enterprises. But even more fundamentally, in areas where most women are excluded from own economic opportunities, water alone as one input cannot contribute much. A comprehensive perspective is indispensable. Take, for example, the issue of water for cropping.

Depending upon the gender of the majority of the farm decisionmakers in a specific site—for example in an irrigation scheme—male-managed, dual-managed, or female-managed farming systems can be distinguished. In sites with dual-managed or female-managed farming systems, where women are about half or the majority of farm decisionmakers, water for irrigation directly contributes to women's farming enterprises. Therefore, irrigation agencies that supply water, and in some cases also reallocate the land that is newly brought under irrigation, need to target both men and women farmers on the same footing. However, ample evidence has shown that irrigation agencies, whether state or nongovernmental organizations, have ignored the gendered organization of agriculture and interacted exclusively with male farmers, mostly with the local administrative and political elite. Women farmers (and poor male farmers) were typically excluded from these negotiations in which the rights to newly developed water and irrigated land were set. This resulted in the erosion of women's pre-project status and resource rights. Conversely, agencies that took the gendered organization of local farming as their starting point and included both women and men in irrigation institutions and land and water rights, empowered both women and men farmers, tapping the productivity of both groups. Men, women, and the project all gained.

The need for gender-balanced allocation of rights to water



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and irrigated land is most obvious where female- and dual-farming systems already prevail. Examples can be seen in southern and eastern Africa, West African wetlands, and, often, on homesteads. Recent interventions that have attended to gender have proved to be smooth and effective. Not only in African countries, but also in India, small schemes that irrigate women-cultivated homestead lands have been successfully constructed for and managed by women's groups. A major challenge today is to develop and widely disseminate affordable, small-scale land- and water-management technologies, such as treadle pumps, bucket drips, and water harvesting techniques. With these technologies more poor rural women and men can obtain access to larger quantities of water. Synergy with marketing, input provision, and other rural development efforts should foster more productive use of the water.

At the other end of the spectrum are the male farming systems, such as the large-scale canal irrigation schemes in Pakistan and India. In these systems, women are primarily unpaid family laborers who perform transplanting, weeding, and harvesting. At best, when husbands are absent, wives can help to irrigate the land or fulfill canal maintenance obligations. Thus, the local farming system excludes the majority of women from decisionmaking positions in the household enterprise. Women's categorical exclusion from community-level, male-dominated irrigation institutions is virtually uncontested.

Even where male farming systems dominate, a minority of women farm in their own right. They belong not only to de jure and de facto female-headed households, but also to male-headed households, especially if land is in married women's names and farm sizes are small. These women often have no formal water rights and may face strong taboos against farming, irrigating, and interacting with "strange men" for input purchase and marketing and in the water user associations. Either male relatives or neighbors take tasks over, or the women do the work themselves, contesting social norms. This dispersed minority of women farm managers and irrigators in male farming systems needs support for achieving stronger water rights and gaining membership and leadership positions in water user associations. The economic empowerment of the majority of women through water-based farming is only feasible if the range of conditions for profitable, women-controlled enterprises is addressed in a holistic way. Women's access to land and forward and backward linkages are as important as women's access to water.

WATER RIGHTS UNDER GROWING WATER SCARCITY

In rural areas in developing countries, a single water source is typically used for multiple purposes, such as irrigation, livestock, fisheries, washing, and, often, for drinking as well. Communal rules for water access are set and implemented through highly complex interactions among the various user

groups and local authorities. Technical, institutional, and legal interventions by outsiders may strongly impinge upon local arrangements. Upstream water takers and polluters who share the same river basin further affect local water availability, use, and regulation. From local to basin level, large-scale water users and administrative, political, or economic elite tend to dominate these interactions, excluding the weaker segments of society. Poor women's multiple water needs for their own welfare and that of their families often and blatantly get overlooked.

New opportunities have emerged to redress this neglect. The last decade has seen substantive efforts worldwide toward integrated water governance in order to address growing competition for adequate, clean water. This has been accompanied by new, formal, legal frameworks and new water management institutions at basin level that call for genuine representation of all water users' interests. Community-based integrated water management institutions and local water tenure arrangements in rural areas are to be linked with these new basin-level institutions. Poor women's water needs should get utmost priority from local to basin level.

In sum, the agenda for gender-inclusive and pro-poor water governance in rural areas entails

- Abolishing the excessive labor and cash costs incurred by poor women and men in meeting basic domestic water needs, while fostering equitable sharing of costs between men and women;
- Developing and disseminating affordable technologies to more poor rural women and men so that they have access to more water collectively and individually;
- Collaborating with other gender and rural-development initiatives to foster women's independent entrepreneurship and make the range of water-based, income-generating activities more profitable;
- Informing poor women and men about new water-governance initiatives from local to basin level and including them effectively in the design of new institutions; and
- Ensuring, under competition for water, that water is reallocated from large-scale users to small-scale users, to meet both women's and men's water-related basic needs for health and income.

For further reading see Douglas Merrey and Shirish Baviskar, eds., *Gender Analysis and Reform of Irrigation Management: Concepts, Cases and Gaps in Knowledge*, workshop proceedings (Colombo, Sri Lanka: International Water Management Institute, 1998); Barbara van Koppen, *More Jobs per Drop: Targeting Irrigation to Poor Women and Men*, (Amsterdam: Royal Tropical Institute, 1998); and R. Pradhan et al., eds., *Water, Land, and Law: Changing Rights to Land and Water in Nepal*, workshop proceedings (Kathmandu,

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY RIGHTS TO LIVESTOCK

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More than 70 percent of rural people own livestock. It provides a higher share of household income among poorer and landless families, especially for women, than among wealthier ones. Demand for livestock products is expected to double in developing countries in the next twenty years, making it the fastest growing agricultural sector. To maintain and expand the benefits this growing sector can bring to resource-poor women, new policies and practices must protect women's ownership and use rights, favor small-scale operations, and provide strong training programs in group development and the production, processing, and marketing of animals and products.

Women's livestock projects in developing countries are increasing. When rural women have access to cash or microcredit, they usually choose to invest in livestock, which provide food, cash, draft power, and fertilizer, and gain value through reproduction. With increasing male outmigration and the feminization of rural poverty, women have a greater need and desire for livestock to improve their food security and income levels.

Livestock may be distributed to alleviate malnutrition, because foods of animal origin, including milk, eggs, and meat, contain high-quality protein and needed calories, vitamins, and minerals. Livestock have important cultural meanings, and their exchange through gifts builds social capital. It is increasingly recognized that animals under women's control are more likely to improve family nutrition and education than similar assets held by men. Heifer Project International (HPI), an international nongovernmental organization with nearly sixty years of experience with grassroots-based livestock development, has found that with careful planning women's livestock projects can lead to both economic success and empowerment.

ANIMAL OWNERSHIP

Women benefit most when they have decisionmaking authority about the animals they manage, even without legal ownership rights. Women's rights vary by culture, class, and type of animal. Asserting claims to smaller species such as goats, sheep, poultry, and pigs, rather than cattle, camels, or buffalo, is usually easier for women. Micro-livestock (guinea pigs, silkworms, snails, honeybees, and rabbits) are especially important. It is easier to operate a productive enterprise with smaller animals, since the initial costs are lower. Profits may be low, but so are the risks, and men are less likely to interfere. When possible, women prefer to own larger animals such as dairy cattle, because they are more profitable and bring greater personal status.

Women often have access to livestock through family ties. A man may own a donkey but permit his wife to use it to carry water

or vegetables, increasing her productivity by saving time and labor. A man with a dairy cow may sell the morning milk but permit the women to use the evening milk for household consumption.

However, livestock projects that distribute animals to families do not necessarily benefit the women in the household. Women usually provide most of the labor for stall-fed dairy cattle and other animals kept near the home, but may not realize benefits commensurate with their contribution, limiting their incentive to increase production. Traditional usufruct rights and ownership are in transition due to privatization and commercialization, so project planning must intentionally include labor and benefit analysis for all family members.

With privatization, women often lose traditional rights to both household animals and land, since ownership and decisionmaking become concentrated in a single, usually male, individual. This is a real risk when women's traditional activities such as dairying or poultry production are commercialized, and there is no replacement of their income. Policies encouraging privatization should consider gendered impacts, so that poor women are not further disadvantaged.

Joint ownership is a strategy to protect a woman's right to household livestock after a husband's death. Heifer Project requires the wife as well as the husband to sign its livestock contract, to prevent "property grabbing" by the man's relatives when he dies. Local authorities are asked to enforce the contract. Projects with polygamous families decide on the most equitable contracts to protect women's future livelihoods.

Some livestock schemes allocate animals only to women, assuming they make decisions independently and will improve their bargaining position by bringing wealth into the household. These projects are most successful when men are included in discussions of workload and benefits, so that the project does not increase women's workload but her husband takes the income. As with any form of microcredit, appropriation or domestic violence may occur when men's interests are not addressed. In Kenya, some women's groups maintain legal ownership of animals and may remove them from homes where a husband treats his wife badly.

WORKING WITH GROUPS

Women's empowerment is strengthened through group action and support. Group discussions help communities explore women's decisionmaking power, especially over large and valuable animals, so that men do not feel threatened. Facilitation by a respected leader or professional helps clarify the benefits of livestock to all family members.

Heifer Project requires a written contract with all project



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recipients to “repay the loan” through “passing on the gift.” This involves giving the first female offspring (or cash equivalent) from a cow, goat, or other animal to another needy family in the same group. The payback is essential for active participation in group training and other activities. Projects that hand out animals without requiring repayment usually fail. Projects have better success where animals are managed by individual families rather than by groups, unless there is a strong tradition of group herding.

COMMERCIALIZATION

Managing their own small-scale livestock enterprises provides rural women with more benefits than paid employment as unskilled workers on large-scale commercial operations typically managed by men. Also, serious environmental and animal welfare problems associated with large-scale confinement operations can usually be avoided on small-scale farms.

