



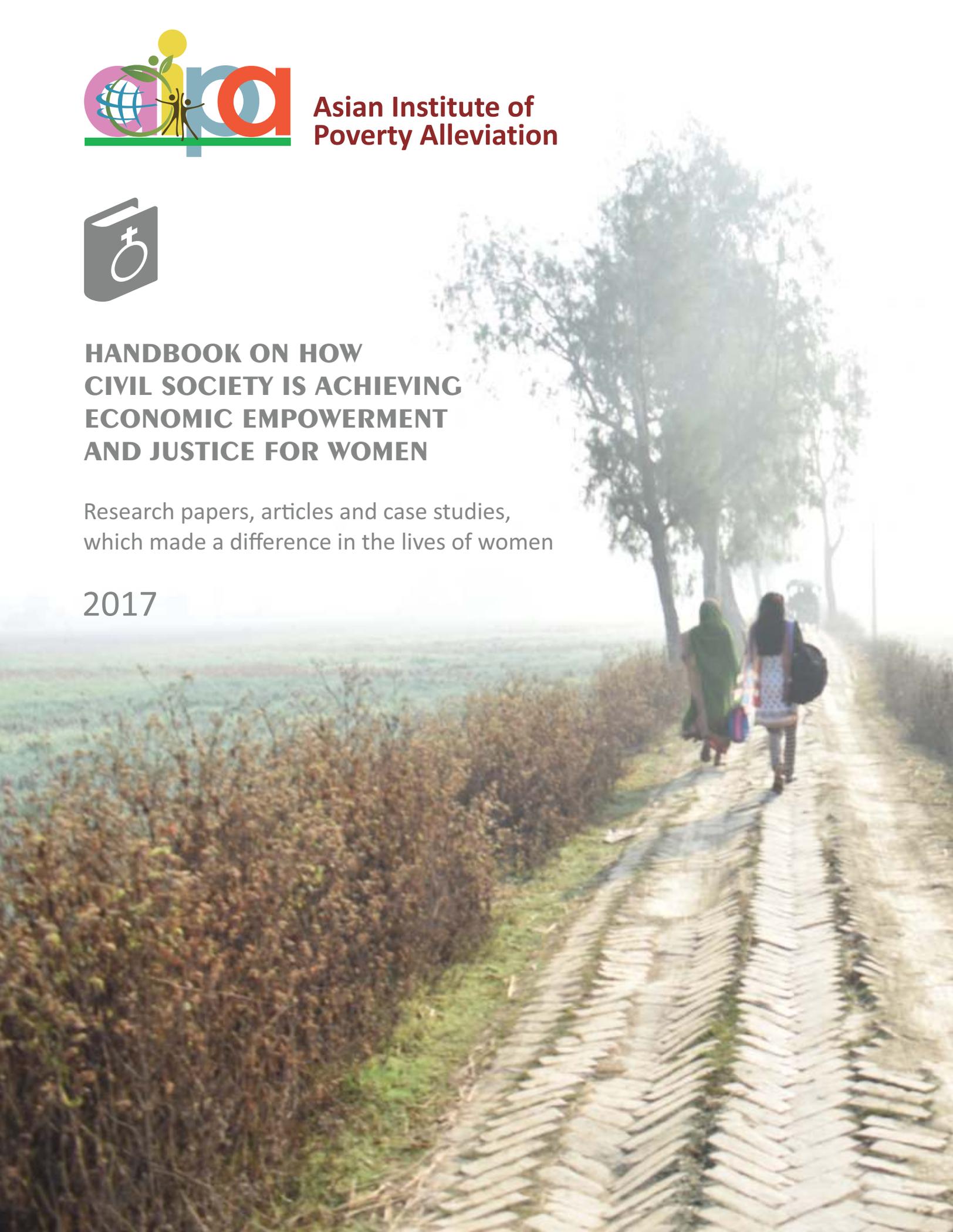
**Asian Institute of
Poverty Alleviation**



HANDBOOK ON HOW CIVIL SOCIETY IS ACHIEVING ECONOMIC EMPOWERMENT AND JUSTICE FOR WOMEN

Research papers, articles and case studies,
which made a difference in the lives of women

2017





ABOUT AIPA

Asian Institute of Poverty Alleviation (AIPA) is a specialized development institute which has the objectives of promoting growth, poverty reduction, women empowerment, inclusive globalisation, environmental sustainability, development research and knowledge dissemination in order to achieve meaningful reductions of poverty, economic disparity and provide sustainable livelihood to most vulnerable or extreme poor.

The institute proactively looks for ways to collaborate, cooperate or otherwise work on effective policy dialogue, evidence based research, practice, social entrepreneurship, accountable governance towards common ends i.e. creating platform and providing sustainable livelihood to extreme poor and justice to vulnerable.

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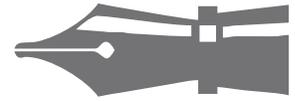


“When society requires to be rebuilt, there is no use in attempting to rebuild it on the old plan. No great improvements in the lot of mankind are possible until a great change takes place in the fundamental constitution of their modes of thought.”

John Stuart Mill



FOREWORD



Women make up a little over half of the world's population but in many parts of the world, especially in Asia and South America, they are more likely to go hungry than men. This is because women often have unequal access to resources, education and income, and also because they participate less in decision-making.

For Asian Institute of Poverty Alleviation (AIPA), the pursuit of gender equality and women's empowerment is central to fulfilling its dual mandate to end global hunger and save lives. To achieve its strategic objectives and meet the United Nations Secretary General's Zero Hunger Challenge, AIPA systematically address the different needs and capacities of women, men, girls and boys in all of its work. To be empowered, women must have not only equal capabilities and equal access to resources and opportunities to those of men, but also the ability to use these rights and opportunities to make choices and decisions as full and equal members of society.

AIPA is unequivocally committed to delivering on the intergovernmental mandates of the United Nations system to promote and protect human rights and gender equality, as declared in the 1945 United Nations Charter, the post-2015 development agenda and Sustainable Development Goals by 2030 and other declarations and agreements.

We imagine a world where all people prosper, societies are more inclusive. We want to leave no one behind. This is a job not just for the poor countries or the rich countries. Not only for the people or their leaders. It's a shared vision of the future of humanity.

The institute has planned to bring out a handbook on the occasion of international summit on “Transforming Women's Lives: Achieving Economic Empowerment and Justice” with an objective that summit results will have pioneer, creative, and high-impact ideas leading to women empowerment, poverty justice with solutions to inform and influence decision-makers; building platforms and networks that connect people and ideas; by providing direct support to local change agents; and combining these approaches to deliver meaningful and lasting results.

For Asian Institute of Poverty Alleviation

Dr. Gopi Ghosh
Director and Chief of Policy Research

Amalendu Pal
Honorary Board Member

Kolkata
February 22nd, 2017

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ARTICLES

SUSTAINABLE LIVELIHOODS FOR WOMEN IN INDIA



About the authors

Dr. K. G. Karmakar, is a professor at the S P Jain Institute of Management & Research (SPJIMR), Mumbai. He is the former Managing Director of National Bank for Agriculture and Rural Development, (NABARD).

Ms. Anuradha Karmakar is an assistant professor, at SNTD Women's College University, Mumbai.

INTRODUCTION

Good intentions are not an adequate substitute for a well-thought out policy that is systematically implemented and which has scope for policy correction, as and when needed. Such a policy involves incorporation of the best practices and customising the policy to meet local requirements. In India, policies are inclined to be drawn up for men and implemented for men only. Thus, gender-sensitive policies are rare and if at all they are created, the schemes/programs are a result of corrective steps which have become necessary. There is a definite need for ensuring sustainable livelihoods for women in India. Women, due to better education, health initiatives, and with the full support of families and community, have been empowered by the SHG movement and to some extent the MGNREGS, in rural India. What is needed is a cohesive plan to involve them in the work-force, unleash their entrepreneurial abilities and enable more women to be trained to take up jobs and also to set up their own micro-enterprises.

THE CONTEXT FOR WOMEN LIVELIHOODS

There is a major unfinished task in Rural Development and despite spending huge amounts in our Annual Budgets and sanctioning enormous funds from the Five Year Plans, huge gaps remain in our development strategy. To ensure sustainable rural development, one of the major 8 components (Figure-1) is livelihoods and employment, especially in rural areas. Necessary skills, training, employment opportunities and appropriate education are all important inputs. If we review our macro-economic development model, the four pillars (figure-2) of Human Development, Equity, Poverty Reduction and Growth, need serious concentration on appropriate livelihoods for both men and women. If this is not forthcoming and young men and women who are educated fail to secure jobs and livelihoods, this paves the way for internal terrorism spreading with left-wing Naxalite guerrillas operating freely in 182 districts out of 642 districts in the country. Livelihoods for women have been largely ignored but from the 7th Five Year Plan onwards, efforts are being made to correct this lopsided approach. Women's empowerment issues resolve around their socio-economic status in the family and with the advent of microfinance concepts in Self Help Groups, the status of women as contributors to the family kitty has gone up and within the family, their advice is no longer brushed away.

Our development policies tend to be oriented for the men-folk and gender issues are rarely considered as not important enough. But thanks to Microfinance, MGNREGS and women reservation in municipalities and panchayats, women are no longer silent and their voices can be heard. Mao has stated "Women hold up half the sky" and gave equal status to women in Communist China after 1949. We need to give equal weightage to women in development and livelihood issues. There is a need to give a suitable framework for analysis of appropriate livelihood models for women (figure-3) as it is a community-cum-institutional model which takes into account various aspects of livelihood issues for women. Taking into consideration these various aspects, a program can be drawn up for ensuring sustainable livelihood for women.