Women are the majority among the increasing number of peri-urban livestock producers providing milk and meat to informal urban markets. Many governments try to regulate their activities due to legitimate public health concerns. Including women when planning sanitation or marketing improvements is critical so they do not lose their livelihood to industrial-scale producers.

Women’s livestock activities have the potential for great financial success, but they need strong financial training to avoid losing control to men when expanding their enterprises. Cooperatives have also helped many small-scale male farmers market their products, but may disadvantage women. If meetings are held when women are busy with other tasks, they cannot effectively participate in decisionmaking. Sometimes women form their own cooperatives. Other solutions include electing women to the co-op managing committee, or changing the rules regarding membership, payment, and meeting times. In Uganda and India, women opened group bank accounts that only they could access to receive their dairy payments.

Commercialization of livestock production can affect family nutrition and women’s status if all of the milk, rabbits, or chickens are sold rather than used for home consumption. This risks increasing women’s financial dependence on men by having to ask for money to purchase food they once produced.

Some livestock programs include human nutritional education and should address both men and women. Men can determine food distribution patterns, while women often only control food preparation. Out of respect, a woman in Tanzania or Bangladesh would not limit the high-quality food of animal origin she offers to her husband in order to improve her own or her children’s diets. Often, husbands, when well fed themselves, are not aware that other household members receive less. In times of nutritional stress, women typically reduce their own food intake the most. Thus, although nutritional education is traditionally a women’s program, targeting men can benefit the entire household.

TRAINING

Animal distribution or credit schemes without technical training have limited success. Technical training helps women ensure that their rights to livestock lead to increased food, income, and deci-

sionmaking power. Training programs that are held in the local language and provide child-care and meals increase the chances of meaningful participation by women. One day of village-based, hands-on, and participatory training is best for illiterate women with restricted mobility. Follow-up, refresher courses and farm visits are also important. Single-sex groups often help women improve their confidence with unfamiliar tasks, such as working with large animals, without interference from men.

Training in animal health and management, and access to veterinary care can control animal diseases that reduce productivity, especially with exotic or crossbred animals. In developing countries, most veterinarians and livestock extension specialists are men and target their expertise to other men. One solution is to recruit and train more women as professionals, another is to train and reward all professional staff for providing outreach to women. Existing women extension agents—now mostly home economists—can be trained in animal husbandry, which is important to all rural women.

In remote areas, community animal health workers may provide the best type of animal health care. When women are selected and trained, they perform as well as men and increase other women’s use of animal health services. Unfortunately, the numbers so far are small. Successful recruitment strategies target older women with fewer domestic responsibilities or husband and wife teams, when contact with the opposite sex is severely restricted. Having women work in pairs is also helpful.

CONCLUSION

Most women owning livestock report that the animals provide food security, income, and status in the community. They are more portable than land and crops and are a “living savings bank” that may be used throughout the year. Women with limited resources who receive animals through group distribution schemes also note that the group itself provides numerous benefits, such as increased confidence and leadership skills. In general, women prefer to work with all-women groups until they feel confident enough to speak in the presence of men. Membership in mixed groups offers access to additional valuable assets. By joining community-level committees, women begin to influence more of the decisions that affect their lives.

Livestock projects can be the entry point for other types of group-based interventions on health and sanitation, education, and land rights. Training in animal reproduction increases groups’ ability to discuss human reproduction and health. Group savings can increase women’s potential to invest in other enterprises. The social contact builds trust and mutual support for crisis times. In HPI’s experience, the attraction of livestock and their tangible benefits create the economic opportunity, while the social impacts provide the most significant and long-lasting results. ■

For further reading see J. Curry, “Gender and Livestock in African Production Systems: An Introduction,” *Human Ecology* 24 (No. 2, 1996); M. Niamir-Fuller, *Women Livestock Managers in the Third World: A Focus on Technical Issues Related to Gender Roles in Livestock Production*, IFAD Staff Working Paper 18 (1994); M. Richter, *Who Milks the Cow? Gender and Development in Livestock Farming*, Schriftenreihe der GTZ No. 261 (German Agency for

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY TECHNOLOGY

THELMA R. PARIS, HILARY SIMS FELDSTEIN, AND GUADALUPE DURON

FOCUS 6 • POLICY BRIEF 5 OF 12 • AUGUST 2001

More than twenty years of experience with research and development has shown that technology is not neutral. Women are vital to food security and family well-being and their need for labor-saving and income-generating technologies is acute. However, most research and development programs from the 1970s through the mid-1990s only partly recognized women's contributions to the development process and the effect of the process on them. As a result, new technologies often had detrimental consequences not only to the economic security and social status of women and their families but also to these programs' and projects' ability to meet national and regional development objectives.

Women's work, particularly in rural areas, is arduous and time consuming. Women and children carrying heavy loads of wood and water, and women pounding grain, are familiar images. Increasingly, though, girls are also headed to school, studying science, and contributing to technology development. Three areas of technology research and adaptation can make substantial contributions to rural women's well-being and empowerment: agricultural production and postharvest processing, information technology, and energy.

AGRICULTURAL AND POSTHARVEST TECHNOLOGIES

During the 1980s and 1990s, agricultural research of the Consultative Group on International Agricultural Research (CGIAR) brought new visibility to women's roles on the farm. For sixteen years, researchers allied with the Women in Rice Farming Systems network based at the International Rice Research Institute (IRRI) carried out sustained research with women farmers throughout Southeast Asia. They developed both the technologies that addressed women's specific interests and knowledge and the means for conducting gender-sensitive participatory research. Technologies—improved germplasm, crop management and cropping systems, and machinery—were tested and evaluated in specific rice-farming environments using gender analysis, participatory methods, and a systems perspective by a multidisciplinary team of researchers (see box).

In West Africa, scientists at the West Africa Rice Development Association (WARDA) used biotechnology to develop a rice variety with the high yields and shatter-resistance of Asian rice and the drought resistance and broad leaves of African rice. The new variety substantially reduces weeding requirements, lightening a task usually performed by women and children. Despite such initiatives, national-level progress has been slow and more attention to women's needs is required. As more men migrate to urban areas, family labor becomes scarce, soil fertility declines, and more poor rural women become farm

RICE AND RICE-RELATED TECHNOLOGIES WITH POSITIVE BENEFITS FOR WOMEN FARMERS

Technologies	Positive benefits for women farmers
Modern glutinous rice variety	Increases land productivity Provides independent income from sale of glutinous rice cakes
Postharvest machinery for processing rice: rice huller; rice micro mill; rice flour mill	Reduces drudgery of hand pounding Increases volume of rice processed Saves time and provides flexibility in time use Provides additional income Empowers women individually and as a group
Rice husk stove	Reduces use of purchased energy Uses available biomass
Integrated pest management	Increases savings on pesticides Reduces/eliminates harmful effects of pesticides on human health and food in the natural habitat
Upgrading of poultry breeds Use of local crop byproducts as ingredient for swine ration	Provides women independent income Increases profitability of backyard swine production

managers, women need labor-saving and knowledge-based technologies to improve the productivity of both land and labor.

INFORMATION TECHNOLOGY

Information technology (IT) has a strategic link with poverty reduction. The Internet, email, and wireless mobile phones top the list of new tools. IT can directly empower the poor by offering access to services historically unavailable to them because of high cost or lack of infrastructure, particularly in rural areas.

Buying, selling, or renting IT equipment to others is a source of income. In Bangladesh, Grameen Telecom makes loans to those who wish to buy wireless phones and rent them to neighbors. "Phone ladies" benefit from rents and timely access



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to market prices for agricultural products or handicrafts. This new income source allows women to invest in other small businesses, household improvements, or their children's education. While IT could increase women's access to new information in areas where road networks are relatively less developed, access to IT in rural areas is still rare. Where IT is provided in village cyber cafes, access to them may be hampered by women's lack of mobility, the limited hours of service, and safety conditions. Most uses of IT require literacy and education, suggesting that girls' schooling is an essential precondition to their equal access. However, the Honey Bee Network in India transmits information to illiterate women farmers with pictures and voice.

ENERGY

In rural areas, energy from biomass is used for cooking and heating; and energy from human and animal labor performs other tasks. At the household level, the major use of biomass is cooking, but food processing, especially milling and hulling, is the most arduous work. Biomass is now declining as a resource and electrification is limited. To reduce dependency on carbon sources, increase power, and reduce women's labor burden, reliance on wind power, micro-hydropower, and solar photovoltaics is growing. These small, flexible energy sources also offer entrepreneurship potential, for example, in supplying lamp parts in Bangladesh. Energy for lighting, from photovoltaics and batteries, contributes to public safety—a particular concern for women and girls.

In the 1980s, fuel-efficient stoves were introduced in developing countries to reduce women's labor, conserve fuel, and decrease pollutants causing poor health. Acceptance was slow: engineers' designs did not meet women's needs, and women often lacked independent funds with which to buy them. Now, as engineers work more closely with women and local artisans, modified stoves fitting women's criteria are becoming acceptable.

CONSEQUENCES FOR WOMEN

Technology has tremendous potential for enhancing women's welfare and their empowerment. Low-cost, reliable sources of energy for processing, cooking, and lighting can provide a great leap forward for meeting rural women's practical needs for less burdensome work, improved health, and more time. Selling or renting technology or using it for better market access contributes to women's empowerment as her income gives her a stronger bargaining position in household and community decisionmaking. However, experience has shown that when the use of a new technology starts to produce income, whether it is a newly profitable crop or new processing equipment, it is often taken over by men. Care in developing the technology in ways that empower women so they control it is essential.

GENDER-SENSITIVE PARTICIPATORY TECHNOLOGY DEVELOPMENT

Most technologies are bound up in hardware and their products are goods to be sold or used. Questions of access and control are central in determining actual benefits to women. Twenty years of research on appropriate technologies for women and agriculture provide well-tested guidance on how to develop technologies to assure their acceptability to, likelihood of success for, and ability to empower women users. Such efforts require commitment and attention. They have the following elements:

Checking assumptions at the door. Women's invisibility in research and technology development results from several erroneous assumptions. The most salient is that the household head is male and that he is the knowledgeable source of information. Second, it is assumed that his decisions represent the views of the whole household. A third is that scientists, engineers, and planners can develop, without talking to customers, new germplasm and other technologies that would be readily accepted by poor rural women farmers.

Delineating target groups carefully. Women are not a homogenous group and often have different interests. Ethnicity, race, and class are interwoven with gender. There are different categories of women: women from poor landowning households; women from landless households; and female heads of households. Landowners will benefit from technologies that are labor saving and drudgery reducing. Landless women will benefit from mechanical technologies such as a rice mill, but they might be displaced by some labor-saving technologies such as direct seeding and herbicide use if alternative employment and income opportunities are absent.

Forming multidisciplinary teams. Increasingly agricultural research includes social scientists and gender specialists. This is rare in information technology and energy programs where measures of hardware rather than social impact are common. Gender specialists should pair with scientists and focus on the technology questions as well as the gender issues.

Using a gender-sensitive participatory approach. When working with women farmers and entrepreneurs, include participants in each stage of hypothesis testing, planning, design, and evaluation. Women's knowledge, preferences, and feedback are necessary for a proposed technology to fit its niche, or to identify the niche for which technology is needed. This applies equally to information technology and energy.

Working with, or helping to form, women's social- or economic-based associations. Often women are more empowered in a group than they are as individuals. In groups, they can develop their own arrangements in managing and sustaining new technologies. Working in a group, women build their capacity for bargaining as individuals and finding ways to retain the ownership and control of new technologies. ■

For further reading see Thelma Paris, "Bringing Women from the Margin to the Mainstream of Rice Research and Technology Development: Strategies and Lessons Learned" (PhD thesis, School

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY EDUCATION

ELIZABETH M. KING AND HAROLD ALDERMAN

FOCUS 6 • POLICY BRIEF 6 OF 12 • AUGUST 2001

Increasing women's education is a key ingredient for women's empowerment. While many studies worldwide have documented the importance of women's education for its impact on child schooling and nutrition, education is also important for women themselves. Basic education is the foundation for developing the flexible skills needed to participate in knowledge-intensive economic activity. Those who lack access to basic education are likely to be excluded from new opportunities, and where long-standing gender gaps in education persist, women will be at increasing risk of falling behind men in their ability to participate in development.

Female primary and secondary enrollment rates and average years of female schooling have generally risen over time. In East Asia and the Pacific, Latin America and the Caribbean, and Europe and Central Asia, girls' gross primary enrollment rates have reached 100 percent. Girls' primary enrollment rates have leveled off in Sub-Saharan Africa at around 54 percent. Absolute levels of female enrollment and schooling remain lower in Sub-Saharan Africa than in other developing regions, with female secondary enrollment rates of 14 percent in 1995.

Gender equality in schooling has also improved since the 1970s, although gains have been slow and uneven for the poorest regions. East Asia, Latin America, and Europe and Central Asia have the highest gender equality in education. The other regions, starting from higher initial levels of gender inequality, have also registered noteworthy declines in gender disparities in primary and secondary enrollments between 1970 and 1995. Nonetheless, South Asia continues to have the lowest gender equality in education. Women in South Asia have only half as many years of education as men, and female enrollment rates at the secondary level are only two-thirds of male rates. Closing gender gaps in education—and closing them at a quicker pace—are thus important development challenges to policymakers, especially in South Asia, Sub-Saharan Africa, and some countries in the Middle East and North Africa.

This brief focuses on three policy instruments that show the most promise for promoting gender equality in education, given the tools policymakers have at their disposal:

- Reducing prices and increasing physical access to services;
- Improving the design of service delivery; and,
- Investing in time-saving infrastructure.

PRICES AND PHYSICAL ACCESS TO SERVICES

Parents' decisions to invest in girls' education is more sensitive to the price of education than their decision to invest in boys' education. A study using data from nearly ninety countries over three decades finds that price elasticities of demand for primary and secondary enrollment as well as total years of schooling are between 12 and 21 percent higher for girls than for boys. This greater sensitivity results from parents' perception that investment in girls yields lower returns to the household than investment in boys. Studies on private returns to schooling do not confirm this perception: in fact, the proportional increase in wages from an additional year in school is greater for girls than for boys. Even where the private returns to education do not differ systematically by gender, demand for girls' education could be affected by gender differences in effective returns realized by parents. In societies where women move to their husbands' household and thus have limited ability to transfer resources to their parents, investments in daughters appear less desirable.

In addition, the costs of investing in girls' and boys' human capital may differ. Even with equal tuition, costs for uniforms and travel may be higher for girls. In Ghana, India, Malaysia, Pakistan, Peru, and the Philippines, for example, distance to school is a greater deterrent to girls' schooling than that of boys. Parents may have to pay higher transportation costs if they do not want their daughters to walk long distances or walk alone to school. Clothing or uniform costs may be higher where parents are reluctant to send girls to school without proper attire. In Tanzania, for example, households spend as much as 14 percent more to send a girl than a boy to school.

The opportunity cost of children's time in school-related activities may also be higher for girls than for boys, especially in poor and rural areas, where there are strong gender norms for household tasks and where girls tend to work longer hours than boys when both market and nonmarket work are concerned. In Kenya, where girls often care for younger siblings, lowering the price and increasing the availability of preschools freed up girls' time from childcare and increased their school attendance.

Since girls' schooling is more sensitive to actual and opportunity costs, reducing the cost of schooling offers some of the most promising policy interventions to promote female education. For example, a school stipend program operating in Bangladesh since 1982 subsidizes various school expenses for girls in secondary school. According to the first program evaluation, over the first five years girls' enrollment rates in the pilot areas rose from 27 to 44 percent, a level more than twice



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the national average. After girls' tuition was eliminated nationwide in 1992 and the stipend program was expanded to all rural areas, girls' enrollment climbed nationally to 48 percent. More girls appeared for exams and enrolled in intermediate colleges. Boys' enrollment rates also rose, but not as quickly as girls' rates did.

Two recent programs in Balochistan, Pakistan, and one in Colombia provide further support for the potential impacts of prices and better physical access. The fellowship program in Quetta, Balochistan's capital, helped community-based organizations establish schools in poor urban neighborhoods, using subsidies that were based upon the number of girls enrolled. While these schools could admit boys so long as they made up less than half the enrollment, the subsidy to the school did not depend on boys' enrollment. In rural Balochistan another program increased the number of local girls' schools. It did so by involving parents in establishing the schools and by subsidizing the recruitment of female teachers from the local community. Girls' enrollment rose 33 percent in Quetta and 22 percent in the rural areas. Both programs appear to have expanded boys' enrollment as well, suggesting that increasing girls' educational opportunities may have spillover benefits for boys. Finally, as a result of Colombia's national education voucher program in 1992, designed to increase continuation from primary to secondary school, low-income students who received vouchers through a lottery completed a tenth of a year more schooling than their counterparts without vouchers, a statistically significant effect that is larger for girls than for boys.

DESIGN OF SERVICE DELIVERY

Both school system design and community involvement can improve girls' educational outcomes. In some settings parents are more willing to send their daughters to a single-sex school. In some, it is very important that teachers are female. In Balochistan, staffing coed schools with female teachers, most of whom were recruited locally with the involvement of parents, has been key to breaking down cultural barriers to sending girls to primary school. And physical facilities that ensure some privacy for girls have helped. In Bangladesh's coed schools, the availability of separate toilet facilities has helped raise girls' school enrolment and attainment.

Parents' demand for girls' education appears to be more sensitive than their demand for boys' education with regard to the quality of schooling, the extent of learning, and teacher attitudes. In the Northwest Frontier Province in Pakistan, girls promoted to the next grade based on academic achievement are 70 to 90 percent more likely to continue in school than those held back or promoted without learning. But merit-based promotions appear to matter less for boys—those who are promoted for achievement are only 50 percent more likely to continue than those held back or promoted for other reasons.

Similarly, in Bangladesh and Kenya, studies based on household survey data show that the quality of teachers affects the demand for girls' schooling more than that for boys.

Attitudes are also important. A recent study in Kenya found that girls in primary school are particularly affected by negative attitudes and discrimination. For example, whether teachers think math is important for girls and whether boys and girls receive (and perceive) equal treatment in the classrooms significantly affect girls' (but not boys') propensity to stay in school. Parental attitudes have a similar effect. In households where parents think schooling is more important for boys than for girls, holding other factors constant, sons attain higher exam scores than those in households with no such attitude. Changing attitudes among parents, teachers, and principals will require long-term efforts. To this end, training staff, reviewing and revising school curricula, and educating parents can all play important roles in ensuring that gender stereotypes are not perpetuated in the classroom and in the community. Bangladesh's successful stipend program for girls has included a public awareness campaign that stresses the value of schooling in a manner that shifts the stigma away from having an adolescent child in school toward not having one in school.