Figure 1 - Sustainable Rural Development

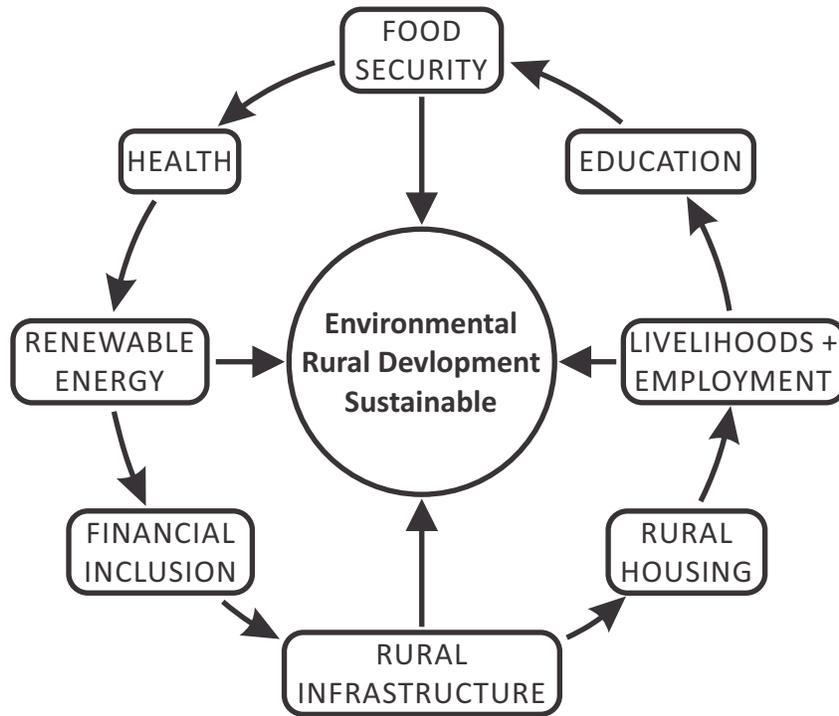


Figure 2 - Macro-Economic Model of India's Development

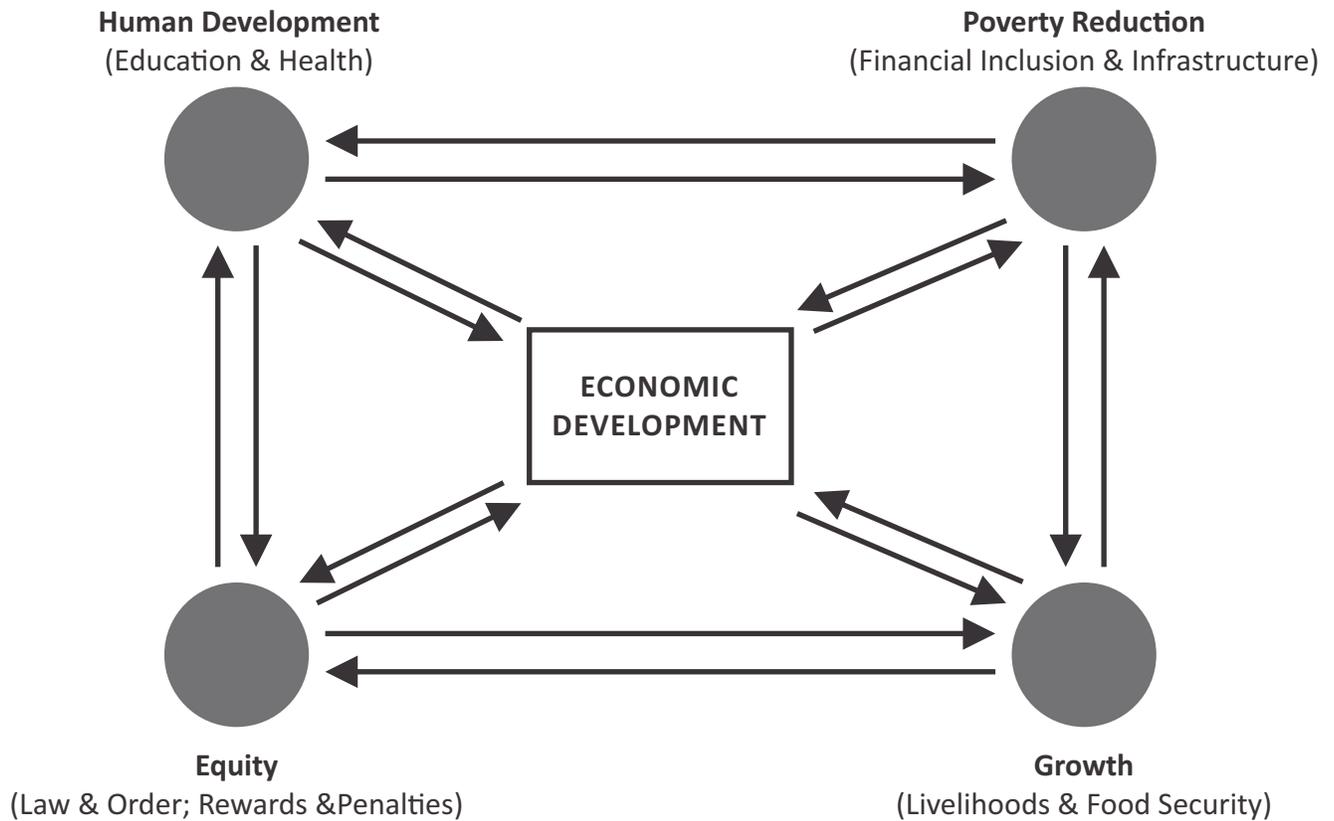
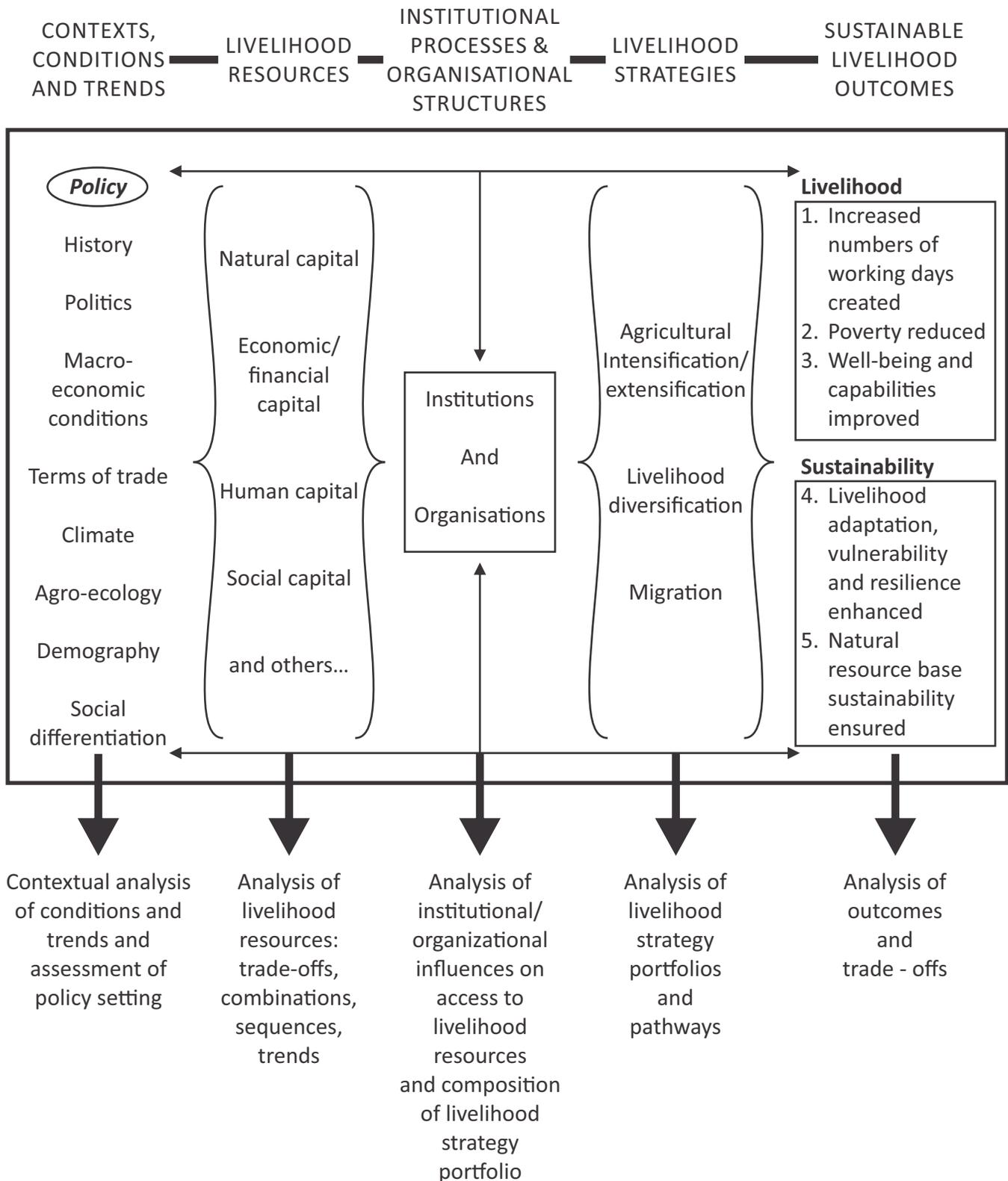


Figure 3 - Sustainable rural livelihoods: a framework for analysis



When women earn, the family benefits hence women are being perceived as equal contributors to the family income and are a part of economic decision making. Livelihood outcomes are the results or outputs of livelihood strategies. They could include outcomes such as higher income levels, an increased sense of well-being, or reduced levels of vulnerability. Livelihood outcomes are sustainable when they are resilient in the face of external shocks and stresses and do not damage the environment.

CORE PRINCIPLES - LIVELIHOODS MODEL

The sustainable livelihoods model is based on certain core principles for analysis and design.

- ▶ **People-centered:** this model starts with an analysis of people's livelihoods, focuses on the impact of various policy/ institutional arrangements upon people/households and stresses the importance of influencing policies and institutional arrangements to promote political participation by the poor.
- ▶ **Holistic:** The livelihoods framework recognizes multiple influences on people and analyse the relationships between these influences and their joint impact upon livelihoods. It incorporates multiple actors and stakeholders and recognizes multiple livelihood strategies and multiple livelihood outcomes, to be determined by the stakeholders.
- ▶ **Flexible:** The approach seeks to understand and learn from change so that it can support positive patterns of change and reduce negative patterns to explore complex cause and effect relationships
- ▶ **Sectoral Linkages:** development activity tends to focus at either the macro or the micro level. The livelihood model attempts to bridge this gap, emphasizing the importance of macro-level policy and institutions to the livelihood options of communities and individuals.
- ▶ **Sustainability:** Livelihoods are sustainable when they withstand all external shocks and stresses that are not dependent upon external factors, maintain long-term productivity of natural resources and do not undermine the livelihoods options available.
- ▶ **Intensive stakeholder participation:** coupled with a strategic and long-term approach to development is also key to the success of the livelihoods model.

VARIATIONS IN LIVELIHOODS MODEL

In view of the flexibility of the livelihood model, there is a need to build on the needs and the strengths, as per program implementation. What has succeeded elsewhere may not succeed here, now. For the purpose of our study, the livelihood model will be applied to integrate gender aspects in relation to women-led enterprises.

Table 1 - Livelihoods Model Framework

Livelihood platform	Access modification	Relating to	Resulting in	Contents	Effects
Assets : natural, physical, human; financial; social capital	Social relations: gender, class, age, religion	Trends :population, migration, technology change, relative prices, national economic trends ; world economic trends	Livelihood Strategies	Natural resources (NR) – based activities	Livelihood security : income level ; income stability, seasonality; degrees of risk

Table 1 Contd. on page 8...

Table 1 Contd. from page 7...

	Institutions : rules, customs , land tenure, markets	Shocks ; drought, flood, pests, diseases		Non-natural resources based activities (trade, services, enterprise, remittance)	Environmental , sustainability : soil and land quality ; water; forest, biodiversity
	Organisations ; associations, network, local administration state agencies				

Applying the Livelihoods Model Framework to Modern Enterprises for Women

The livelihoods model signal shift in development practice form needs-based, resource centered solutions to a focus on people and their capacity to initiate and sustain positive change. This framework has been widely adopted ranging from natural resource management to urban poverty reduction. In this particular context there is a need to adapt it for application of ICT-based enterprises for women. This can be seen as involving two aspects: first the clear incorporation of a gender perspective on livelihoods; second, incorporation of appropriate technology. Gender is significant in influencing livelihood outcomes significantly. For example, gender differences in distribution and access to assets such as credit or technology are crucial in ownership and management of sustainable enterprises. The UNDP's Social Development and Poverty Eradication Division (SEPED) have integrated access to and use of technology into its Sustainable Livelihood framework as gendered access to and use of technology is crucial for livelihood outcomes.

Livelihoods Analysis for Women Enterprises

Some major tenets that will be adapted from the orthodox frameworks developed by DFID as well as UNDP are given below, this will be based on a holistic approach to studying livelihoods of the poor, but looking at their strengths and ways in which they manage their assets and develop strategies alongside macro-meso-linkages (e.g. policies, institutional support in developing sustainable micro-enterprises on the basis of self-help groups, fostered by macro policies and institutional support from governmental agencies, intermediaries and NGOs).

Table 2 - Framework for Livelihoods Analysis and Enterprise creation

Assets	Vulnerabilities	Coping strategies	Policies and processes	Impact
Human capital	Low income to start enterprises Lack of employment Health shocks	Entrepreneurial training. Human resource and personal development	Local government policies and initiatives	Individual, household and community level

Table 2 Contd. on page 9...

Table 2 Contd. from page 8...

Financial capital	Lack of access to credit/ other forms of finance	Loans, savings	Role of banks, Creation of thrift and microcredit societies	Empowerment, reconciling social division
Natural capital	Insecurity	Renting	Role of institution	Security sustainable livelihood
Social capital(including political capital)	Power relations Social, economic and gender discrimination	Networking, Familial support	Role of local organizations, NGOs	Economic benefits
Physical capital	Lack of technology assets	Provision / access to assets	Loans, savings, investment	Capital accumulation

STEPS IN THE LIVELIHOODS MODEL PROCESS ARE SUGGESTED BELOW:

1. Identify the '**vulnerability**' context. Mapping of micro-meso-macro context to outline seasonality, trends, shocks that affect livelihoods and in particular gender impact on men and women. A contextual analysis of the particular location can also be outlined. Questions arise about how social and economic factors including technological change impact women in a manner that promotes or hinder poverty alleviation. In addition, has the use of Information Communication Technology (ICT) in any form helped/affected livelihoods? This stage would also identify the macro policies, institutional linkages and financial intermediaries that operate around the ICT-based enterprises.
2. Identifying the '**asset needs**'. In relation to all types of assets, bringing out, if any, differential access to these assets by gender. Does access to various types of assets such as technology, land, human, Social and financial capital vary between men and women across ethnicity, caste and regions? It is important to note that natural capital and resources, such as land may be inappropriate to ICT-based enterprises, but more trust could be laid on social, human and financial capital and, particularly, on physical capital. Has this increased in terms of setting up and building these enterprises? Levels of human capital, training, professional development could be indicators of human capital. Social capital could be addressed through notions of social relation and networking particularly with financial intermediaries, NGOs, local government offices, etc. A Framework of sustainable livelihoods is needed to understand how assets are combined and transformed as well as the ability to expand assets bases through engaging with policy and the policy process. The effect on livelihood of key policies and the way in which policy affects/benefits certain group also need analysis for planning strategies as under.

Table 3 - Mapping of Vulnerabilities Context and Outcomes

Type of vulnerability	Outcome	Solutions
Labour	<ul style="list-style-type: none"> ▶ Loss of income ▶ Loss of employment ▶ Extended unemployment ▶ Disability ▶ Lack of appropriate skills ▶ Suicide 	

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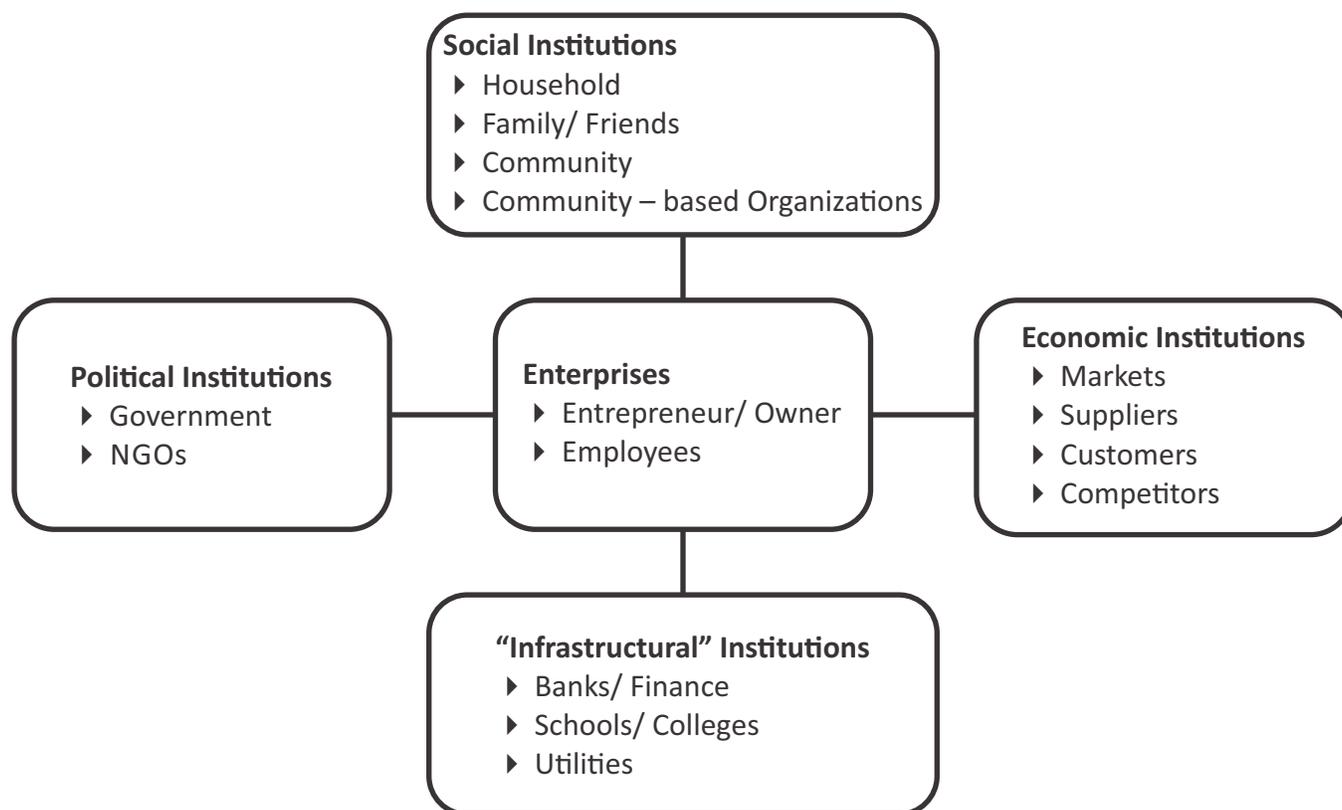
Human capital	<ul style="list-style-type: none"> ▶ Inability to invest or maintain investment in education ▶ Old age dependency ▶ Destitution 	
Economic infrastructure	<ul style="list-style-type: none"> ▶ Inability to use productive assets ▶ Lack of technical skills ▶ Lack of economic rights ▶ Debt ▶ Lack of services, farm, water, electricity, transport 	
Household relations	<ul style="list-style-type: none"> ▶ Increase in domestic violence ▶ Alcohol abuse ▶ Lack of adequate childcare ▶ Lack of caregivers for elderly ▶ Disability ▶ Split households ▶ Sexual exploitation 	
Social capital	<ul style="list-style-type: none"> ▶ Decline in community-based participation ▶ Crime, harassment and homicide ▶ Lack of security and physical mobility 	
Externalities	<ul style="list-style-type: none"> ▶ Natural calamities ▶ Change in policies ▶ Conflict, exploitation 	

Table 4 - Mapping of Livelihood Strategies

Use of assets	Response	Positive sustainable outcomes
Human resources (including labour)	Increase number of women working Migration Increased household responsibilities by women Participation in new initiatives for employment	Income/ workload
Housing	Diversification of income through home-based enterprises Renting out extensions	Income/ security
Economic infrastructure	Use of private services ,Use of microcredit Setting up enterprise	Quality/ availability
Household relations	Reliance on extended family support networks Remittances	Social capital
Social capital	Informal credit arrangements, support networks for child care and space, Community level activity	Women SHGs, Micro-enter.
Political participation (political capital)	Political network, mobilisation etc Local government, NGOs(municipality & panchayat)	Empowerment-political

- 3. Identify use of technology in terms of both capital and capability.** The criteria of an appropriate technology strategy for livelihood should be to improve productivity of community assets; enhances capabilities and opportunities; be sustainable in social, economic and environmental senses; Empower Communities (Particularly vulnerable communities) and link communities in similar circumstances and relevant stakeholders through appropriate networks. Technology has four inter-related aspects: technique (machines and equipment), knowledge (know-how and skills), organization (systems, procedures, practices and support structures), and product (design and specification). Each of these can form the basis for a further investigation of this physical capital within the livelihoods framework.
- 4. Identify microfinance as an important strategy in micro-enterprises.** Lack of access to credit and financial services has been the most important barrier to sustainable livelihoods by the poor, particularly women.
- 5. Identify role of markets in enterprise development.** Private markets are institutions that shape livelihoods and which are governed by formal and informal practices and structures as well as social, cultural and political processes. Analysis of labour markets, credit and financial markets can be examined in relation to questions about the sustainability of micro-enterprises.
- 6. Assess enterprise strategy and livelihood outcome impact.** Here one would look particularly at the enterprise strategies adopted, questioning whether they can bring about sustainable outcomes such as increased income, income stability, empowerment, well being, security and sustainable use of resources. If the enterprise strategy for the enterprise is not a sustainable one, then neither will the livelihood outcomes be. One may also see if the enterprise strategy has differential effects on outcomes for women and men.
- 7. Assess sustainability of institutional context.** A particular focus should be placed on issues of sustainability: are policies, institutions and processes sustainable over the long term? This will be a particularly important issue where enterprises for women have been developed as part of a state-or NGO-led project initiative. Investigation of sustainability will need to focus on issues such as political will and also social sustainability (questioning whether there is ongoing community consensus behind such enterprises). Perhaps most important is the question of economic independence and sustainability. Some initiatives to develop enterprises for women provide an initial captive market for the enterprise. Questions then arise about diversification, which must be undertaken if true sustainability is to be achieved and about protection and competition.
- 8. Stakeholder Issues.** An issue that arises in undertaking this livelihood analysis is that of stakeholders. One might immediately think to focus on the main entrepreneur enterprise plus other women working for her in the enterprise. However, there are many other stakeholders whose livelihoods may be impacted by these enterprises. These are likely to include male employees of the enterprise members of entrepreneur and employee households; members of the communities and market in which the enterprise operates. In addition, there will be institutional stakeholders. These will include suppliers and customers of the enterprise. They will also include relevant central and local government authorities, NGOs, bank and other financial intermediaries, other infrastructural institutions, etc The stake holder analysis as set out would probably have to be made part of the livelihoods analysis to analyse the context and structures/ institutions and decisions can then widen the scope of various stakeholders to be covered by the analysis.

Table 5 - Stakeholder Framework for Women Owned Micro-Enterprises



Conclusion:

To be able to get the appropriate livelihoods model right for the women members of the community, we need to concentrate on the analysis framework (figure 3) and ensure that the skills training and the appropriate institutional back-up should be available for success. The sequencing activities should be logically designed from the starting point onwards. Generally, there is shortage of capital resources at the start of the project and substitution by physical resources or human capital or social capital could be considered. Resources for livelihoods should be clustered with people and strategies for ensuring proper end results. We also need to ensure that the strategies finalised should ensure that the livelihood accessibility is available irrespective of age, gender, caste/ class or the political party affiliation. The strategy should aim at ensuring that the maximum numbers of women are able to secure sustainable livelihoods. However the strategies should always be updated for capital changes, technology improvements, innovations and socio-economic changes so as to remain relevant and useful. Building up women micro-entrepreneurs in traditional patriarchal societies is a massive challenge as men tend to feel threatened and fear the loss of total control if the micro-entrepreneurial venture takes off. This is possible with the right training, knowledge and skills and above all, an attitude to succeed. All this involves confidence-building and proper skills-sets during the training process which is essential. Many well-designed Livelihood Projects in India have been badly implemented due to lack of training and leadership. With a little more effort in appropriate training and leadership development, projects can be rescued.



GENDER EMPOWERMENT



About the author

Dr. Gopi Ghosh, Director and Chief of Policy research, Asian Institute of Poverty Alleviation. Formerly Assistant FAO Representative, FAOR a.i. FAO/United Nations, New Delhi

Rising inequality of women due to perpetuating discrimination, insecurity and denial has kept them at the margins of social and economic development. Women face constraints that limit their capacity to contribute. They strive hard to take advantage of emerging opportunities arising out of over-whelming changes shaping economies world over. They face overt and pervasive discrimination in education and health care, in food and nutrition, in access to key productive resources such as land and water, and in availing services such as credit, training and extension; and blatant wage discrimination in labour markets. They are more likely than men to be in part-time, seasonal and/or low-paying jobs; their work in family farm mostly remained unremunerated, and their contribution in household work - in child rearing, nurturing, cleaning, food preparation and other domestic work - is under-valued, if not recognized at all. They are not allowed to take part in decision making in the family and treated differently in inheritance. Besides, there are frequent incidences of violence and intimidation that make them more vulnerable to make choices of their own to improve their lives. Distinct historical, biological, societal and cultural elements are attached to this pervasive denial and systematic discrimination of women.

Gender mainstreaming is widely recognised to be critical to any development intervention - be it through education, environment, health and sanitation, or birth control or livelihood promotion. A sizeable section of women make crucial contribution in agriculture and rural development. They act as nurturer of the environment and the bio-diversity. They are known to save production resources far better than their counterparts. Women play a key role in reducing hunger and poverty particularly in rural areas where the large chunk of the world's poor reside. They are also central to family food security and nutrition, as they are responsible for food selection and preparation and for the care and feeding of children. Investment in education of women is doubly beneficial as an educated girl-child tends to positively impact on the members of two families. Then the benefit of educating a girl is confined not only in education but also in health care and nutrition, in income and spending; in fact, for the overall family welfare. Development goals cannot be just, equitable and sound if women are not treated equally and equitably.

Gender empowerment is the process by which women can overcome the obstacles they systematically face in various spheres of socio-economic development. By virtue of being a woman there are glaring and subtle discrimination, inequality, injustice, subjugation or subordination - denying her just share in education, resources, employment and livelihood opportunities, wage, health care, social security, inheritance, and in many other social and political spheres. Deeply ingrained prejudices, false value system and ideologies, entrenched beliefs and domineering social culture against women, throw up significant challenges in enabling them in exercising their political, social, and economic right to realise their individual potential. As economic, cultural and social aspects of empowerment must go hand in hand with the political one, the task of empowering women is fraught with considerable challenges and be dealt with care and sensitivity.

The process of empowerment in transformative stages needs to be understood with all its nuances. The power over the women (i.e. domination, subordination, violence and intimidation by men) sought to be replaced with power to (enabling the women with due space, capability and authority to decide for

themselves). As the process evolves, the power with (women's own organization with common purpose and understanding) should emerge through active social mobilisation to respond to their collective interests by building alliances and solidarity. All these efforts may ultimately lead to power within, where the women - individually and collectively - start being conscious about their own rights and realities, understanding the power relations better, and, being more assertive in appropriating their rightful space and seeking justice with due confidence, knowledge and self-esteem.

Power is nothing but a 'zero-sum' game in which the redistribution of power means some kind of conflict in the society. The males, at the outset, have to be educated and made conscious of the realities through open and inclusive dialogue and if need arises, by robust conflict resolution processes. The policy framework needs to be deeply enshrined in the principles of equality, justice, inclusiveness and transparency by active participation and trust, with effective governance mechanism to level off the distortions. Forging durable partnerships across public, private and other players are required to share and understand how to enforce enabling multi-dimensional policies and regulations to make this vital transformation to address the needs of vulnerable women.

Women's empowerment is not only to systematically alter existing power structure, to eliminate various forms of inequitable policies and practices to uphold basic human rights, it is also the liberation of men from the false value systems and regressive mind-sets of oppression and subjugation. Right kinds of education and awareness creation in the society along with sensitive and proactive gender-centric laws and policies are crucial.

Gender specific information is found to be scanty, thereby making appropriate gender intervention very difficult. Robust social data gathering systems and good gender analytics of specific sectoral specificities with regard to project preparation, gender-related design features and practical gender based action plans and outcome are indispensable. The lessons learned by the practitioners of gender projects in diverse settings are valuable to feed into pragmatic policies for achieving gender equality in sectoral interventions. Learnings from the experiences of grassroots women in forming and managing their collective entities such as Self Help Groups (SHGs) or cooperatives would provide distinct directions in incorporating the local and collective dimensions and crafting sound policies incorporating legal affirmative action.

Fundamental to the complicated and arduous gender discourse is the idea that each individual in the society must have equal rights and opportunities to grow and prosper regardless of their gender. The full integration of women is essential to foster harmonious and sustainable development in any society.



DIRECT BENEFITS TRANSFER: BOON OR CURSE TO THE PRO-POOR



Dr. Udita Ghosh Sarkar, Director Programs, Trickle Up

The Direct Benefits Transfer Programme has been hastily launched in 20 districts. But there is evidence to prove that transferring purchasing power can have a socially desirable outcome only where there is a strong rural infrastructure and easy access to banks, schools and hospitals

As India's Twelfth Five-Year Plan (2012-17) comes into force, policymakers are confronted with the challenge of ensuring growth that is sustainable and inclusive. The Indian economy's transition to a higher rate of growth has been seen as a vehicle for reducing poverty and improving living standards for a population of 1.2 billion, especially those belonging to the lowest quartile of the economy.

A popular strategy adopted by many countries for reducing poverty is direct cash transfers or progressive redistributive transfers, an idea favoured by current Indian policymakers. Although the proposal for direct cash transfers in lieu of subsidies for kerosene, LPG and fertiliser was first mooted in the finance minister's budget speech for 2011-12, it has only recently received major attention with the launch of the Direct Benefits Transfer (DBT) Programme.

The DBT Programme was launched on January 1, 2013 in 20 districts of 16 states in India. Under the present structure, the programme covers 26 of the 42 schemes run by the government. These include pension schemes, maternity benefits, scholarships and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Implementation of the programme rests on the pillar of the Aadhaar biometric identity card. Electronic transfer of payments to beneficiaries will be leveraged through the Unique Identification Authority of India's (UIDAI) Aadhaar card-enabled bank accounts or post office accounts. The government intends to expand the Direct Benefits Transfer Programme to the entire country by the end of 2013, and convert all government welfare schemes and programmes to Unique Identification Authority-driven cash transfers.

Under the 2010 subsidy framework, the government spent \$28.6 billion or 2 percent of its GDP on poverty alleviation programmes like the MGNREGA, food distribution through the public distribution system (PDS) and health insurance coverage for below-poverty-line families through the Rashtriya Swasthya Bima Yojana (RSBY)¹. However, widespread corruption has led to “leakages” and under-delivery of government benefits to beneficiaries. It has also increased the fiscal deficit to 5.7 percent of GDP². To add to these woes, a study by the Asian Development Bank found that food subsidies have resulted in an insignificant reduction in the poverty gap for India and, quite surprisingly, 70 percent of the beneficiaries were non-poor³. These findings reflect former Prime Minister Rajiv Gandhi's famous comment in the 1980s that only 15 paise of every government rupee handout reaches intended beneficiaries. According to Manmohan Singh, cash-based transfers have the potential to “improve targeting, reduce corruption, eliminate waste, control expenditure and facilitate reforms”⁴.

1. *The World Bank (2011). [I]Social Protection for a Changing India: Main Report[/I], World Bank Publications*
2. *Ministry of Finance press release. Available from http://finmin.nic.in/press_room/2012/Prov_account201112.pdf (accessed January 2, 2013)*
3. *Jha, S and Ramaswami, B(2010). [I]How Can Food Subsidies Work Better?[/I] [I]Answers from India and the Philippines.[/I] Asian Development Bank*
4. *Press Information Bureau, Government of India (2012).[B] '[/B]PM Constitutes National Committee on Direct Cash Transfers', October 25*

But will the DBT Programme plug leakages by side-stepping poor supply-side management and improving targeting of beneficiaries? Or will it only change the modalities of transferring government handouts and reduce government administrative functions without any significant effect on poverty reduction?

REDUCING CORRUPTION AND ADMINISTRATIVE COSTS

Under the Aadhaar-based direct cash transfers, electronic transfer of benefits directly into beneficiaries' bank accounts is expected to reduce bureaucratic red tape. Middlemen are often blamed for rent-seeking and siphoning off parts of the subsidy, leading to enormous waste of financial and physical resources meant for the poor. Therefore, even if the same amount of subsidy is disbursed the programme can be expected to deliver at least a greater share of the subsidy than that which reached targeted recipients earlier.

Presently, a recipient has to ascertain his identity and eligibility for each of the different welfare schemes⁵. The DBT Programme will allow the beneficiary to receive multiple welfare payments through the single platform -- the Aadhaar card -- thereby reducing his administrative costs. Also, using the Aadhaar platform will lead to a drop in multiple and 'ghost' beneficiaries. This is because the Aadhaar infrastructure can address leakages that arise due to "identification and authentication errors". If implemented correctly, the programme does have the potential to minimise government expenditure and improve societal welfare.