INVESTMENTS IN TIME-SAVING INFRASTRUCTURE

Investments that reduce distance to school can help female enrollment rates in part by reducing the opportunity cost of schooling for girls. Similarly, increasing access to local health care facilities reduces the time women and girls need to spend on in-home care for sick family members. Equally important are investments in basic water and energy infrastructure. In most settings, collecting water and fuelwood is largely the responsibility of women and girls. In Ghana, Tanzania, and Zambia, women account for two-thirds, and children—mostly girls—spend between 5 and 28 percent, of household time devoted to water and fuel collection. Investments in time-saving infrastructure benefit all household members, and girls in particular. For example, in rural Morocco having wells or piped water increases the probability that both girls and boys will enroll in school. But the impact is considerably larger for girls, who are responsible for collecting water. These investments mean fewer interruptions to women's paid work and to girls' schooling. ■

For further reading see Jooseop Kim, Harold Alderman, and Peter F. Orazem, "Can Private School Subsidies Increase Enrollment for the Poor? The Urban Fellowship Program," *World Bank Economic Review* 13 (No. 3, 1999): 443-65; Elizabeth M. King and M. Anne Hill, eds., *Women's Education in Developing Countries* (Baltimore, Md., USA: Johns Hopkins University Press, 1993); and World Bank, *Engendering Development Through Gender Equality in Rights, Resources, and Voice* (Washington DC and Oxford: World Bank and Oxford University Press, 2000).

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY LABOR MARKETS AND EMPLOYMENT

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FOCUS 6 • POLICY BRIEF 7 OF 12 • AUGUST 2001

Employment opportunities for women are critical for empowerment and food security. Extensive empirical evidence demonstrates that increasing the share of women's income in the household considerably improves family and social welfare, given women's likelihood to invest more than men would in children's human capital. Increasing women's earnings and share of family income has also been shown to empower women by strengthening their bargaining power in the household. Higher levels of employment and earnings for women thus contribute not only to current economic growth, but also to future progress. Women's earnings are especially important for the growing number of female-headed households.

Experiences in Latin America and the Caribbean (LAC) provide critical information about the extent and nature of women's employment in a developing region, the need to remove persistent barriers to improved employment opportunities, and the recommendations required on the policy front. Female labor force participation rates (the percentage of women in the labor force) are high in LAC, and have increased substantially over time. Household surveys documenting this trend include both formal and informal sector work for pay, but exclude women's unpaid labor in the home. In the Caribbean, women's labor force participation increased 20 percent between 1980 and 1997. In Central America it increased 26 percent, and in South America a staggering 56 percent. Female labor force participation rates in LAC are, on average, higher than those in the Middle East and North Africa, on a par with trends in Asia and the Pacific, and lower than those in Sub-Saharan Africa, the transition economies of Eastern Europe, and the industrialized nations. Distinguishing features of the region include relatively high rates of urbanization and female education, and low rates of participation of women in agricultural production. An estimated one-quarter of households in the region are headed by females.

Women's involvement in the LAC labor market is by no means homogeneous. When we consider labor force participation rates for a broad spectrum of women (age 15-64 in both urban and rural areas) we see a wide variance, ranging from under 40 percent in Nicaragua and the Dominican Republic to over 60 percent in El Salvador and Uruguay (Figure 1). Furthermore, within countries there are important divisions between women who are rich and poor, black and white, indigenous and non-indigenous. LAC has the dubious distinction of being the region with the highest level of inequality in the world, and this defining feature is reflected in the labor market.

FIGURE 1. LABOR FORCE PARTICIPATION RATES FOR LATIN AMERICAN WOMEN AGES 15-64



Notes: Surveys are from 1998 or 1999 except for Peru (1997), Mexico (1996), and Dominican Republic (1996). All surveys are national except for Uruguay and Argentina which are urban only. For more on the surveys, see the first suggested reading at the end of the brief.

Moving beyond macro level analysis, women's employment also plays an important role at the household level. Analysis of household survey data for 18 countries reveals that women are contributing, on average, one-third of total household income in LAC. In the Colombian case, the figure rises to as high as 50 percent.

Education is one of the most important factors accounting for increased female labor force participation in the region (Figure 2). With some important exceptions women in LAC have closed the gender gap in schooling. Other factors that have driven increased participation of women in the work force include a decline in their spouses' earnings, a drop in fertility rates, an increase in the productivity of housework, and an increase in opportunities for women within the labor market.

Notwithstanding the progress that many working women in LAC have made, challenges remain. A recent International Labour Organization (ILO) report found that "women need much higher education levels than men to compete for the same employment opportunities: four years more to earn the same income, and two years more on average to have similar opportunities for formal-sector employment." In 1998, unem-

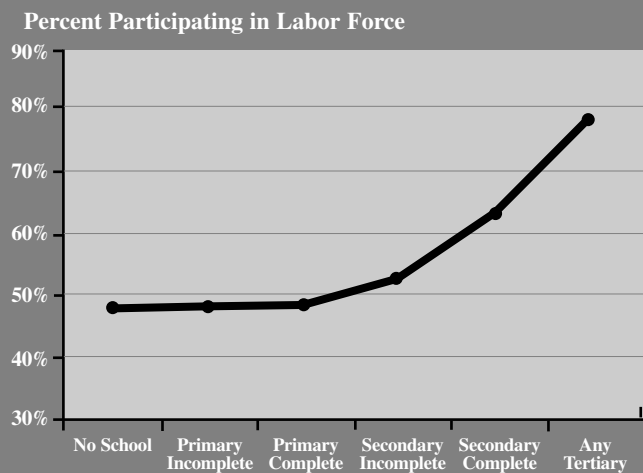


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FIGURE 2. LABOR-FORCE PARTICIPATION BY SCHOOLING LEVEL AMONG LAC URBAN WOMEN, AGES 30-45



Source and Notes: The graph represents an average of 18 countries in the early 1990s. For more on the data see the first suggested reading at the end of the brief.

ployment rates among women were almost 50 percent higher than among men, particularly in low-income groups.

While wage gaps between men and women have narrowed over time, they persist in many countries. Compared to other developing regions in the late 1990s, women in LAC countries earned wages roughly comparable to those of men. In 13 of the 15 countries with available data, the wage ratio is above 80 percent, and a third of the countries have wage ratios exceeding 90 percent.

On the other hand, occupational segregation—the clustering of women in traditionally “female” occupations such as teaching, domestic service, and office assistance—has proven to be firmly entrenched in LAC. The region has the highest rates of occupational segregation by gender in the world. Confining women to a limited number of occupations has high equity and efficiency costs, and it contributes to less than optimal investments in female education, given the accurate perception that women lack access to the full range of occupations.

Labor market challenges such as unemployment, wage gaps, and occupational segregation are greater for poor women, as well as for women of indigenous or African descent. In the world of work, as in other spheres, poor and socially excluded women face more constraints. Hence, policies to promote women’s labor force participation need to actively target the poor and explicitly attend to issues of ethnic and racial discrimination.

Such policies should work on three fronts: improving women’s human capital; reducing barriers to female employment; and raising social awareness through campaigns to challenge the assumptions and behaviors of educators and employers that limit women’s choices and opportunities. In the first area, education (see Brief 6 in this set) is key, with a special emphasis on improving education levels for indigenous girls. In contrast to the regional average, the gender gap in education has actually been worsening among the indigenous population. Job-related training, both pre- and in-service, can also empower women to participate more effectively in the labor market.

Lack of adequate childcare provides one of the principal barriers to female employment. Much of the occupational segregation that is seemingly “voluntary” actually occurs because a lack of childcare services impels women to choose sectors that permit combining work and childcare. Women pay for this increased flexibility by being consigned to the informal sector or to jobs with lower wages. Various studies have demonstrated that access to affordable childcare increases female labor force participation and earnings. Reproductive health services and programs to prevent domestic violence also have positive repercussions on women’s employment and earnings.

Finally, policies need to change the way employers and educators think about women’s employment. Hard numbers must be used to dispel myths about the expense of employing women. For example, recent ILO research provides evidence from four LAC countries that the “extra costs” of employing women, such as maternity leave or childcare, turn out to be quite insignificant. Indeed, bearing these costs in the short run reduces the long-run cost of absenteeism and job turnover, and permits firms to retain more experienced women workers. Social marketing campaigns can be designed to convince employers that “pigeonholing” or underpaying female employees is not only a loss for the employees involved, but also makes the firm less productive and competitive. Educators at all levels need to encourage LAC girls, particularly girls of indigenous or African descent, to pursue studies in nontraditional areas.

LAC experience clearly demonstrates that progress is possible for women in the labor market. However, gains have been substantially more significant for richer, more educated women who are not members of groups facing racial or ethnic discrimination. The challenge of the next millennium will be to extend these same opportunities to all women. ■

For further reading see Inter-American Development Bank (IDB), *Women at Work: A Challenge for Development* (forthcoming); and IDB, *Economic and Social Progress in Latin America, 1998-1999 Report: Facing up to Inequality in Latin America* (1998). For evidence on the private costs of maternity leave and childcare see International Labour Organization. *Panorama Laboral 2000* (ILO, 2000).

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY

HEALTH AND NUTRITION

STUART GILLESPIE

FOCUS 6 • POLICY BRIEF 8 OF 12 • AUGUST 2001

The health and nutritional status of women is important for both the quality of their lives and the survival and healthy development of their children. Adequate nutrition is a human right for all, and the two-way link between nutritional well-being and women's social and economic capabilities needs to be better reflected in policy and programming.

Nutrition policy and most nutrition interventions in developing countries are mainly aimed at reducing young children's malnutrition. To this end, a woman, as a pregnant and lactating mother, may be the target but not the intended beneficiary. While both the child and the mother may benefit, such a narrow approach is likely to limit the overall effectiveness of nutrition interventions and the sustainability of their impacts. This brief therefore argues for greater focus on female health and nutrition through the life cycle, as opposed to the traditional concerns with maternal nutrition during pregnancy and lactation.

WHY A LIFE-CYCLE APPROACH?

Adopting a life-cycle approach to both the analysis of nutrition problems and the choice of interventions emphasizes that nutritional status, unlike disease, is cumulative over time and not an isolated incident. It also highlights the centrality of nutrition in maintaining women's health.

Poor nutrition often starts in utero and extends, particularly for girls and women, throughout the life cycle. It also spans generations. Malnutrition that occurs during childhood, adolescence, and pregnancy has an additive negative impact on the birthweight of future babies.