CHALLENGES AND THE QUESTION OF FEASIBILITY

The Indian initiative appears to be influenced by the cash transfer programmes prevalent in South American countries. These are countries where urbanisation has been taking place for the past 200-300 years, and 80% of their populations live in cities. Gender discrimination is comparatively low, as is corruption.

The cash transfer systems of Brazil and Mexico are touted as examples to be followed. International success stories of cash-based transfers -- like Brazil's Bolsa Familia and Mexico's Oportunidades programme -- involve targeting and conditions for transfers. For instance, in Bolsa Familia, families below a particular income threshold are provided grants on fulfilling certain conditions like attendance at government clinics and 85% school attendance. Similarly, Oportunidades entails family members, especially mothers, to meet various time-bound conditions like involvement in self-care courses for women and voluntary community labour⁶. But it should be understood that only 5% of the populations of both these countries are below the poverty line, whereas the Indian figure is 46%. This means they require a system of cash transfers catering to only small numbers of beneficiaries, a model that's unlikely to be viable in India. Similarly, there is a difference between using cash transfers as an alternative to providing basic services, and using them to promote infant care and nutrition in maternal security programmes. Should we really be telling pregnant women to accept Rs.1,400 and get their deliveries done wherever they wish? Or should we be strengthening our healthcare infrastructure and network?

5. Ministry of Finance (2012). [B]/[B]Report of the Task Force on an Aadhaar-Enabled Unified Payment Infrastructure'

6. Linder, A [I]et al [I](2007). 'The Nuts and Bolts of Brazil's Bolsa Família Programme: Implementing Conditional Cash Transfers in a Decentralised Context', the World Bank, and 'Mexico's Oportunidades Programme', case study presented at Shanghai Poverty Conference. Available at <http://info.worldbank.org/etools/docs/reducingpoverty/case/119/summary/Mexico-Oportunidades%20Summary.pdf> (accessed on January 4, 2013)

These programmes have been successful because of the presence of a strong social support infrastructure in crucial sectors like healthcare and education. Public services in India, on the other hand, are not mature enough to support cash transfer programmes. For instance, if healthcare schemes are converted to cash transfers, lack of a well-funded public healthcare system that provides access to preventive and curative care, unlike well-funded public healthcare provisions in Brazil, could force the poor to turn to expensive private health services.

In the case of cash transfers of food subsidies, policymakers have to ensure that the money provided is sufficient to buy non-subsidised food in deregulated markets. Cash transfers under the Direct Benefits Transfer Programme are not indexed to the price level. Therefore, even though many critics support cash transfers for old age pensions, maternity benefits and scholarships, non-indexed cash transfers of physical commodities and services are likely to erode the purchasing power of beneficiaries. This is bound to augment starvation and poverty whilst accruing gains to government coffers in the form of reduced welfare subsidies. Thus, when one talks of the “libertarian doctrine” of transferring purchasing power directly into the hands of the poor and empowering them to make their own choices, one should keep in mind that purchasing power may be eroded in the absence of safety nets such as indexation. Further, “even if some indexation does happen, small delays or gaps in price information could cause significant hardships” for people who lead a hand-to-mouth existence.

Targeted beneficiaries at the ground level are also opposed to cash transfers as an alternative to the PDS. In poorly developed rural markets, consumers will most likely be greatly affected as local traders and middlemen could increase prices if the PDS is disassembled. Also “special groups such as single women, disabled persons and the elderly” are most likely to face difficulties in withdrawing cash and buying food from distant markets. Subsidised food from the PDS is an important source of food security for millions of poor Indian families that lead subsistence lives. It also erased about one-fifth of the “poverty gap” at the national level in 2009-10. Therefore, there have been strong demands to strengthen the National Food Security Bill and avoid hasty transition from food entitlements to cash transfers⁷.

Moreover, even if the state rectified its poor supply-side management, people are unlikely to avail of goods that improve their nutritional status or prevent disease. For instance, in Kenya, giving cash did not result in people buying bed nets that prevent malaria. In the book [1]Poor Economics[/1], the authors explain why a man from Morocco who didn't have enough money to buy food bought a television set instead⁸. The findings reveal that poor understanding of the root causes is the reason behind the failure of many anti-poverty policies. Economists have reasoned that using appropriate “behavioural nudges” or incentives is essential to achieving programme objectives. Thus, the mere transfer of purchasing power does not imply that socio-economic targets will be met.

In conjunction with the above problem, direct transfer of cash benefits may lead to adverse “distributional effects of benefits” within the family. Amartya Sen points out that replacing food subsidies with cash may “hurt girls and kids,” especially in a patriarchal society like India where men (the head of the house) who receive cash in such programmes often squander the money on liquor or gambling. Women, on the other hand, are usually recipients of food handouts and are more likely to use the food in improving the nutritional status of their children. Reflecting on these ground realities, Sen says: “Direct access to food

7. *Cash Transfers and UID*, [1]op cit[/1] and *'A PDS That Works is Better Than Cash Transfers'*, [1]op cit[/1]. *The National Food Security Bill, 2011 is a Bill to provide food and nutritional security by ensuring access to adequate quantity of quality food at affordable prices to people*

8. *Banerjee, A and Duflo, E(2011). [1]Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty, United States of America, Public Affairs[/1]*

tends to favour children rather than adults, and girls rather than only boys, thus working against biased social priorities common in the subcontinent”⁹. Adding to this discussion, Esther Duflo says: “The outcome of a cash transfer is robust when the beneficiary is a woman or the household is headed by a woman”¹⁰. This is likely to accentuate “intra-household inequity” (Duflo) unless it is ensured that monetary handouts are used for nutritional purposes (or the required purpose) and divided within the family in a way that addresses the problem of girl-child deprivation.

Logistical and operational problems may also obstruct beneficiaries from realising the benefits of the Direct Benefits Transfer Programme. Logistical issues led the government to scale down the reach of the programme one day before its implementation, to 26 schemes as against the initial plan for 29. Moreover, the banking system in rural areas is not developed enough to facilitate cash transfers on the proposed scale. According to a World Bank survey, only 35 percent of Indians and 21 percent of the poorest quintile have accounts in formal financial institutions. The survey also stressed that the poor face difficulties in opening bank accounts without policy and administrative support, even in urban areas like Delhi. This implies that the transition to opening bank accounts could have serious implications on the wellbeing of the poor. For example, delays in opening a bank account will not only prevent the prospective beneficiary from accessing cash to buy food, but also raise food prices as those with bank accounts will increase demand in the food market. To ensure speedy realisation of this scheme, therefore, the Reserve Bank of India needs to expand its rural banking network.

Another mammoth task for the government is to ensure Aadhaar coverage right across the country by the end of this year. Currently, over a dozen districts which are part of the programme have less than 50 percent Aadhaar coverage, with one district enjoying only 4% Aadhaar penetration. Swift and efficient implementation of the programme would require collaboration between various central and state departments, UIDAI, and banks. Failures in any of these units or technological glitches in proposed micro-ATMs could cause huge disruptions. A time lag in payment delivery has been one of the main reasons why the MGNREGA has not had the expected transformational impact.

RETHINKING ANTI-POVERTY MEASURES TO ACHIEVE INCLUSIVE GROWTH

While the programme is in the initial stages of implementation, critics warn against hasty implementation, fearing that it could lead to “massive social exclusion”. Similar concerns have also been raised by government allies like Sharad Pawar who has argued that using outdated poverty lists at this juncture would result in large-scale exclusion errors¹¹. Doling out cash may result in inflationary pressures without any significant impact on human development. Transferring purchasing power can have a socially desirable outcome only in the presence of a support structure that encourages compliance with socially desirable behaviour. This would entail strengthening rural infrastructure, providing easy accessibility to banks, schools and hospitals. Absence of such incentives may endorse expenditure on goods that do not result in social gains. Therefore, the success of the programme hinges on the co-existence of state provision of essential goods and services.

9. Joshi, S (2013). 'Cash Transfer May Hurt Girls And Kids, Says Amartya Sen', [I]The Hindu, [I]January 9

10. Duflo, E (2011). 'Women's Empowerment and Economic Development', Abdul Latif Jameel Professor of Poverty Alleviation and Development Economics, Massachusetts Institute of Technology, November, and Kumar, A (2013), 'Is Cash Transfer a 'Congress Calling Card'?', [I]Business Standard[I], January 18

11. Birdsall, N and Glassman, A (2013). 'Can India Defeat Poverty?', [I]Foreign Policy[I], January 8. The 68th Round of the Socio-Economic Survey, Ministry of Statistics and Programme Implementation, Government of India is still under way; Sharad Pawar is Minister of Agriculture and president of the Nationalist Congress Party

VOTARIES OF CASH TRANSFERS

K Seethaprabhu, in India for the United Nations Development Programme, in her paper titled 'Can Conditional Cash Transfers Work in Rural India?' writes: "The Indian government is seriously studying the implications of introducing such programmes to address India's nutritional challenges. In March 2008, 'Dhanalakshmi' -- a CCT for female children with insurance cover -- was introduced on an experimental basis in 11 educationally backward blocks across Andhra Pradesh, Uttar Pradesh, Bihar, Orissa, Jharkhand, Chhattisgarh and Punjab. The programme provides for cash transfers to the family of a female child on their fulfilling specific conditions: birth and registration of the child, immunisation, enrolment and retention in school. If the girl remains unmarried until the age of 18, insurance cover of Rs.100,000 will be given to her. Several state governments have launched variations of CCT programmes, providing incentives to promote the birth, survival, and education of girls. For example, the Ladli scheme of the governments of Delhi and Haryana puts money in the bank at various stages; the full amount is provided to the girl when she turns 18."

This approach leaves the question of inequality unanswered. While advocating conditional cash transfers, institutions like the UNDP combine it with unconditional cash transfers, further complicating the issue. They also emphasise the need to strengthen public service institutions like schools, hospitals and the public distribution system.

The World Bank, in its report 'Social Protection for a Changing India', launched in May 2011, said: "No country in the world has a well-functioning PDS system. India is no exception. India's public distribution system has limited benefits due to huge leakage and wastage." It recommends cash transfers as an alternative to providing subsidised food for the poor. Quoted here is part of a news report (based on the abovementioned World Bank report) on the World Bank's recommendation, which says: "Leakages and diversion of grains are high. Only 41 percent of the grain released by the government reaches households, according to 2004-05 NSS (the latest data available), with some states doing much worse. In 2001, the Planning Commission has estimated this leakage of BPL grain at 58% nationally."

The report, prepared at the request of the Government of India, shows that India's policymakers and the World Bank are travelling in the same boat and do not believe in drastic reforms in the PDS. Instead of reforms, they are ready to dismantle the system. They don't want to accept the argument that the PDS is fundamentally necessary to protect food producer farmers, offset price fluctuations and ensure food security to the country at large. They forget that India is not a country with an 85 percent urban population or 5% poor population -- where cash transfers have worked to some extent. It is still a rural economy-based country where 77 percent of the population survives by spending just Rs.20 (\$ 0.44) a day. India will have to retain control over production and public service delivery mechanisms to ensure equality and the availability of essential services which we demand as entitlements.

WHERE CASH TRANSFERS CAN WORK

Today, 42 crore of India's most destitute are able to survive because the public distribution system provides them 35 percent of the foodgrain they require. As much as 39 percent of India's poor population does not even have a ration card; they get no government welfare relief whatsoever. The government system cannot be made accountable or free of corruption, so the alternative proposed is not to reform it but to divest it of its purpose and functions and let the people repose their trust in the market.

India is moving towards a system of cash transfers in accordance with certain eligibility criteria. Whether it is foodgrain payments or health services payments, the government will make cash transfers available only

to those it accepts as poor. According to present official criteria, a poor family in a village is a family that spends less than Rs.15 per day per capita; the amount in urban areas is Rs.20 per capita. Such exercising of government discretion in transferring money raises the basic fear that the system may no longer remain public or open.

We need, therefore, to be clear about the consequences before deciding to operationalise any system of conditional cash transfers. Seventy per cent of India's population still lives in villages where few banking institutions are available. As many as 26,000 rural banks have downed their shutters since 1992, and commercial banks have shown no interest in social welfare schemes. That's why it's difficult to reach cash to village populations.

We have seen cash disbursements being made to promote maternal security and pension schemes, but even in these cases many beneficiaries do not receive their entitlements because of corruption. This proves that cash transfers do not put an end to corruption, as is claimed by proponents of such a course of action. Eventually, we need to reform and strengthen our infrastructure and systems and make them more accountable.

What's more, it is important to note that the Supreme Court has defined food, nutrition, and social security as basic human rights. These rights cannot be compromised or curtailed by BPL eligibility and other conditions. Conditional cash transfers limit basic rights. They have only been successful where government systems are capable and influential. In India, the government system is weak and helpless. In such a scenario, the monopoly of the private sector could prove dangerous.

It is being said these days that India is now a developed economy and public distribution programmes only sully the country's image by suggesting backwardness. That's why such programmes need to be discontinued. But what intellectuals fail to realise is that the government buys 4-6 crore tonnes of foodgrain every year, at its minimum support price, to run the public distribution system. If foodgrain were not distributed through the public distribution system, the government would buy less from farmers, who would then no longer have the luxury of being able to sell their produce within a radius of 10 km from their villages. This would increase their dependence on companies like ITC and Cargill, leading to a situation where multinational companies, not the government, determine the price of foodgrain.

The public distribution system plays an important role in India, providing security to farmers, controlling price, and providing emergency supplies and foodgrain in areas/states facing scarcity. A system of cash transfers would end this role and destabilise the foodgrain market. Farmers are also participants in the public distribution system; they need to be consulted.

In conclusion, the debate is not about the efficacy of cash-based transfers but about their modality, targeted beneficiaries and overall role in India's current growth and development strategy. According to a World Bank study, there is a correlation between cash transfer programmes and voting patterns. According to it, beneficiaries have supported the party that distributes monetary benefits⁷². Although this study bodes well for the current government, provision of good quality public services is absolutely crucial given the reasons underlined above. Achieving the objectives of inclusiveness contained in the Twelfth Five-Year Plan would require the scheme to be supplemented by public provision of essential goods and services, rather than the former substituting for the latter. Otherwise, the current initiative may end up being a half-hearted attempt at pro-poor populism.



SUSTAINABLE LIVELIHOOD CHALLENGES FOR THE FUTURE



About the author

Dr. K. G. Karmakar, is a professor at the S P Jain Institute of Management & Research (SPJIMR), Mumbai. He is the former Managing Director of National Bank for Agriculture and Rural Development, (NABARD).

Mr. Gaurang Karmakar is a Data Scientist at Nielsen India Gujarat

INTRODUCTION

Since 1999, the diversity of Strategic Livelihoods Approach (SLA) models should have dispelled any doubts about the value added to development practice due to committed institutional and financial support.

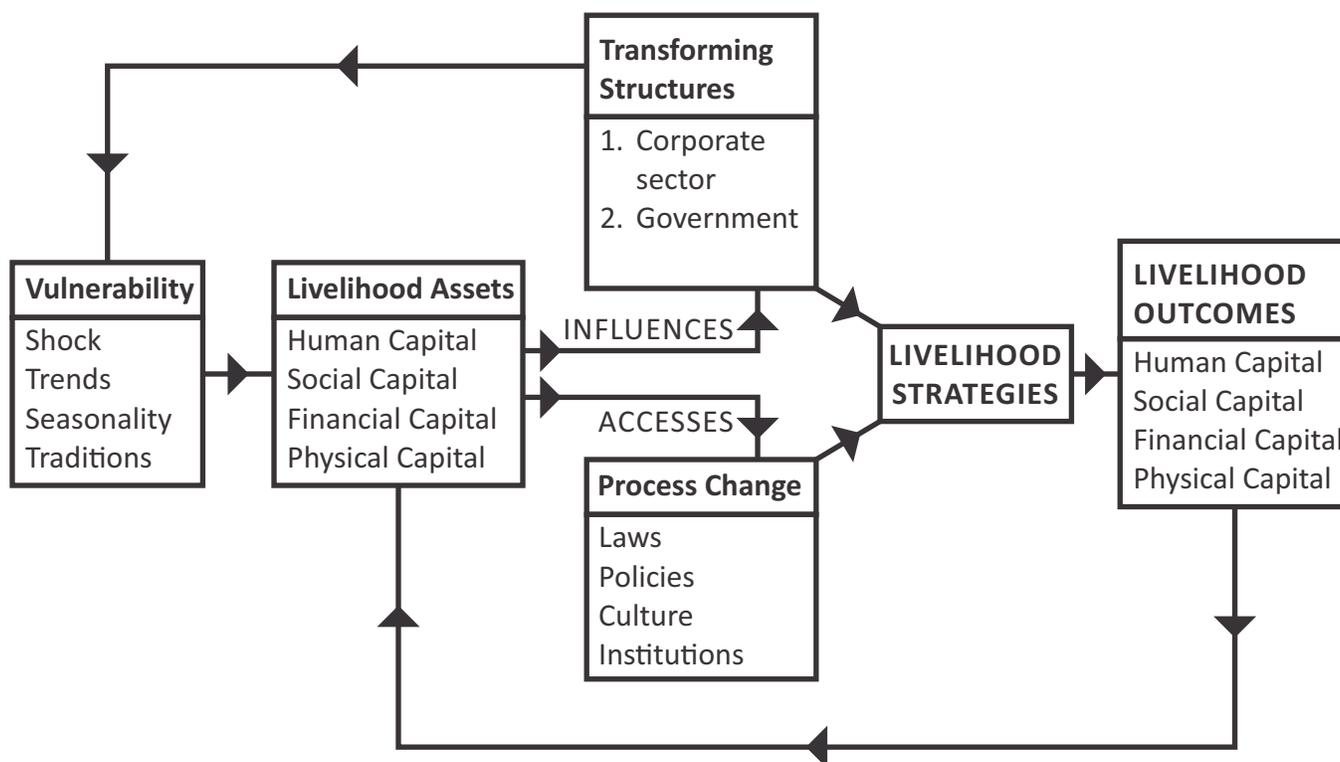
All SLAs have common origins and principles, rooted in work on participatory methodologies, ecosystems analysis, vulnerability and livelihoods. However, the diversity of SLA approaches reveals that they are not uniform and prescriptive, but provide a foundation for creativity. Strategic livelihoods may contribute to strategy or policy-making but is fundamental in creating conditions wherein poor people are assisted by projects and programs to improve their lot.

Development professionals have adapted SLA to meet their own needs and address shortcomings of the SL approach and framework. For example the framework has been adapted to incorporate gender, power, markets and rights issues or has been used to complement legal frameworks and codes of conduct (e.g. in FAO work on fisheries and food sectors). SLA finds application in new sectors and settings. The Population Council has created a youth-centered approach; CARE and DFID have modified the framework and analyses to suit urban settings; DFID, WFP and FAO have used SLA as a starting point for detailed vulnerability assessments in situations of conflict, chronic instability, disasters as well as in stable settings; and CARE has sought to combine SLA with rights-based approaches.

Where SLA techniques have been applied, it has promoted new thinking and ways of working that have characterised most areas of development. For example, they have helped to reveal the linkages between Health issues and HIV/AIDS problems, people's livelihood strategies and their economic status. They have shown the advantages and new perspectives to be gained from interdisciplinary working as well as their value in aiding poor people to recognise livelihood opportunities and constraints.

All agencies recognise the pivotal role of policies and institutions and the processes that they are associated with, in helping or hindering people's livelihood strategies. This recognition has been particularly important for DFID, in the context of its increasing emphasis on work at the policy level. The DFID model of sustainable livelihood has given rise to a strategic and sustainable livelihoods structure as set out in the chart below, which shows how a sustainable livelihood is more representative of a complex and holistic transformational process, both of structures and policies. The analytic structure can enhance development effectiveness.

Figure 1 - DFID's Sustainable Livelihoods Framework



However the main challenges that remain are:

- ▶ How to address informal institutions, their roles and capacities relating to development and changes;
- ▶ How to encourage the private sector to take up pro-poor roles, complementary to the government initiatives and not replacing them;
- ▶ Many agencies believe that the SLA alone is an inadequate tool for analysing policy processes, political changes and internal conflicts.
- ▶ The critical importance of linking the macro-level issues to local realities remains as relevant as ever. Yet it is still not clear how to map causal relationships between the local processes in which livelihoods are embedded and macro-level policies and strategies.

CHALLENGES FOR THE FUTURE:

While this review has underlined the value of SLA, it highlights the need for significant organisational changes if SLA is to become routine in development practice. Development institutions and national governments are usually organised along sectoral lines which hinder the adoption of multi-sectoral approaches. Institutional structures and management procedures may need to change to fit flexible people-centered policies and sectoral and departmental biases while priorities and mandates also need to be re-examined.

Further, operationalising SLA may imply a need to increase investment in developing multidisciplinary skills and capacity for learning from experience among agency staff. It also requires further investment in needs assessment, program identification and participatory decision-making. Our policy and strategy cycles have insufficient time, professional and financial resources or flexibility built in to enable agencies to fully operationalise SLA. Not all agencies are convinced of the value added by increasing investment in these areas or of the need for fundamentally changing modes of operation.

Finally the experience reviewed here indicates that mainstreaming and operationalising SLA requires significant resources commitments. Mechanisms for sharing lessons such as workshops at regional and central levels have been critical to fostering creative thinking and to spreading the application of SLA. While these can be costly and difficult to justify (as impacts on practice and development outcomes are often indirect), they are nonetheless indispensable if lessons from past practice are to be learnt and implemented. Support for inter-sectoral analysis and multi-disciplinary approaches, have to be consistent and ongoing. Changes to established practice occur slowly and require sustained effort and commitment of resources and the major lessons learned from the Sustainable Livelihood Approaches, are set out below.

THE LESSONS LEARNT ABOUT THE APPLICATION OF SLA MODEL:

1. Designing new projects/programs

SL approaches are useful for identifying projects/programs. They encourage holistic analysis, bring sectors/lessons together and identify complementary actions. However, other tools are required for prioritising amongst the vast array of possible entry points to ensure that holistic analysis leads to well-focused development activity. It is not necessary to establish a SL project or program in order to implement SL principles

2. Using SL approaches for policy change

SL approaches are useful for highlighting the importance of macro-micro links and the need for policy changes. They demonstrate how policies can have a profound effect on livelihoods and highlight the need for policy reform to be informed by people-centered goals. They are less useful for understanding the details of transforming structures and processes. Various organisations that use SL approaches have employed different methodologies to 'unpack' the transforming structures and processes box, though analysis by itself does not make change any easier.

3. Working with other sectors/disciplines

SL approaches can be used in any sector. There is no need to abandon sectoral anchors when using the SL approaches. However multi-sectoral collaboration is very important to SL approaches as the SL framework and principles can provide a valuable structure for the integration of different activities for development stakeholders. There are concerns that SL approaches might clash with other development ideas. Experience suggests that much base-level work has to be done to identify common use and overcome doubts.

4. What methods to use?

There are no hard and fast rules about which methods to use and when they should be used. Certainly, the SL framework is just one amongst a variety of tools and will not be effective on its own. Stakeholder analysis, social analysis and other components of poverty analysis are all important and a balance must be found between the use of qualitative and quantitative information. There may be a need for the development of new tools or to combine and adapt old tools to meet new challenges.

5. Monitoring and Evaluation

Monitoring and evaluation of SL-guided projects is a challenge that cannot be ignored if ongoing learning is to be effective. The SL framework and principles provide a checklist when considering the impact of projects on the poor but they do not make it any easier to measure changes in resultant livelihoods. It will be important to negotiate indicators with various stakeholders and there is much to be learnt from existing work on participatory monitoring and evaluation. At the same time it is important to avoid undue complexity, spending too much time/money on monitoring, requiring project-level staff to take responsibility for outcomes that are well beyond their control. This will be counter-productive in the long run.

6. Costs and effective of SL approaches

SL approaches are expected to increase development effectiveness but there is also a concern that they will increase costs. There are various ways to enhance efficiency using SL approaches iteratively

throughout the project cycle; taking much more care to 'borrow' and 'share' information; not seeking perfection but learning what information is essential; maximising the value of existing development efforts and aiming to mainstream SL thinking, rather than simply replicating SL projects.

7. Sharing SL with Partners

A common worry amongst staff is that it is difficult to share SL approaches with partners. But those who have already employed the approaches have often found that partners have responded positively to new ideas. Nevertheless, there remains some concern about sharing SL ideas with government partners, particularly when they are drawn from one sectoral Ministry. A general rule is not to be over-zealous in advocating SL approaches to partners but to act strategically, seeking opportunities to come together and to compromise on solutions. Overall, it is more important to share the SL principles than the SL framework which may alienate some.

8. Sustainability

Despite the title, there is some concern that in implementing SL approaches, too little attention is being paid to sustainability, particularly environmental sustainability. There is a view that in the long term instead of 'sustainable livelihoods', people prefer the concept of 'secure livelihoods'. Certainly, sustainability is difficult to measure and it is hard to assess trade-offs between different categories of assets and types of sustainability. We must ensure that social, economic, institutional and environmental aspects of sustainability are all addressed through the use of approaches, tools and methods at different points.

9. Concepts of Power

Some important concepts seem to be under-emphasised in the SL framework and are not made explicit in the underlying principles. Current areas of concern include power equations and gender issues. It is clearly important to remember these 'missing' ideas and to use different tools to ensure that they feed into development planning and the overall understanding of the driving factors behind livelihoods and poverty reduction.

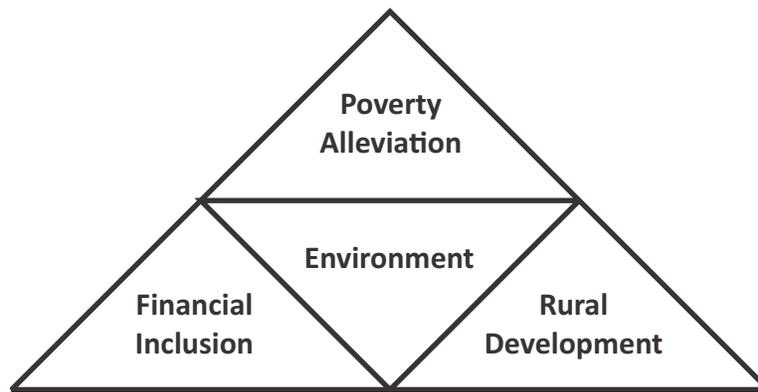
10. Internal change

Any organisation implementing SL approaches is bound to face internal challenges, such as resistance to change and conflict between internal procedures and new approaches. There is a need to assess the convergence between SL approaches and decision-making at three levels: project level, country/program level and strategic level. It is also important to build staff capacity to implement SL approaches, to create space and opportunities for learning-by-doing and to avoid advocating uniformity. A balance must be found between wholesale promotion of a new development paradigm and simply re-labeling existing activities to fit with the new vocabulary.

Conclusions:

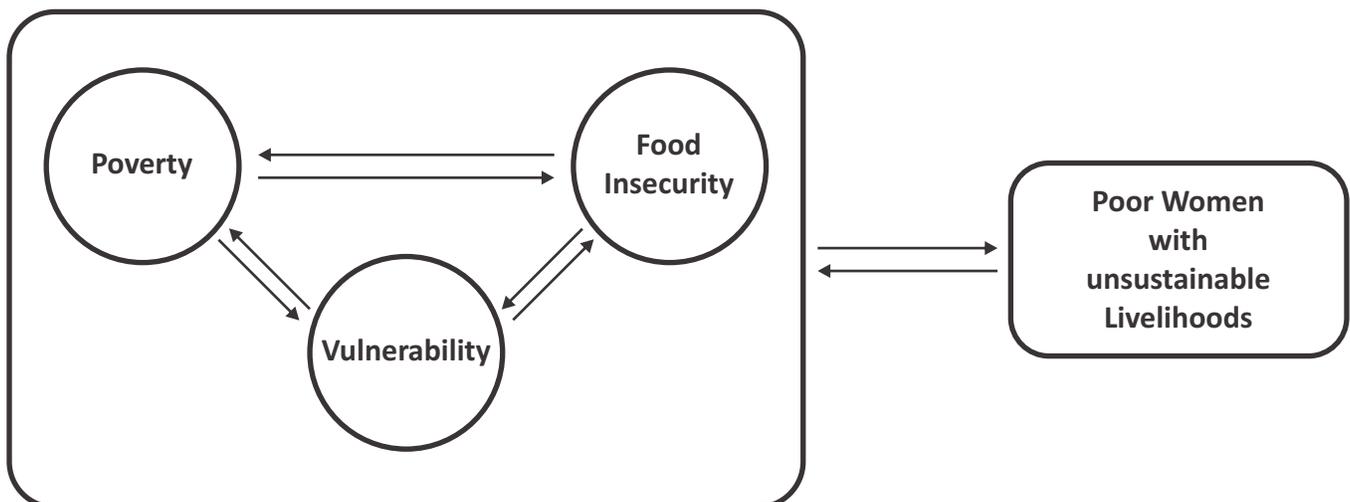
An IFC study concludes that small and growing businesses account for 90% of business worldwide and contributes 30% to formal GDP. Accounting for more than 50% of employment globally, these enterprises are key drivers of job creation and market innovations both of which strengthen the economy in societies which are vulnerable to political and social instability. It is in the national interest to invest in small, medium and micro-enterprises (MSMEs) irrespective of the current economic problems as it:

- i) spurs economic development
- ii) accelerates progress towards health and educational development goals
- iii) boosts stability in fragile economies
- iv) furthers the cause of rural economic development



MORE MICRO-ENTERPRISES

Thus, a sustainable livelihoods strategy can ensure all rounded growth in the economy. The Indian Government has taken a very positive step in creating a Women's Bank in India in 2013. It is hoped that this bank would help in creating a large number of women entrepreneurs in the MSME sector and would emerge as a one stop solution for women entrepreneurs in low-income areas. The MUDRA Bank for the MSME sector set up in 2014, should be encouraged to invest in locally-owned small business ventures owned by Women Entrepreneurs who wish to graduate from SHGs, to micro-enterprises. The revised National Skills Development Mission and the National Rural Livelihoods Mission should be able to coordinate with banks and NGOs to assist women entrepreneurs to evolve and set up sustainable enterprises. Hand-holding especially for finance, marketing, product development and packaging, are all very different aspects of development as handling bank loans is high-risk for poor women who have not handled bank loans before. Women-owned enterprises should be the focus given to ensure that socio-economic development benefits are also available for women and the State / Central Governments must invest in women, for all-round society development. Today, the scenario for women in India is as under:



- i) Rural poverty is deeply rooted in the imbalance between what women do and what they have
- ii) Without significant investment in improving livelihoods, assets and decision making of women, the Millennium Development Goals to reduce poverty and food insecurity may not be achieved.
- iii) The SHG model has actually empowered women everywhere and to build on the success of this model, skills transfer for poor women and creation of micro-enterprises should be stepped up after proper risk analysis.