In 2000, an estimated 25 million babies in developing countries were born malnourished. This is a major global human-development problem with profound consequences at many levels in society. A low birthweight baby who suffered intrauterine growth retardation as a fetus is not only born malnourished but also continues with a far higher risk of dying in infancy. If she survives, she is unlikely to significantly catch up this lost growth later and will be more likely to experience developmental deficits. Furthermore, nutritional deprivation in utero may "program" a newborn for a life of scarcity, predisposing the individual to later cardiovascular and endocrine diseases when the child's system is later confronted by a world of plenty. It has also been hypothesized that the "nutrition transition" (that is, the shifts in dietary patterns and lifestyle that have resulted from urbanization and rapid economic development) accelerates the emergence of such outcomes.

Malnutrition has major consequences for women, affecting their health, productivity, and overall quality of life. It may also affect their chances of survival. Of the four main causes of

maternal death in childbirth, three (hemorrhage, infection, and obstructed labor) are related directly or indirectly to nutrition.

Pre-pregnancy weight, pregnancy weight gain, and iron status are critical indicators of pregnancy outcomes for both the mother and the newborn. Anemia is pervasive among women in the developing world, and its effects are devastating. They include debilitating fatigue that limits capacity for economic productivity and childcare, compromised immune function, widespread maternal death in childbirth, and damage to the fetal brain.

Adolescent girls are particularly vulnerable to the effects of malnutrition. Underweight adolescent girls may not finish growing before their first pregnancy. Still-growing adolescents are likely to give birth to a smaller baby than mature women of the same nutritional status, due to poorer placental function and competition for nutrients between the growing adolescent and the growing fetus.

Adolescent pregnancies also confer a higher risk of maternal and infant mortality and pre-term delivery. Maternal mortality ratios for 15-19 year olds have been found in Bangladesh to be twice as high as those for 20-24 year olds. These grave risks are further heightened by the fact that pregnant adolescent girls are less likely to use antenatal and obstetric services.

MAGNITUDE AND CAUSES OF WOMEN'S UNDERNUTRITION

Insufficient attention has been given to the extent, causes, and consequences of women's undernutrition. Even among pregnant women, it remains largely uncounted and unreported. Few nationally representative studies have been done.

In the mid-1990s, the World Bank estimated that 450 million adult women in developing countries were stunted due to undernutrition during childhood. It has been conservatively estimated that about 250 million women are at risk of iodine deficiency disorders, and almost two million were blind due to vitamin A deficiency. Around half of all adult women in developing countries (745 million) are anemic. Deficiencies of iodine and iron are known to affect females throughout infancy and childhood disproportionately, as well as before and during pregnancy.

A major current issue for women's health and survival, and for development in general, is HIV/AIDS, which affects men and women but is not gender-neutral: women are more at risk of HIV infection than men. Biologically, the risk of becoming infected with HIV during unprotected vaginal intercourse is between two and four times higher for women than for men. Socioculturally, women are more susceptible to HIV/AIDS and other sexually transmitted diseases (STDs) because the norm of



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virginity restricts adolescent girls' access to information about sex, and increases risk of sexual coercion. Male power is often manifested in sexual violence. Women's economic vulnerability increases pressures for them to exchange sex for food or money. Women are also less likely to seek treatment because of the predominant culture of silence regarding sex stigmatizes women who try to access STD treatment services. HIV/AIDS also exacerbates social, economic, and cultural inequalities that define women's status in society (for example, inheritance practices). And it is a life-cycle phenomenon as mother-to-child transmission of HIV dramatically demonstrates.

Throughout the life cycle, female nutrition is affected by complex interactions among the following types of factors:

- Social, economic, and cultural factors that include social status, female discrimination, and fertility patterns that influence both exposure to and consequences of disease;
- Individual behavior and psychological factors, including dietary practices, reproductive patterns, health-seeking behavior, and use of health and nutrition services;
- Biological factors (age of menarche, menstruation, pregnancy, and increased risk of infections); and
- Access to, quality of, and quantity (coverage) of health and nutrition services.

To summarize, there are several important reasons why women's health and nutrition should be considered part of an intergenerational continuum:

First, the consequences of women's undernutrition for child survival and development are at least as important as the direct biological effect of undernutrition on the fetus during pregnancy and infant during lactation. Second, even if the goal was only to increase birthweight, a focus only on pregnant women would be inadequate for two reasons: (1) it would fail to take into account pre-pregnancy weight, which is one of the most important determinants of birthweight, and (2) reaching and targeting women during pregnancy is difficult. Third, the traditional lack of emphasis on women's nutrition has probably limited the impact of high profile initiatives such as "child survival" and "safe motherhood." Fourth, emerging evidence on the fetal origins of disease further strengthens the case for smoothing imbalances throughout the life cycle and taking a long-term perspective. Fifth, women will be more likely to be motivated to participate in program activities with clear benefits for themselves as well as for their children.

WHAT SHOULD BE DONE?

Both the magnitude of female undernutrition and its enormous social, economic, health, and development consequences demand stronger action. Interventions exist to break this intergenerational cycle, or to make it positively reinforcing, by attending both to female malnutrition from adolescence through pregnancy and lactation and to the promotion of growth of the newborn, preschool, school-age, and adolescent child.

Programs need to be inclusive but focused, aimed both at raising the floor of female nutritional status throughout their lives, thus smoothing life-cycle nutritional imbalances, and at maximizing impacts.

Direct nutrition action needs to focus on both macro- and micronutrients, on energy intake and energy expenditure, on disease prevention, and, above all, on strengthening the capacity for and practice of caring for women and adolescent girls. Efforts are needed to space births, avoiding now widespread maternal nutritional depletion. Mothers need a recuperative interval of at least six months following cessation of breastfeeding. Accessible, good-quality pre- and postnatal services run by supportive workers are essential for enabling early registration of pregnant women, providing counseling about nutrition and reproductive health, and providing access to contraception. Adolescent pregnancies need priority attention.

One particular issue deserves highlighting here. The existence of widespread female anemia is scandalous. In a world in which iron supplements have long been known to prevent and control anemia, this condition still directly or indirectly causes at least 120,000 women to die each year in childbirth. The constraints to large-scale programmatic effectiveness are known; the technologies and systems for treatment exist. But the commitment has just not been there to give the issue priority status and make the programs work.

Another priority for advocacy is to mainstream the use of birthweight as a fundamental indicator of human development. Birthweight is a critical indicator of the life cycle of malnutrition, a marker not only of maternal nutritional status but also a leading indicator of the nutritional and health status of the child, and even her/his chronic disease risk in adulthood. Advocates must get this message across so that better birthweight data are collected and used. Finally, there is a need for vigorous advocacy and communication aimed at delaying first pregnancies until adolescent girls have become young women in their twenties.

Such direct actions complement the struggle for achieving long-term goals of gender equity and women's empowerment. Where social and cultural factors prevent women and girls from realizing their full potential, vigorous and sustained advocacy for a life-cycle approach to health and nutrition is crucial.

In sum, investing in female nutrition through long-term, comprehensive, life-cycle based programs holds major potential for breaking the intergenerational cycle of malnutrition, with multiple benefits for women, children, their households, and, cumulatively, for nations. ■

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY SOCIAL CAPITAL

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FOCUS 6 • POLICY BRIEF 9 OF 12 • AUGUST 2001

Many development programs for women often work through or involve existing women's groups. Whether providing women with microfinance or extension services; increasing women's access to and control over land, water, livestock, and livestock products; or improving women's employment opportunities, these programs aim to go beyond the direct benefits that they deliver and become an instrument for empowering women through social capital.

Social capital refers to networks, social relationships, or connections among individuals in a community, such as civic associations, social organizations, or family and kinship ties. It is a concept that has come to take center stage in development, especially in grassroots participation and empowerment efforts and in reaching the poor. International organizations, governments, and nongovernmental organizations (NGOs) have enthusiastically embraced the concept as an alternative to government or market-based approaches, with the World Bank hailing it as "the missing link" in development. Working through groups also reduces the cost of delivering services to many individuals, making the outreach of programs more cost-effective.

Social networks, developed through formal organizations, kinship, neighborhoods, work groups, or informal interactions, are a critical component of social capital. Networks facilitate communication, coordination, and the provision of information on the trustworthiness of individuals. They create obligations and expectations of reciprocity among their members. They are assumed to generate social capital such as generalized trust and norms, or common understanding. Social networks therefore facilitate collective action and institutional effectiveness.

Women draw upon a range of social networks for personal and family livelihood. Building upon this, many development interventions work through various forms of women's groups or kinship ties. Research in Honduras illustrates that women's groups can be vehicles for both individual and collective women's empowerment in decisionmaking. In Zimbabwe, women in areas with dense networks of women's associations played a more effective role in decisions relating to location of water points, management of finances for the repair of their water pumps, making of water-use rules, and other aspects of water management. Such women were likely to occupy important positions on water committees and be involved in collective decisionmaking meetings. They were trusted and listened to by others because of their record of good conduct in the other associations in which they participated. This suggests that networks indeed do generate social capital for individuals, leading to more participation and trust, and creating a "virtuous circle" of participation.

But to what extent do social networks really empower women in decisionmaking? Are they a public good benefiting all in the community, or only those individuals participating in strong networks? This brief draws particularly on evidence from Zimbabwe to answer these questions.

ROLE OF INDIVIDUALS

Although networks may indeed empower women and help build and maintain social capital, there is evidence to suggest that the characteristics of individuals also play a role. Research from Zimbabwe, suggests that it is women participating in multiple networks who are likely to be empowered and thereby to seek greater decisionmaking roles. Such women volunteer for positions in water committees because they have learned habits of trust, such as reliability and communication. They are also likely to perform well in their leadership positions and actively participate in collective decisionmaking meetings. Other individual characteristics of these women were a good reputation in their communities and competence in their work.