FOR ENSURING SUSTAINABLE LIVELIHOODS FOR WOMEN, A FEW STEPS NEED TO BE TAKEN AS UNDER:

- i) Engaging with NGOs and other stakeholders (local authorities, banks, etc) in the capacity development and training processes.
- ii) The training needs analysis must take into account local resources and the local women's needs and capabilities
- iii) Designing and implementing capacity / capability assessments through application and adoption of various capacity assessment tools (UNDP, etc)
- iv) Analyse findings and formulating appropriate policy responses based on microfinance and micro-enterprises models.
- v) Linking up successful trainees in skills development workshop with banks, and development institutions for funds and technical/financial inputs
- vi) Further training as per market needs, for upgrading necessary skills
- vii) Hand-holding various women-owned / operated micro-enterprises in areas such as quality packaging, marketing, finance, etc.

Such an approach would enable Indian women to develop as equals in an unequal world and their success would ensure poverty alleviation, financial inclusion and finally, rural development.



INCOME GENERATION FOR PEACE BUILDING: IS IT WORKING?



Usha Jha Ph.D, Chief Executive Officer, Samjhauta Nepal, Kathmandu, Nepal

Abstract:

An impact assessment was done in the form of action-oriented research, aiming to a) identify how income generation and peace building approaches have been combined by other agencies in Nepal including underlying 'theories of change' and what lessons can be learnt from these experiences, and b) documenting and analyzing the successes and challenges faced by the project in linking income generation and peace building.

The research methodology comprised of desk research (i.e. interviews and the perusal of project documents) for the first component on identifying common theories of change. For the second component the methodology comprised of focus group discussions and individual interviews with group and District Advisory Committee members. The sample consisted of 20 individual interviews and 8 focus groups, allowing for strategic representation from Tharu/ Janajati, Madhesi/ Dalit, Muslim and mixed other communities. The specific districts were Kailali and Morang.

The theories of change or 'assumptions' identified through the desk-based research and assessed through the field research can be delineated as follows:

- a) Group solidarity increases the respect for group members by the family and the community, and they become mediators for small conflicts and refer larger ones to other respected people.
- b) After getting recognition by settling small community level disputes, they serve as the community referral mechanism for peace building.
- c) Enhanced capacity of group members through training, interaction and linkages focusing on income generation promotes livelihoods and peace in the family and community through the reduction of grievance.
- d) "Involvement in the income generation project (and its attendant group conflict mediation mechanisms) prepares a critical mass to advocate for peace in the community

Successes of women as an entrepreneur and a mediator at the local level suggested that linking Income Generation Groups vertically and horizontally connects the IGA groups with district economy, directly and indirectly. These links and network facilitated a process in which district level business actors became responsive to advocate change for socio-economic needs of IGA groups at local level.. These links helped maximizing IGA groups accessibility to reach out to local informal justice networks and enhance their peace building capacity by placing them as 'referral group' (such as para-legal committees, local peace networks) in mediation and justice system.



SUPPORTING A PRO POOR GROWTH MODEL

JUDITH D'SOUZA

Theme: International development support: Supporting pro poor growth agenda

Poverty in South Asia is multidimensional, involving a complex interplay between low assets (physical, financial and human), years of conflict and insecurity in some countries (Afghanistan, parts of Pakistan, Bangladesh and India), natural disasters, indebtedness, poor infrastructure and poor public services, traditional roles, inequality between women and men and other factors. While people of specific regions may have a shared vulnerability to these events, the consequences of natural hazards, seasonality, infrastructure and social remoteness, are felt more severely by the poorest groups as they inhabit the marginal areas and have lack of resources to withstand the shocks. Though they may be considered as the most resilient strata of the rural population, their survival mechanisms has resulted in them being highly risk adverse with low levels of livelihoods, opportunities and technology adaption.

Putting a face to the poorest is difficult as countless and varied types of people suffer this condition—casual agricultural labourers and their household members, abandoned women and their offspring, street children and pavement dwellers in peri-urban, urban and municipalities. In addition, elderly women and men who do not have family support, the disabled and those with mental health problems and many more: old and young, women and men, working and dependent, or people living in remote rural hamlets and in some of the developed cities can be added to the long list of the vulnerable. A coping mechanism for poorest households during economic crisis is to reduce essential consumption. Importantly, the poor are also more likely to use coping mechanisms that could have negative welfare implications in the longer term, including the depletion of assets, reduction of essential consumption and the use of high interest loans. The only form of capital available to poorer household is often labour endowment which means a higher child dependency is normally associated with higher poverty rates. This is significant as it indicates that larger households with a high number of dependents are more likely to be vulnerable to poverty.

Widespread poverty affects **young women and men** and forces many of them to take on whatever jobs are available thus pushing them into low paying and vulnerable job situations. There is a wide gap between urban and rural youth with rural youth having less access to facilities and opportunities, creating a lack of physical labour leaving the youth disillusioned with traditional agriculture to venture to the urban areas in search of lucrative employment opportunities. A small percentage of high school graduates opt for the technical and vocational training offered by the government which is largely supply driven and is out of sync with the economy market. At the same time, labour market and youth employment data is often unreliable or unavailable to help make effective and evidence based policies to address the concerns of youth.

Women's unbalanced status with high levels of illiteracy and limited participation in public and economic spheres restrict their ability to effectively protect and provide for themselves and their families. Many women must contend with multiple layers of discrimination based on gender, class and other social differences. Cultural norms further curtail women's ability to access available social services by making it unacceptable in general for women to place their individual rights above the perceived needs of the family. However this does not include the invisible household labour that they contribute which indicates the

gender disparity of economic participation in the country and the inability of women to economically add to their status within the household and the country. Women remain poorly represented at all levels of sub-national governance, thereby limiting the extent to which their opinions and priorities factor into development processes at local levels.

Evidence shows that **poverty has its highest incidence in rural areas**. Research suggests that increases in agricultural productivity can be a factor in reducing poverty. However, whether or not poor rural people can access markets and services to identify and grasp opportunities, depends on the availability and quality of infrastructure and on the institutional environment.

Development interventions that affect the **private sector** vary, ranging from new policies or rules, such as taxes, protection or deregulation, and incentives, to infrastructure support for industrial estates or export processing zones, and financial assistance, capacity development, research and development, and marketing support (including export or trade missions). All these are bound to involve and affect women and men differently in their various roles as producers, workers, suppliers or owners of resources, investors, consumers, and decision makers; and in terms of gender relations in the workplace, the market, and decision-making processes.

The year 2016 marks the transition to a new development agenda. In 2015, with the adoption of the **Sustainable Development Goals (SDGs)**, UN Member States committed to a renewed and more ambitious framework for development. In its preamble the Outcome Document calls for bold and transformative steps which are urgently needed to shift the world onto a sustainable and resilient path, and it includes a number of goals. Transformative approaches aim to overcome the root causes of inequality and discrimination through promoting sustainable and far-reaching change.

Growth in agriculture tends to be pro-poor when it: harnesses poor people's assets (i.e. land and labour); increases poor people's productivity and income; leads to lower and stabilised food prices, through linkages to other sectors; increases demand for goods and services; and stimulates growth in the non-farm economy. ODI, 2008

In the light of the above SDG environment, **Pro-poor growth** has been broadly defined by a number of international organizations as growth that leads to significant reductions in poverty (OECD, 2001 and UN, 2000). There are two distinct definitions: (a) growth is pro-poor when the poor benefit disproportionately from it. This criterion is met if the rate of income growth of the poor exceeds the rate of income growth of the non-poor. Therefore, in order for growth to be pro-poor, it must be accompanied by an increase in equality and decrease in inequality. (b) The second definition discards the literal interpretation of the concept for a more general, but very much less strict formulation: growth is pro-poor if it reduces poverty. Using this second definition, average income growth will always result in pro-poor growth except when the incomes of the poor are stagnant or decline. Pro Poor growth policies have thus come to aim to boost economic development while paying attention to the interests of the poor and reducing poverty.

For this to be **sustainable and effective** in the long term, certain conditions are necessary. Growth must be sufficiently rapid and broadly based; the institutional setting must be conducive and growth must be inclusive and must aim at reducing inequality. The role and status of women play an important role in this sustainability as to insure inclusiveness as well as providing a space for women to be active economic actors in the environment. Pro poor growth also needs to be environmentally sustainable. As poor rural households depend disproportionately on natural resources for their livelihoods, the state of the environment and its pace of productivity is important to this model. Pro poor interventions also need to

acknowledge and recognise the need to reduce risks and vulnerabilities that poor people face due to their inability to mitigate risks and shocks. Development policies, therefore, need to support poor people in risk prevention and mitigation by:

- ▶ increasing their assets and capabilities and strengthening coping strategies that reduce vulnerability to risk and stress;
- ▶ supporting them to diversify their livelihood strategies;

Manufacturing and service sectors tend to expand in a growing economy, attracting more women into the formal labour force. Service delivery can also improve, leading to better health and education outcomes for women and men. Involving women in the process means working to address the constraints that they face participating in and benefiting from growth and development. As women take on a more prominent role in the economy, they change the perception of their roles, gain a better bargaining position within their societies and their families, and can better make and influence decisions. Greater investments are also made in the next generation of girls as society's future leaders.

WHAT WORKS – IMPLICATIONS AND WAYS FORWARDS

Improving market opportunities combined with increasing agricultural productivity: It has been well researched that agricultural productivity increases when there is a stable policy environment that encourages growth in rural areas. This helps the farmers to use their resources efficiently and sustainably. Secure access to resources and equitable distribution is a key in this. Rural financial services that can be accessed by all is important to supporting this kind of market opportunity. In India and Bangladesh, the women's self help groups are an ideal model to institutionalise credit for rural enterprises run by women. Insurance is also a key requirement to help reduce the risks that small farmers take on in feeding the nation.

Promotion of diversified sustainable livelihoods: Links between the agricultural and non-agricultural, and rural and urban economies, must be strengthened. Securing land rights and promoting the improved functioning of land markets can help enable people to diversify their livelihoods. Diversifying livelihoods for the poor mean reducing risks for them thereby helping them increase incomes and save for greater investments.

Reducing risks and vulnerability: This is an important and critical point for any growth policies. The ability for people to have a basic functional quality of life without having to lose further assets that can completely disempower them. This needs to be an integrated approach with infrastructure, communications, financial services, farmer organisations etc to make it work within the rural areas. What is also important to take into account are issues of spatial variation and social stratification have to be considered, especially how to tailor measures to marginal areas, facilitating out-migration on advantageous terms, and developing social protection mechanisms for the poorest.

Tapping the potential for economic development in regions where the poor are concentrated and improving access to infrastructure, services, skills and knowledge: Poorer areas need to be able addressed in a systematic manner to develop economic growth. Most of the time due to remoteness and geographical locations, the poorer areas are the most difficult to reach and development is poor almost abysmal. With lack of education and proper health care, these areas can remain isolated from the rest of the economic growth. Inclusion of these areas along with appropriate infrastructure like bridges, schools, business development centres etc can support these areas to be included in the pro poor growth agenda.

Removing barriers to formalisation of small and marginal businesses: Regulations and government services can fail to address the needs of women-led businesses, discouraging the move from the informal to the formal system and limiting employment creation and productivity. For example, time and mobility constraints prevents women from being able to complete onerous registration processes, women will face more harassment and discrimination when interacting with the bureaucracy for licensing and permitting etc. the government and the private sector can encourage entrepreneurship and investment by lowering risks and the costs of doing business. While recognizing that the bulk of jobs in developing countries are informal, ensuring that business-enabling environments are responsive to both women- and men-led businesses encourages greater levels of formality and supports business growth.

Better gender equality and equity in the private sector: Development interventions in the private sector can help foster greater gender equity and equality in industry and in the workplace through technical assistance to business service organizations, industry associations, or employers' groups, on the one hand, and workers' organizations, on the other; capacity development for gender-responsive programming and practices in relevant government agencies and private sector groups; and support for the installation of facilities and services that will address gender concerns in the workplace.

In conclusion, it's no long "business as usual" model for pro growth. Empirical evidences point to the fact that aid has helped boost economic growth and targeted interventions have contributed to reducing poverty. Research has also proven that aid works best in an environment where policies and systems are on track. In this, donors, civil society and governments will need to find ways to synergise efforts to maximise outreach and effectiveness to reach the demands of a pro poor growth model and to support better policy decisions and their implementation.

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RESEARCH PAPERS

CONSTRUCTING AND ANALYZING ASSET PORTFOLIOS OF RURAL WOMEN AND MEN TO IMPROVE OUR UNDERSTANDING OF DYNAMICS OF GENDER ROLES FOR AGRICULTURE AND FOOD SYSTEM



About the authors

Falguni Guharay, María Alejandra Mora and Diego Valbuena are agriculture researchers at International Center for Tropical Agriculture (CIAT), Managua, Nicaragua

STATEMENT OF THE PROBLEM

For an integrated and equitable territorial development, both women and men need to become active agents and manage their partnership for positive changes in equity, livelihoods and environment. To facilitate these changes, it is essential that we revisit our pre-existing ideas about the roles of women and men (Alesina, Giuliano, & Nunn, 2013, Farnworth & Colverson, 2015). This calls for a concerted effort to gather critical data that shows the differences between men and women, and allows us to improve our understanding about gender roles, responsibilities and differences in control over resources (Doss, 2011, Campbell, 2015).

Asset portfolios of rural men and women can be constructed by inventorying their resources, listing their actions, and tallying their products; and they can be used as a window to improve our understanding of the dynamics of gender roles for agriculture and food (Siegel, 2005, Quisumbing, 2011 & Tegubu et al. 2012). However, practical and effective methods and tools to carry out analysis of asset portfolios of rural women and men are still not easy to come by and are not available for local organizations. Building on the current experience, enhancing capacity of local organizations and improving existing tools and methods that contribute to the construction and analysis of asset portfolios of rural women and men can deliver a better understanding of dynamics of gender roles for agriculture and food.

EXPRESSION OF INTEREST BY LOCAL PARTNER ORGANIZATIONS

In 2014-15 territorial analysis was carried out in three territories located in northern Nicaragua. During this process, 35 local organizations participating in three territorial alliances, examined the current experiences of gender analysis within their organizations and came up with the conclusion that they have limited capacity to carry out effective analysis of dynamics of gender roles for agriculture and food as they did not have access to practical and effective methods and tools.

They expressed an urgent need to develop capacity of a critical mass of persons from the organizations to carry out effective gender analysis and welcomed the idea of constructing and analyzing asset portfolios of rural women and men. They called upon senior researchers and consultants in the country to put together already available methods and tools in an easily accessible toolbox that can be readily used by them to construct and analyze asset portfolios in order to improve their understanding of dynamics of gender roles for agriculture and food.

RESEARCH QUESTIONS FOR DEVELOPMENT OF TOOLS AND METHODS

Research Questions

A small group of researchers and practitioners from CIAT and partner organizations (FEM, FUMDEC, FIDEG, OCTUPAN, SIMAS, GRUMIC) developed a multi-level approach for building and analyzing asset portfolios of rural men and women. The approach was structured on the following research questions:

- ▶ How contribution of women in rural economy of Nicaragua has changed over last 10 years at national and departmental level?
- ▶ What are the similarities and differences between current asset portfolios of farms owned and run by men and women within a territory?
- ▶ What are the differences in the asset portfolios of the families and the women who live in those families in a territory?
- ▶ What are the opinions of rural women and men about control and access of productive resources and how that influences food security in their households?

We used the multi-level approach for building and analyzing asset portfolios of rural men and women in a smallholder territory in northern Nicaragua.

Methodology and data used

The study focused on rural women and men from small-scale farm households living in Rancho Grande, a rural municipality located in northern Nicaragua. The municipality is characterized by peasant communities of relatively recent settlement (decades of the 1940s through 1990s), with farm households belonging to three typologies¹: Small peasants from the mountains, Small Coffee growers and Medium sized diversified farmers with coffee and cattle.

The study employed a four-tier multilevel approach combining national and regional rural dynamics, territorial household patterns, intra-household interactions and perception of ownership. Key indicators were selected for each of these levels.

In the first tier we compared census data of 2001 and 2011 to understand national trends of three major indicators: female-headed households (%); agricultural land managed by female-headed households (%); and bovine herd owned by female-headed households (%).

In the second tier we reanalyzed and compared available data on land access and use, cropping and livestock management, income and wealth, access to credit, level of organization and perception of risks for women and men farmers of Rancho Grande (baseline of a local organization with 163 male and 56 female households collected during 2010-14²). In the third tier, we collected and compared data on the same indicators as the second tier for 18 households and the women members of the same households³ in 2015.

In the fourth tier, we conduct a qualitative analysis of rural men and women's opinions and perception about ownership, control and access of productive resources and how that influences food security in their households. Through 12 semi-structured, individual interviews, carried out in 2014 in the central and

1. *Typologies described by Malidier & Marchetti (1996).*

2. <http://monitoreos.pythoni.org>

3. <http://alianza-cac.net/monitoreo/>

northern part of Nicaragua, we identified and compared commonalities and differences in meanings of ownership among respondents.

Finally, we combined and analyzed the findings from the four tiers to understand the underlying process of choices and accumulation shaped by the gender roles, responsibilities and differences in control over resources.

PRELIMINARY RESULTS

National and regional rural dynamics showed that female-headed farm households have increased between 2001 and 2011, with a larger number of women managing relative more land and livestock at national and regional level. However, the amount of resources they own remained relatively lower than that of male-headed households.

Territorial household patterns showed that average size of the farms owned by men (7.16 ha) was almost double than that of the women (3.95 ha). Because of this, men farmers tend to have more diverse land uses, whereas women farmers had higher proportion of cropland. Crops and livestock diversity were similar, and both grow food as well as cash crops. Farms owned by men register slightly higher productivity for most of the crops. Surprisingly, the milk productivity is almost three times higher for male farmers (1200 l/cow per year for male farmers vs. 500 l/cow per year for female farmers). In contrast, cocoa productivity was almost four times higher in the farms run by women. Average gross annual income from the farms run by men amounted to US\$2800 and that of women was US\$1945, but women farmers tended to have a higher share of non-agricultural income (12%) than men (8%). The majority of the farmers, both men and women (~80%) had access to credit but this was not sufficient to cover their needs. Food security situation was also similar for men and women farmers.

Intra-household interactions showed that although there were no landless households in the sample, 35% of the women belonging to the same households did not have any land of their own. Even when the women had their own land, size of their holding were small (average of 0.6 ha) compared to the farm size of the families (average 11.4 ha). To compensate, many women accessed land through other options: 23% used family land and 6% used leased land. Land use patterns by the family and women were similar, with the exception of pastures (1% of total land holding for women and 7% for the household). Diversity of crops and animals managed by women were similar to that of the households. However, women's contribution to the total household production was higher for fruit crops and small animal (part of homestead system) followed by agroforestry (cocoa and coffee) and less for basic grains and bananas. Average gross annual income of the households amounted to US\$4144 of which women belonging to the households contributed US\$1528 (37%). Women contributed 31% of agricultural income, and 57% non-agricultural income of the households.

Perception of ownership study showed a direct link between traditional gender roles (women burdened with domestic and productive work, as well as considered as being less-knowledgeable than men about cattle farming) and the understanding of resource ownership (i.e., whoever possesses more knowledge about a resource is better prepared to make decisions about it). This in turn affects women's capacity to ensure food security for their households, since they are hindered from contributing to a vital source of income, in this case, cattle farming.

Open access online learning systems

For building and analyzing asset portfolios of men and women farmers, we used the household surveys available from a collective and open online learning system (<http://monitoreo.pythoni.org>) which

currently contains data from 1038 farm households (523 headed by men and 515 headed de women). This online information system programmed in license-free software was developed to store, process, analyze data on land access and use, cropping and livestock management, income and wealth, access to credit, level of organization, food security and perception of risks.

For building and analyzing asset portfolios of rural women and their families, we used data from household surveys stored in a collective online learning (<http://www.alianza-cac.net/monitoreo/>). Currently it contains data from 98 families and specific information from the women in these families.

This online information system programmed in license-free software was developed to store, process, analyze and compare data on land access and use, cropping and livestock management, income and wealth, access to credit, level of organization and perception of risks of rural women and their families. It was used for a number of field studies carried out in northern Nicaragua during 2014-15 and permitted us to analyze the differences in the asset portfolios of the families and the women and share the results in real time with a wide range of audience.

Such systems are meant to be evolving where local partners can populate and widen the database with new data, aiming to create big data from small data.

The proposed module

Research on Integrated Systems Improvement to eliminate hunger and to reduce poverty need to identify gender related constraints. Analysis needs to include examination of power relations within households, families, communities, markets, and other institutions, through location-specific studies and other research activities to explore these issues in greater details.

The proposed module on *“Constructing and analyzing asset portfolios of rural women and men to improve our understanding of dynamics of gender roles for agriculture and food”* will build on the current experience and will enhance capacity of local organizations to keep on constructing and analyzing asset portfolios of rural men and women. It will focus on improving existing tools and methods, fine-tuning the database by adjusting its width, depth and quality and developing specific analytical methods to transform the current descriptive system into a forward looking analytical system using algorithms and routines that can be operated online. The module will generate the following outputs:

- ▶ Improved online information system with refined data inputs and additional analytical outputs to facilitate statistically robust comparisons and gender analysis.
- ▶ A tool box (survey, semi-structured interviews, online data processing system and analytical guidelines) so that practitioners can have ready access to the tools and methods.
- ▶ Trained personnel from different R4D action sites using the toolbox for social analysis and constantly feeding new data into the online learning system.

The module for constructing and analyzing asset portfolios of rural men and women will be piloted in Nicaragua and will have a value for many other countries and regions, where the tools and methods developed in this initiative (in Spanish and English) can be adapted and used for developing capacity of the members of partner organizations to carry out similar studies and to learn from the findings. The expected outcomes of the module can be summarized as:

- ▶ Generating a prototype for how to use data and information from multiple sources to build the asset portfolios of rural women and men and use them as windows for participatory analysis of the

dynamics of production systems as influenced by historical trends, gender relations, choices and accumulation.

- ▶ Integrating knowledge to better understand the realities of rural women and develop more strategic programs to accelerate the process of empowerment of rural women, both in the economic and social sphere.
- ▶ Contributing effectively to the current debate about economic and social empowerment of women for an integrated and equitable territorial development and debunking myths about rural women (Ashby & Twyman, 2015).
- ▶ Scaling of toolkit to improve capacity of local organizations to collect better data and carry out more precise and incisive analysis. This in turn will allow a critical mass of researchers and practitioners to better integrate gender in their R4D program planning, by having the right tools and training available.

Estimated budget (for 36 months)

Total cost of the action will be around US\$ 800,000 and total funds solicited is estimated to be US\$ 650,000

Conclusion

The new information about the realities on the ground generated by the multi-tier approach used in this study helped us to continue debunking myths about rural women (Ashby & Twyman, 2015) and contribute effectively to the current debate about economic and social empowerment of women for an integrated and equitable territorial development. We provide evidence for the fact that while women farmers are growing in numbers and managing more resources at national and regional level, key differences remain at the territorial level in terms of resource control and agricultural productivity. These differences tend to become more evident when we look at intra-household dynamics and perception of ownership and control of resources.

The study presents an example of how to use data and information from multiple sources to build the asset portfolios of rural women and men and use them as windows for analyzing the dynamics of production systems as influenced by historical trends, gender relations, choices and accumulation. The multi-level approach presented in this study is effective for generating integrated knowledge which helps us to better understand the realities of rural women and develop more strategic programs to accelerate the process of empowerment of rural women, both in the economic and social sphere.

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INSIDE DEVELOPMENT: POLICY PROMISES, GENDER DYNAMICS, AND LEARNING FROM GLOBAL POLICY PRACTICES



About the author

Amalendu Pal, Asia Regional Representative, Trickle Up and also honorary board member of Asian Institute of Poverty Alleviation

The number of countries globally adopting national strategies on gender perspective policies on livelihood, women's security and justice has increased from 34 to 67 countries since 2010. As violence, societal disturbance around the world increased over the same period and produced record levels of displacement of women adding to their vulnerability, many nations are realizing that different approaches to address gender issues especially livelihood security, economic justice along with social protection for women and special provision for extreme poor women is imperative. Research has shown, when women are included in gender rights perspective and in autonomy process, an amicable agreement as well as resolution is more likely to be reached and justice with dignity is more likely to endure. When women participate in decision-making on national livelihood and security policies, their states are more likely to remain peaceful and promote inclusive growth.

International frameworks for engaging women in gainful employment, financial inclusion, economic activity as a part of sustainable livelihood initiative as per UN provision and peace process against violence have progressed significantly since the U N Security Council passed resolution 1325 in October 2000. However, U N Security Council resolution in the peace process is considered to be “soft provision” rather than “hard law” because it carries a lesser degree of legal obligation. The reason is that there is an accountability gap with actual developments.

New thinking and evidence based momentum has developed globally and national initiative by all stakeholders for making sustainable development goals a reality. National policy body and implementing units have devised the mechanism to address the gap between international frameworks and standards and domestic realities. National authorities serve as official government planning tools, allowing institutions to outline specific strategies for achieving goals. In 2015, the UN Secretary General emphasized that “governments has have the primary responsibility for implementing 17 Sustainable Development goals”. National authorities of different countries are increasingly recognizing that formulating their own policies based on the needs and available resources in this realm offers a significant opportunity to advance inclusive growth opportunity and initiate positive steps for women's economic empowerment.

Although they are one of many tools needed to realize the aspirations of Sustainable Development goals (SDGs) . National authorities' plan are nationally designed and owned , so they reflect each country's particular needs and priorities for social and economic development particularly women empowerment closely than international frameworks can. The creation of these plans brings together state actors in government, the diplomatic arena, private sector and civil society to develop tailored strategies to accelerate impactful change in the respective domain of SDGs. Unlike many other policy-creation process in the field of poverty and gender justice, it is standard practice for women and men in civil society to participate in the development national plan process relating to women's economic empowerment

through sustainable livelihood initiative, education in particular, though not exclusively individuals and organizations working at the nexus of women, and gender justice.

The practice of participatory policymaking brings to life the spirit of inclusion in parliamentary democracy. It gives greater say to those affected by social and economic policies, and in particular incorporates more women's voices and their under- representation in state structures and who can propose opportunities for advancing autonomy that other state-led strategies may have overlooked. This is highly relevant in light of changing nature of social atmosphere, governance and practice of justice.

Participatory approaches to policy making have additional benefits in human unrest environments. Although collaborative policymaking can be complicated and time consuming, the creation of participatory procedures present a strategy to manage major social issues and deepen democracy's roots. It builds "social capital" – mutual confidence between government and civil society- that mitigates unrest and contribute in effective governance thereby ensuring the process of development. National authorities offer opportunities for horizontal collaboration across social, ethnic, religious, and minorities' communities to shape and implement a common national plan for inclusive growth. This in turn can increase social and political cohesion and stability in an otherwise fragmented social sphere, bolstering chances for sustaining growth, justice and peace.