FAMILY AND KINSHIP TIES

Family and kinship ties can generate social capital and empowerment. Marital status is an important factor in shaping participation. Evidence from Zimbabwe shows that married women are likely to be elected into positions of decisionmaking and take an active role in collective decisionmaking meetings because they are better trusted and respected. They can indirectly influence higher-level decisions through their husbands and their own kinship networks. Their married status allows them access to more networks and thus enables them to generate more social capital. Among married women, however, class and individual characteristics are also important factors. Married women from wealthier households are more likely to achieve decisionmaking positions.

At the same time, the role of the family in empowering women should not be romanticized, since kinship institutions are also sites for the reproduction and transmission of patriarchal relations within society. Evidence suggests that they may be the site of mistrust, conflict, and deception, and may stifle women's freedom of speech and ability to exercise individual choice. In some societies, husbands can refuse their wives permission to occupy decisionmaking positions or attend decisionmaking meetings. In these situations, family and kinship ties are not necessarily empowering to women, but may actually constrain women's ability to develop their own networks and to construct and benefit from social capital.

This complex relationship between kinship ties and



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women's empowerment raises questions of how social capital is linked to family and kinship ties and to individuals.

EXCLUSIONARY ASPECTS OF SOCIAL NETWORKS

Although social networks promote cooperative action, institutional effectiveness, women's empowerment, and social capital, they may also have a dark side. They can be grounds for intolerance and lack of openness, for example, the mafia. They may also operate in ways that exclude others as the trust and norms that they generate are empowering only to the "insiders." Richer women, for instance, are likely to form their own networks, while other women's networks tend to be formed along the lines of marital status, religious affiliation, ethnicity, interest, and age. Research from Zimbabwe illustrates how disadvantaged women, especially those who are poor or not densely networked, are generally excluded from decisionmaking processes. They often lack information even about schedules for community meetings. At the same time, networks operate in complex ways, and do not always strictly follow these social differentials. For example, two women, whether both rich or both poor, may develop different types of networks that vary according to their individual circumstances.

Although the literature often presents horizontal networks as the determinant of participation and women's empowerment, research illustrates that vertical relationships of power are the context within which groups form and operate. For example, research in Zimbabwe shows that effective women leaders often are those already linked to networks of power by marriage, birth, and wider networks. Their linkage with power structures legitimizes their credibility, indicating that networks tend to reproduce and reinforce locally specific power relations.

Social networks often operate along gender lines, although literature tends to treat them as gender-neutral institutions. While they may indeed empower women, there are also indications that networks reflect the gendered nature of power relations between men and women. Women and men frequently belong to different networks, and many women's projects are set up or operate through women-only groups. While these groups can be important for ensuring women's participation and building their self-confidence, such networks often cannot command and exercise as much authority as men's networks. Under these circumstances, strategies of empowering women through social networks may further isolate them from mainstream decisionmaking processes.

These exclusionary aspects of networks raise some questions. How can we ensure the inclusion of the socially disadvantaged as well as the building of democratic principles in community decisionmaking? To what extent can we rely on social networks as instruments for empowering women as both a social category and as individuals, given the differences among women?

LESSONS FOR GROUP-BASED PROGRAMS

Networking requires time, especially when formal group meetings are required. Women in poor households face particularly

serious time constraints because of their various livelihood activities and childcare responsibilities. Membership fees may create a further barrier to participation by poor women, who have limited control over cash resources. Furthermore, women with little education may feel they will be perceived as "ignorant" or having nothing to contribute, or they may feel they will not be listened to and that it is therefore not worth their time and effort to participate.

To include poor women, programs that work through membership groups need to choose convenient times and locations for meetings. Contributions of time, cash, and other resources should be kept affordable. The organizations need to deliver benefits that the women and their families value. The benefits could be tangible, such as credit, livestock assets, or education, or intangible, such as increased confidence in members' ability to interact with outsiders. For example, a women's group in Bangladesh reported that a major benefit of working with an NGO group for vegetable production was that they could negotiate with traders more confidently. Finally, it matters how meetings are run. The use of explicit contractual obligations, rules, and sanctions may not only reduce cheating and corruption, but may also generate and reinforce common understanding and trust among individuals. Social capital thus interacts with formal measures in empowering women, suggesting that formal and informal institutions complement each other.

CONCLUSION

Social capital has complex and contradictory effects on women's empowerment in decisionmaking. We need policy interventions that deal with these contradictions and complexities, also taking into account the following factors:

- the importance of both formal and informal institutions,
- the social structure, which encompasses historical and cultural factors,
- diversity of human livelihoods, specifically among households of different economic and social status, and
- heterogeneity among women, especially in marital status, social capital, personality, social skills, and on-the-job competence.

Finally, while development programs can build upon social capital as a means of empowering women, this approach neither comes without costs nor brings automatic results. Only long-term investment that takes relevant factors into account can ensure success. ■

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY MICROFINANCE

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FOCUS 6 • POLICY BRIEF 10 OF 12 • AUGUST 2001

PROMISES AND AMBIGUITIES

Among financial institutions serving poor households around the world, microfinance programs have emerged as important players. These programs typically make small loans—sometimes as small as \$50 to \$100, and sometimes as large as several thousand dollars—to households lacking access to formal-sector banks. One important achievement of the microfinance movement has been its relative success in deliberately reaching out to poor women living in diverse socioeconomic environments. Of the nearly 90 thousand village bank members worldwide that have received loans from the Foundation for International Community Assistance (FINCA), 95 percent are women. The Association for Social Advancement (ASA), one of the most prominent microfinance institutions in Bangladesh, has provided US\$200 million exclusively to women borrowers. In Malawi, 95 percent of loans provided by the Malawi Muzdi Fund go to women borrowers. Since 1979, Women's World Banking has made more than 200,000 loans to low-income women around the world. Literally hundreds of similar examples can be found in Asia, Africa, and Latin America.

The premises behind such targeting are twofold: (1) that microfinance is an effective tool in improving women's status, and (2) that overall household welfare is likely to be higher when microfinance is provided to women rather than men. Women's status, household welfare, and microfinance interact in the following ways:

- A woman's status in a household is linked to how well she can enforce command over available resources. Increased ability to tap financial resources independently enhances her control, and, therefore, her influence in household decisionmaking processes.
- Newly financed microenterprises open up an important social platform for women to interact with markets and other social institutions outside the household, enabling them to gain useful knowledge and social capital. Many microfinance programs organize women into groups, not just to reduce transactions costs in credit delivery, but also to assist women in building and making effective use of these opportunities.
- Women's preferences regarding household business management and household consumption goals differ from men's, particularly in societies with severe gender bias. In such situations, placing additional resources in the hands of women is not a mere equalizer: it also materially affects both the quality of investments financed by the microfinance programs and how extra income is spent. IFPRI studies have underlined the importance of women's control

of resources in achieving better welfare outcomes in food, nutrition, education, and other health statuses of children and their families.

- Women are thought to make better borrowers than men: timely repayment of loans is more likely to take place when women borrow. An IFPRI study in 1997, for example, shows that Bangladeshi groups with a higher proportion of women had significantly better repayment rates.
- Loans are not simple handouts. If microfinance programs are designed to cover all costs, a potential win-win situation emerges. Development goals related to women's empowerment and improved household welfare are self-financing and no subsidies are required.

Unfortunately, positive empowerment effects cannot be unconditionally guaranteed. In some male-dominated societies, men may use the agency of the woman to gain access to microfinance funds, diminishing women's role to being mere conduits of cash. Even if women can maintain autonomy in how they access and use microfinance services, their management of newly financed enterprises and shouldering of all attendant risks may alter interhousehold dynamics. Since loans have to be repaid even if the project fails, new activities may increase exposure to financial risks and may impose additional pressures on the already overburdened woman. Finally, in societies following the practice of female seclusion, the new pressures to interact in the marketplace may initially involve a difficult learning period and trigger negative responses. Project failures may lead to serious reprimand and additional negative sanctions against the woman, especially if household resources have to be diverted to repay outstanding debt.

EMERGING EVIDENCE

If the arguments presented thus far about the impact of microfinance on women's empowerment are ambiguous, then does empirical evidence resolve the ambiguities? While the record on outreach has been quite impressive, evidence on impact is not yet conclusive. Part of the problem is methodological. First, "empowerment" is not readily observable, necessitating the use of proxy indicators. Empowerment is most strongly manifested in the decisionmaking process; but when outcome variables—such as changes in income and education levels—are used as proxies, not much light is shed on either the decisionmaking dynamics or the mechanism of impact. Second, "empowerment" is a cultural and personal concept; the informant and the researcher may frequently have differing notions of what empowerment means and how it is expressed. Third, there is the perennial problem of bias arising out of self-selection in



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programs. If microfinance programs tend to attract already-empowered women, ignoring this fact will overestimate the empowerment effect. Similarly, an underestimate of the empowerment effect will result if programs attract or seek out relatively more oppressed women.

Despite these shortcomings, what does the empirical evidence on impact show? Much of the completed research on empowerment effects of microfinance comes from Bangladesh, where the campaign to use microfinance as a vehicle for women's empowerment has been most aggressively pursued. However, policymakers must be careful not to generalize findings from Bangladesh to other sociocultural settings.

The most widely cited series of studies on gender-differentiated impacts of microfinance, and one that takes special care to control for selection bias, was recently completed by the World Bank based on data collected during 1991-92 from 87 villages in Bangladesh. The study found that welfare impacts on the household were significantly better when borrowers were women. For every Bangladeshi taka lent to women, the increase in household consumption was 0.18 taka, compared to 0.11 taka when borrowers were men. Only when women borrowed was there a large and important effect on the nutritional status of both sons and daughters. Assets other than land also increased substantially when women borrowed—but not when men borrowed. Similarly, it was only when women borrowed that education of girls (rather than just boys) increased. Men, on the other hand, tended to take more leisure as a result of borrowing.

Other studies have more directly attempted to assess impact on empowerment. One widely cited study that made special efforts to construct measures of empowerment incorporating client perspectives is based on a 1996 survey of 1,300 married Bangladeshi women members of the leading microfinance institutions, Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC). The study found that married women participating in these credit programs scored higher than nonparticipating women on a number of empowerment indicators such as involvement in major family decisionmaking, participation in public action, physical mobility, political and legal awareness, and the ability to make small and large purchases. An IFPRI study in Bangladesh similarly indicated significant positive impacts on physical mobility of women and increased social interactions in the community.

However, empirical studies point out that positive gender effects cannot always be taken for granted. Many women, lacking skills and confidence, lean on their husbands to make use of their loans. A 1995 study in Bangladesh indicated that while 94 percent of Grameen Bank's borrowers are female, only 37 percent of them are able to exercise control over loan use. Another survey in Bangladesh in 1998 indicated that only 3 percent of the 150 women borrowers surveyed used the money on their own. The others gave it to their husbands or other male relatives. In fact, some conclude that women's lack of empowerment is what makes it easier for program managers to enforce loan conditions, therefore making women preferred borrowers. Microfinance institutions tend to downplay this plausible but not yet widely accepted conclusion.

DIRECTIONS FOR THE FUTURE

This short review calls for a positive but cautionary assessment. Microfinance programs targeting women obviously have a strong potential to empower women whose daily lives are constrained by a pitiful lack of command over household and societal resources. Targeting does not mean simply requiring women to sign off on loan papers, since there is no automatic guarantee that this will allow women to retain control over the use of the loan. For the empowerment effect to be significant and lasting, financial products and institutional packages need to be tailored to the specific local preference and skill-base of women.

Hard-nosed market research is required to identify microenterprises in which women have a strong niche and stand to gain good financial returns. This will considerably reduce incentives for powerful male relatives to commandeer the newly available resource to their own benefit. Saving services should provide women the freedom to manage cash flow productively and safely. Women's property rights on the newly financed assets should be clearly established and enforced. The Grameen Bank in Bangladesh, for example, requires homes financed through their loans to be legally registered in the borrower's name.

Finally, the institutions used to draw women into microfinance programs have to respond to pre-existing social and cultural constraints. In Bangladesh, women's credit groups have been particularly successful in strengthening social capital and providing traditionally secluded women a non-intimidating and socially acceptable platform from which to learn and conduct business outside the house. They have also provided a critical launching pad for women to increase and exchange knowledge and assert themselves as visible and important partners in the community. Success in other sociocultural settings will require making equivalent adaptations. Innovations must also focus on reducing costs of service delivery to maintain the popular support that microfinance has so far received.

Ultimately, women's empowerment requires fundamental changes in society that call for more direct policy instruments. New policies should renegotiate property rights, replace rules sustaining gender inequality, and improve access to and quality of education. Fundamental change of this scale can hardly be worked out easily or quickly, especially in countries where gender bias has been a norm for centuries. Over the short run, microfinance programs provide a handy, potentially cost-effective, and politically feasible tool for moving toward gender equality. Group-based activities by women have served as important catalysts of change in Asia and Africa. The scale of change they ultimately catalyze will depend, however, on how seriously other social reforms bearing on women's empowerment are pursued. ■

For further reading see Naila Kabeer, *'Money can't buy me love'? Re-evaluating gender, credit and empowerment in rural Bangladesh*, Institute of Development Studies Discussion Paper 363 (Sussex, U.K.: IDS, 1998); and S. Hashemi, S. Schuler, and A. Riley, "Rural credit programs and women's empowerment in Bangladesh," *World Development* 24 (1996): 635-653.

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY SAFETY NETS

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FOCUS 6 • POLICY BRIEF II OF 12 • AUGUST 2001

INTRODUCTION

Impoverishment is characterized by social differences—gender, generational, and ethnic, among others—that structure people's access to economic and social assets. Gender inequalities are embedded within households and among kin, in the labor market and informal economic relations, and across community and wider networks. Recent investments to strengthen women's position within these social units and empower women as decisionmakers have reduced inequality and improved wellbeing. They are addressing women's needs for education, health care and nutrition training, credit, and employment. Even with increasing returns to these investments, some women require "safety nets"—private and public forms of social insurance—in response to shocks including drought, sudden illness or death of a family wage earner, job loss, political conflict, or dramatic currency devaluation. Buffers are also needed to reduce vulnerability during persistent crises in agricultural production, declines in landholding, pervasive or seasonal unemployment, or old age. Women find it harder than men to weather these changes since they have less access to employment in alternative labor markets or to credit and support networks outside the family and community.

Where formal employment and private safety nets such as pension funds and disability and life insurance are scarce, poor people rely on monetary or in-kind support from relatives or other informal social networks. Family members or neighbors may provide food or labor to households with an ill breadwinner, or migrant workers may support elderly parents or widowed mothers. Private safety nets are particularly important for women, who bear a greater burden of economic shocks or have limited access to assistance from employers, trade unions, or the state. Ruptures in once-established patterns of family and community solidarity, created or exacerbated by mobility, migration, and destitution, have reduced women's access to private sources of security. Urban women who are employed informally and lack social insurance often have fewer and more fragile social ties than rural women, and thus face special difficulties.

SAFETY NET PROGRAMS

Safety net programs help individuals, families, and communities respond to shocks, and assist people suffering from chronic incapacities to secure livelihoods. Supported by governments, donor agencies, and nongovernmental and community-based organizations, these programs provide either short-term relief and crisis mitigation or ongoing assistance to achieve a redistributive goal. Programs can be broadly categorized as cash transfers, in-kind transfers, commodity subsidies, and credit-based livelihood schemes. Cash transfer programs

include pension schemes, child maintenance grants, family allowances, disability grants, and public works programs. In-kind transfers include school feeding programs, community kitchens, and food-for-work programs, while subsidies reduce the price of commodities disproportionately consumed by or only available to the poor. Microcredit provides cash for consumption or investment.

Most safety net programs are designed to support poor families; some take account of intrahousehold differences. The latter is important because strong evidence shows that enhancing women's control of resources directly contributes to improvements in household and child welfare. This finding led to the design of transfer programs that directly or indirectly target women. Mexico (Box 1), South Africa (Box 2), and India (Box 3) provide examples of safety net programs with design features to put more resources under women's control.

Safety net programs use several mechanisms to target the poor and screen out those who are better off. Targeting has important efficiency and equity advantages by directing resources toward the poorest households, often headed by

Box 1: PROGRESA in Mexico

Mexico's Programa de Educación, Salud y Alimentación (PROGRESA) reaches over 2.6 million rural households and links cash benefits and nutritional supplements to mandatory participation in health and education programs. Several design features directly target women: mothers are designated as the official beneficiary and receive the cash transfers. The entire family—but primarily pregnant and lactating mothers and children under five years—is required to follow a schedule of clinic visits, and women attend monthly health education lectures. Children must achieve an 80 percent rate of school attendance, with program financial incentives slightly higher for girls' attendance. PROGRESA demonstrates a positive impact on child and adult health, and has increased household food expenditure. It also has a small but significant impact on intrahousehold decisionmaking, increasing women's control over their additional income. While concerns are sometimes raised that public safety net programs could reduce pre-existing private transfers among families, research on PROGRESA shows that participation results in no change in the levels of private transfers.



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BOX 2: SOUTH AFRICA'S PENSION SYSTEM

South Africa has a non-contributory, means-tested pension system for the elderly. Because poorer elderly people often live in large, three-generation households and pension income is shared, the funds reach more people than the elderly alone: in 1995 nearly one-third of the poorest South Africans lived in households receiving pensions. The pension scheme performs well in targeting the poor and reaching remote rural areas. It also favors women since they draw pensions at an earlier age, and live longer than men. Elderly people say that pensions contribute to household security: they are reliable, help cope with seasonality pressures, and facilitate investment in productive activities. Pensions received by women have been shown to improve the health and nutrition of children, especially girls, though pensions received by men do not show the same results.

BOX 3: PUBLIC WORKS IN INDIA

One of India's best-known public works programs is the Maharashtra Employment Guarantee Scheme (MEGS). In the 1980s MEGS created an average of 160 million person-days of work per year for men and women and is unusual in its offer of guaranteed year round employment opportunities. It builds roads, irrigation infrastructure, and wells and promotes soil conservation and afforestation. MEGS has produced significant income gains at a low cost and reduced vulnerability associated with the seasonality of agricultural work. Concentrating large numbers of workers in one place under similar conditions has contributed to breaking down social differences among castes, and the participation of large numbers of women workers has increased their confidence and economic power. MEGS facilitates the participation of women by locating within five kilometers of a village and by requiring the provision of day-care. In rural Maharashtra it is known as a "women's program" and in the 1980s estimates of the proportion of women in MEGS varied from approximately 51 to 64 percent. A study of two villages shows that women were less likely to participate than men, but among women the program was effectively targeted to young, less-educated household heads.

above the poverty line can mean that women within these households have inadequate access to income and food. These risks point to the importance of careful attention to gender difference in designing safety net programs.

These programs, if designed well, contribute to long-term development processes. One approach is to design transfer programs with incentives to invest in health and education. Another approach offers income generation programs with work requirements: labor-intensive public works that build productive infrastructure (such as roads, markets, and irrigation) and provide skills to increase access to the labor market, and credit-based self-employment programs. However, work requirements can unintentionally increase women's time burden or exclude women where family status and patriarchal norms limit their participation in public activities or certain jobs. In Bangladesh and South Africa, women initially faced barriers to working on road-building and construction projects, but their persistence eventually led to increased participation. The explosion of women engaged in informal work also has posed the need for innovative forms of social insurance. In India over 90 percent of women workers are in the informal sector, and the Self Employed Women's Association (SEWA) developed a members' insurance scheme offering hospitalization, maternity, and life and asset insurance components. It is financed through contributions from members, government, and interest on a donor grant.

Other program obligations provide additional benefits for women. Attending meetings and organizing collectively enables women to increase their social networks, and to gain skills to access new resources and improve their position in the labor market. Some require going to health and nutrition lectures that increase women's knowledge base and improve a family's health. Programs that require keeping girls in school have short- and long-term consequences for women's and family welfare. Evidence from Egypt and Mozambique reveals that increases in the educational level of mothers lead to overall reductions in poverty.

Greater sensitivity to the gendered effects of poverty and the needs of both women and men can reduce gender differences in access to and control over resources, and ultimately increase the welfare of women and children. If designed with a view toward improving women's education, skills and health, safety net programs can combine short-term poverty reduction with the longer-term development of women's capabilities. ■

For further reading see Michelle Adato et al. "The Impact of PROGRESA on Women's Status and Intrahousehold Relations" (IFPRI, 2000); L. Ardington and F. Lund, "Pensions and Development: Social Security as Complementary to Programmes of Reconstruction and Development," *Development Southern Africa* 12 (No. 4, 1995); S. M. Dev, "India's (Maharashtra) Employment Guarantee Scheme: Lessons from Long Experience," in J. von Braun, ed., *Employment for Poverty Reduction and Food Security* (IFPRI, 1995); and K. Subbarao, et al., *Safety Net Programs and Poverty Reduction: Lessons from Cross-Country Experience* (World Bank, 1997).

women. However, targeting households can underestimate the importance of intrahousehold inequality. For example, resources given to a household may fall under the control of male family members, and excluding households that fall just

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EMPOWERING WOMEN TO ACHIEVE FOOD SECURITY LAW AND LEGAL REFORM

GITA GOPAL

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As long as women do not have the same rights in law as men, as long as the birth of a girl does not receive the same welcome as that of a boy, so long we should know that India is suffering from partial paralysis. Suppression of women is inconsistent with principles of ahimsa (non-violence).

Mahatma Gandhi, *Harijan*, August 18, 1940

The legal system is an important tool for social change and reform. It is capable of establishing an equitable and transparent framework for the functioning of a civilized society and for protecting the rights of vulnerable groups including women. Many constitutions of the world recognize equality before the law and prohibit discrimination on the basis of sex. Statutory laws aim to reform discriminatory customary practices, and an active judiciary can further protect women's social, economic, and political rights. India and Ethiopia provide two examples where the legal framework has sought to protect the interests of women. In both countries, the constitutions prohibit discrimination on the basis of sex, although they uphold the application of customary laws to personal matters. Women have obtained equal access to property and are able to participate freely in economic activities. These laws also give women inheritance rights equal to those of men and in Ethiopia even give women equal rights to matrimonial or common household property.

Such a potentially powerful instrument of change still only weakly protects the rights of the most vulnerable groups. Equal protection laws have not yet benefited the majority of women who remain unaware of their rights or unable to seek protection of the law. Working mostly in the unregulated informal labor markets, these poor women experience the law as harassment, not assistance. This brief asks why legal systems in these two countries are unable to protect poor women, identifies reasons why previous legal reforms may not have worked, and highlights some principles that may be useful for undertaking future legal reform.

LAWS PROTECT THE INTERESTS OF THE POWERFUL

In many countries, laws protect the interests of the state. In India, laws inherited from the British period created a system of centralized control and sanctions to protect the state's access to rich forests and communal lands, limiting the rights of those who had for centuries lived near them. The colonial forest laws

effectively destroyed communal systems of forest management that gave no one entity or individual proprietary rights over these resources, but expected both men and women to share and protect them through community-approved rules. Modern laws continue to vest ownership in the state and issue licenses for commercial use without enforcing accountability to protect the resources effectively.

The system of land ownership imposed by the colonial regime and continued by postcolonial East African rulers provides another example. Prior to the introduction of English land law, women often had customary rights to parcels of land for cultivation. Any produce or revenue generated through their labor belonged to them. However, the colonial regime introduced individual titling to facilitate the free transfer of land. Following the patriarchal practices of nineteenth century English law that colonial powers imported into East Africa, communal land holdings legally became the property of male household heads while customary rules remained unchanged. Women continued to work the land as part of the family labor, but no longer controlled its products. Legal reform had reduced the legitimacy of women's control over economic resources.

In both Ethiopia and India, women work mostly in the informal labor markets and in agriculture. These women bear great economic risks and shocks, and yet, with few exceptions, have no protection from the state or the legal framework. Where they work for wages, they have no work security, little or no access to social security or assistance, and no access to care services. Their contact with the law is frequently negative. They are harassed by officials for bribes when hawking petty goods without licenses or collecting raw products from protected forests.

LAWS ARE BASED ON DIFFERENT VALUES

Laws are often more difficult and costly to implement when based on values alien to those they are supposed to help. In India, the reform of personal laws for the Hindu majority imposed values different from those based on principles of dharma or obligations. New laws adopted an individual-rights approach and assumed a community of nuclear families. In Ethiopia, imposing a rights-based Judeo-Christian value system on people applying different customary rules to govern personal relationships and property meant that the more egalitarian principles of the new Civil Code never took root.

Egalitarian laws and norms work best when both men and women have economic opportunities. When poor, uneducated, and often illiterate women have little chance of attaining economic independence, they cannot take advantage of egalitarian laws to assert their individual rights. Exiting out of inequitable



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contexts has high social and economic costs. They may instead choose options offering less individual freedom but lower social costs, lessening the impact of egalitarian legislation.

Despite good intentions, legal reforms may have unintended effects on women's property rights. The dowry system in India, for example, shifted from a familial obligation to provide a share of family property to daughters at marriage to a de facto right of the bridegroom's family to demand compensation. In response, the Dowry Prohibition Act (1961), while not banning dowries, prohibited gifts given or taken in consideration for marriage. Unfortunately, it also reduced the willingness of families to provide property to their daughters at marriage, while maintaining preferential rights of male members of joint families over inherited properties. In the end, daughters' claims to family property were weakened.

LEGAL REFORM NEEDS TO BE HOLISTIC

For effective legal reform, both substantive and procedural issues must be addressed; piecemeal legal reform is ineffective. Emperor Haile Selassie changed the substance of the law when he abolished Ethiopian customary laws with one sweep of his royal pen. The 1960 Civil Code gave women more rights than their contemporaries in the United States or United Kingdom. However, the civil code maintained the age-old tradition of dispute settlement by personal arbitrators, normally older men within the family or community selected by the disputants. The arbitrators, unfamiliar with or unsympathetic to the new laws, continued to apply old customary laws. The de jure system had nothing to do with the de facto reality that existed for the next 30 years.

Legal institutions are also important. Women had been familiar with and comfortable in their community-based legal institutions. Judges were community members and personally accountable for ensuring the peace. New legal systems transferred dispute settlement authority to institutions outside the immediate community. Judges were impersonal officers of the court and their concern was not the peace of the community but upholding of laws prescribed by the state. With increasing importance given to inflexible written laws and judicial precedents, the illiterate and the poor became more disempowered. Court and advocate fees and complex procedural rules ensured that the process of seeking justice became expensive and difficult for the poor, let alone for women.

SOME POTENTIALLY PROMISING REFORMS

Gender-based legal reform that is sensitive to tradition is necessary. Values are not static, but successful legal reform must build on positive traditional values rather than impose different values.

New and creative solutions must be found. The Ethiopian constitution found a striking way of addressing the conflict between conservative customary laws and the progressive egalitarian provisions of the Civil Code. First, after prolonged debate,

the constitution revoked the abolition of personal laws (customary and religious). It then allowed the disputant to participate in the determination of the laws applicable to the personal dispute. If any party to a dispute does not wish to apply personal laws, she or he may opt for the application of the Civil Code provisions. Anecdotal evidence indicates that this has had unanticipated results. Personal-law arbitrators and courts are rethinking the application of outdated customary law provisions out of fear that women disputants may prefer to transfer the decision to the civil courts, thereby weakening the customary bodies.

Experience in other countries also suggests that strong gender-aware local institutions make a difference. Affirmative action programs are increasing the participation of women in political and social activities. In India and Uganda, for example, an affirmative action program requires 33 percent of seats in the local government councils be reserved for women. In India a percentage of these seats is reserved for lower-caste women, recognizing that women are not a homogeneous group.

Observers report that in both countries women are gradually gaining greater social recognition and increasing their involvement in development decisionmaking. A seat at the table is helping to catalyze the process of social change at the village levels. Examples from Uganda illustrate that women's increased access to the newer institutions have resulted in speedier and less costly legal decisions. But the process remains constrained by issues of governance, an inadequate number of gender-aware judges, and general lack of training of counselors. Uganda has therefore initiated a gender-sensitive capacity-building program for both men and women councilors.

If one message comes out of these promising reforms, it is the importance of participation of both women and men in legal reform. Legal reform has always been top-down, starting with the assumption that the state knows best. The state should realize that those who are to be governed know best about what works and what does not. Legal reform needs to move away from a focus on norms to a focus on ensuring a transparent process to establish the norms—a process involving the informed participation of both women and men. Although there are attendant risks to such a process-based approach, the present norm-based legal system has failed to protect the majority. It is time to test another method, and the new approaches in Ethiopia and India are examples of the first stumbling steps in the right direction. ■

For further reading see Gita Gopal and Maryam Salim, eds., *Gender and Law: Eastern Africa Speaks* (Washington, D.C.: World Bank, 1998); and Women's Affairs Office, Government of Ethiopia, and the World Bank, *Implementing the Ethiopian National Policy for Women: Institutional and Regulatory Constraints* (Washington, D.C.: World Bank, 1998).

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