Despite having benefits associated with national authorities' plan, few countries have been able to articulate the specific impacts made by their national plan and participation of women in planning process. Sparse data is available on the effectiveness of such plans and strategies as monitoring and evaluation frequently fallen short. Review report of several social policies and its practices offers a number of avenues for advancing progress and deepening impact:

- i. Address structural barriers to women's participation in social protection policy process;
- ii. Create flexible plan to adapt and address new situations, vulnerable groups, and threats;
- iii. Localize plans to address diverse priorities for women's education, skills and technology learning;
- iv. Establish accurate cost estimates, and allocate sufficient funding in national development plan with appropriate monitoring mechanism in place;
- v. Strengthen political will and effective coordination for implementation;
- vi. Promote communication results.

With these questions in mind, this study uses a qualitative study of approach to examine lessons, insights from the development, implementation and impact of various laws and policy provisions from the following four regions:

- I. **Asia region:** The region has some of the highest levels of discrimination in the family code and of son bias among all regions. Many countries are still failing to address weak or non-existent legislation on early marriage: the legal age of marriage is lower for girls than boys in most countries (e.g. Afghanistan and Pakistan). Although Bangladesh's 1984 law sets the legal age of marriage at 18 for women (and 21 for men) and rates of early marriage have declined, progress has been slow: 74% of women aged 15-19 were married in 2011, and 11% of girls gave birth before the age of 15. In India, the 2006 Prohibition of Child Marriage Act has seen numbers of early marriage decline; however, the country still has the highest numbers in the world, and early marriage represents 47% of all marriages (WHO, 2013). Son bias is prevalent across the whole region but particularly elevated in Nepal, whose percentage of boys as last child (61%) is among the highest in the world.

Underreporting of violence is also due to high levels of acceptance by women that it is justified (e.g. up to 90% in Afghanistan). Victims are confronted with harassment or disinterest by the police and judiciary, the risk of social marginalisation, limited access to welfare or shelters, as well as high legal costs. A 2013 United Nations survey highlights “sexual entitlement” as one of the main reasons cited by male perpetrators of rape (Fulu et al., 2013). In many countries, marital rape is not recognised (e.g. Afghanistan, Bangladesh, India and Pakistan) or the penalties are low (e.g. Nepal). Women's low status in the family are also reflected in the high numbers of missing women.

Overall, women have limited opportunities to access or own land and other productive resources in their own name. Studies suggest that in Afghanistan only 2% of women own land (USAID, 2010). Positive steps toward gender equality in this area include Pakistan's 2011 Anti-Women Practices Law which seeks to protect women's right to inherit. Other countries have introduced legislation on land ownership (e.g. Afghanistan), however the prevalence of customary or religious laws continue to undercut these civil law protections.

- II. Sub Saharan Africa region:** Political commitments to and investments in gender equality have put sub-Saharan Africa in a strong position to eliminate entrenched discrimination against women that is perpetuating cycles of inequality and poverty across the region.

At the 50th anniversary of the African Union (AU), Governments and Heads of State recommitted themselves to a Pan African vision of “An integrated, prosperous and peaceful Africa”. This resulted in Agenda 2063, a vision and roadmap for inclusive growth and sustainable development. The Agenda comprises 7 Aspirations and calls on action from all members of African society to realise this vision. Aspiration 6 focuses on women's empowerment:

Aspiration 6: An Africa where Development is People-Driven, Unleashing the Potential of its Women and Youth.

Within the framework of Agenda 2063 governments aspire to empower women and remove all forms of gender-based discrimination:

- ▶ The African woman will be fully empowered in all spheres, with equal social, political and economic rights, including the rights to own and inherit property, sign a contract, register and manage a business. Rural women will have access to productive assets, including land, credit, inputs and financial services.
- ▶ All forms of violence and discrimination (social, economic, political) against women and girls will be eliminated and they will fully enjoy all their human rights.
- ▶ Africa of 2063 will have full gender parity, with women occupying at least 50% of elected public offices at all levels and half of managerial positions in the public and the private sector.

No country has removed discrimination both in the law and in practice in **women's access to and control over land**. Women face legal discrimination in accessing land in five countries in the region. Even where women's land rights are legally guaranteed, discriminatory customs and practices restrict their ability to realise these rights: regional estimates suggest that women hold substantially fewer agricultural land titles individually or jointly (19%) than men.

Women in sub-Saharan Africa have seen their political voice strengthened over the past two decades through increased **political representation**: women occupied 20% of parliamentary seats in the

region in 2014, on par with the global average of 21%. Rwanda has the highest percentage of women MPs in the world (64%), while in Swaziland, women's representation is at 6%. Quotas have shown mixed results in the 28 countries that instituted them at the national and/or sub-national level: while they led to increases in women's political participation in Senegal and Zimbabwe, the Democratic Republic of Congo saw little change.

- III. Latin America and Caribbeans (LAC):** The region has comprehensive legislative frameworks that ensure gender equality in economic and political rights and aim to eliminate gender-based violence. The region on average has a high level of female political participation (23%), with numerous female heads of governments. Progress toward gender equality is stunted, however, by ongoing weak implementation of laws.

Across the region, the economic rights and civil liberties of women are protected. Out of the 22 LAC countries covered, 10 show no discrimination in laws and practices on access to land, 19 on non-land assets, 14 on financial services and 11 on inheritance rights. Yet strong national performance can hide discrimination against women from indigenous and ethnic minorities: difficulties in obtaining national identification papers hinder their ability to fully claim their economic rights, including access to social services (e.g. Peru). Average regional political participation of women is 23%, with significant diversity: from less than 10% in Brazil to 49% in Cuba. However, many countries lack electoral quotas at the national and sub-national levels (e.g. Haiti and Panama).

Laws on marriage and parental authority continue to limit women's decision making within the family and perpetuate traditional gender norms and roles. Early marriage is still legal in many countries, although rates are declining (16% in the region). The legal age of marriage is 12 in Honduras and 15 with parental authority in many other countries (e.g. the Bolivarian Republic of Venezuela, Panama, the Plurinational State of Bolivia, and Trinidad and Tobago). In many countries, men are still recognised as holding full parental authority.

Reducing violence against women is high on the political agenda, with region-wide efforts to implement national legislation and commitments to the Belém do Pará Convention. Over the past few years, several countries have introduced or strengthened laws against femicide and gender-based violence (e.g. the Bolivarian Republic of Venezuela, Nicaragua and Peru). Violence against women remains highly prevalent nevertheless: e.g. 64% of women in the Plurinational State of Bolivia and 46% in Ecuador report having experienced physical or sexual violence in their lifetime. Reports across many countries on poor responsiveness of legal systems and the police lead to low levels of reporting and female confidence in the justice system (e.g. Paraguay). Across the region, 14.1% of women accept that violence is justified under certain circumstances.

- IV. Middle East and North Africa region:** Since the 1970s, many MENA countries have recorded the fastest rates of global progress in human development, including improvements in infant mortality and life expectancy. Literacy rates in the MENA region for females jumped from 61% in 2000 to 72% in 2011. There are also positive trends in women's participation in the economic life, in politics and decision-making (from 3.8% in 2000 to 12.8% in 2013).

Despite progress, the educational gains achieved by women are yet to translate into greater empowerment and participation in public life. Women's economic and public participation remains the lowest in the world.

Over the past decade many countries in the MENA region have developed national gender equality strategies, thus reflecting a political commitment to advancing the status of women across the region.

Country	Name of the strategy
Bahrain	The National Plan for the Advancement of Bahraini Women (2013–2022)
Egypt	Egyptian National Council for Women (NCW) Strategy for Gender Equality
Jordan	National Strategy for Women in Jordan (2012–2015)
Lebanon	National Strategy for Women in Lebanon (2011–2021); and National Action Plan (2013–2016)
Morocco	l'Agenda gouvernemental pour l'égalité 2011–2015
Palestinian authority	Cross-Sectorial National Gender Strategy 2011–2013
Tunisia	Stratégie de la lutte contre la violence à l'égard des femmes au sein de la famille et de la société
Yemen	National Strategy for Women Development (2006–2015)
UAE	National Strategy for Women Advancement (2002–2014)

These strategies focus mainly on preventing gender-based discrimination, combating gender-based violence, and strengthening the economic empowerment of women

Key gender mainstreaming challenges in MENA countries:

- ▶ The absence of legislation enabling gender equality and mainstreaming (Egypt, Lebanon and Palestinian Authority);
- ▶ The complexity of the existing laws (Egypt, Jordan and Morocco);
- ▶ Limited effective co-ordination mechanisms (Jordan, Tunisia, Morocco and Bahrain) and a limited capacity to promote gender equality reform from a “whole-of-government” perspective (Yemen, Tunisia and Egypt);
- ▶ A lack of training within the public service on gender mainstreaming (Lebanon);
- ▶ Within the public service, a lack of awareness on gender mainstreaming (Yemen and Bahrain) and lack of gender analysis skills (Yemen and Kuwait).

Although countries of all four regions consider revising national action plans, the study suggests avenues for advancing progress and women autonomy in each case. However, the study's broad goal is to explore challenges and opportunities in the development of national action plans for women's livelihood, security, growth and justice and its implementation by experts and practitioners around the world who are looking to create or strengthen national frameworks for advancing inclusive approaches to sustainable livelihood for extreme poor women, growth, peace and justice.

To examine development and implementation of national action plan, the study is divided in four parts. It started by examining the big picture of “women economic security through livelihood option, autonomy of decision making process and security” in a given country and regional political influences. First, women's participation in planning, governing and decision making process, gender dynamics and security in society. Second, to examine development, implementation and impact of country national plan targeting women's participation in livelihood and gainful work engagement, ensuring economic, social and physical security. Third, study to find the process of collaboration between government and civil society, private sector in planning and implementation of national development action plans and fourth, to conclude with challenges and opportunities for diverse stakeholders to help realize national development action plans.

The study on four regions offers two useful elements (i) It appears more than two third countries of each region have national development plans in different contexts and (ii) i countries of each region feel the need to review national development action plans after its expiry.

It is true this is a snapshot study of policies and national development action plans. Hence it has a number of limitations and shortcomings. For in-depth analysis it requires more comprehensive review and evidence based field data, participation of various stakeholders to reach it a final recommendation guidelines. It is not a technical study rather it explores perceptions and realities of broader change associated with the national development action plans of each country in four regions.

Inclusive growth through gender dynamics and high impact national development action plans framework comprises four elements to understand progress and challenges in what are considered to be key building blocks for an effective national development action plans.

- 1. Strong, sustained political will and governance:** National development depends on the commitment of key policymakers both at leadership and technical levels. This also requires inclusive process for participation of multiple stakeholders, respecting opinion of groups, government –initiated process on economic growth planning, decision making dialogue relating to gender equality , opportunity for vulnerable and women's rights. It could also be evidenced by policy leaders and technical leaders holding such responsibility for implementation of development plans which is accountable to meet its true objectives by requiring and reviewing regular progress reports.
- 2. Inclusive process and structure for effective implementation:** It is essential to adopt inclusive process for designing and implementing national development plans keeping in mind the regional factors which ensure that priorities and needs of diverse constituencies are addressed it contributes to a greater sense of legitimacy, buy-in and ownership of the plan across communities. This means men and women across government ministries, representatives of elected bodies, judiciary, and security agencies become part of development plans, as well as civil society organization and private sector can offer input on diverse ethnic, social, religious including economic situation priorities relating to sustained economic growth, security and peace with justice. Given the difficulties associated with broad-based perspective, gender perspective it requires a coordination structure to have clear roles and responsibilities and trans-parent decision-making for the success of structure.
- 3. Results- based monitoring and evaluation:** It reflects from the study that national development plan objectives are more likely to be realized if they are designed with result matrix which are measurable, and there is a plan to monitor and evaluate and track implementation. To ensure accountability national development plan should include a matrix with objectives, reporting mechanism, budget, roles and responsibilities and mechanism for oversight by monitoring and evaluation group.
- 4. Resource planning, identification, allocation and implementation:** National development plan for inclusive growth need to be realistically analyzed for cost and the plan itself requires a corresponding and adequate budget provision for realizing its objectives and activities. It should have a transparent financing system mechanism that includes a system of tracking and reporting along with risk mitigation process.

The study reflects that very few regional countries have inclusive development growth process integrating gender dynamics, and women's security. Some counties have succeeded in reaching high impact status though some are on their way. Despite achievements it also reflects that there are significant obstacles to implement national development plans due to governance process, institutional structure on gender discrimination. National development plans also frequently failed to get beyond the national level to address states, municipal priorities, or draw on local-level change-makers. In fact, all of the countries have

issue with political will, coordination, transparent way of financial resource utilization and building effective monitoring and evaluation against result matrix. It requires also proper communication to stakeholders about results against resource utilization. These obstacles are significant but not insurmountable.

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EMPIRICAL RESEARCH ARTICLE ON: PUBLIC POLICY AND ITS IMPACT ON RURAL WOMEN IN NICARAGUA⁴



About the authors

Lilliam Cáceres – OCTUPÁN

Nelly Granada – AMFVG

Chandreyi Guharay – St. Olaf College

Clotilde Hoppe – SciencesPo

Dora López – FUMDEC

Celia Mena – Universidad Thomas Moore

Elisa Rocha – CIAT

Doribel Salgado – APROMUWA

Zayda Treminio – FEM

Falguni Guharay – CIAT

Wendy Godek – CIAT

Gloria Carrión Fonseca – Consultora

INTRODUCTION

Nicaragua is a country which is still facing many challenges for its development, growth and wellbeing. Although the country's economy is largely based on activities related to agriculture, the “economía campesina” or peasant economy remains weak. Poverty and social exclusion prevail mostly in the rural sectors; this respond to the extension of the “feminization of poverty” and the emotional and social burden that women face in the family and reproductive scopes, and the social wastage of qualities, attributes and potentialities of women in the economic and productive fields.

Rural women's condition is a particular one. Land access and ownership are fields of strong discrimination towards women, given that they do not have rights of property and legal entitlement to land. Moreover, although they participate in organization processes and cooperation that shape territorial dynamics; rural women remain underrepresented in power structures and have little or no influence in territorial development coalitions. Hence, empowering women and girls and creating an environment that is conducive to the realization of their full agency and potential is a responsibility and a priority.

Although in recent years many public policies and programs have been targeted at rural women, their pivotal role is still not sufficiently reflected in the design of public policies and programs aimed at increasing their empowerment and agency. Moreover, even though public policies and programs directed at education, food security and health (which are generally aimed at children and women) do have effects of investment in the quality of human capital which yield in the long term; in general, a massive and sustained reduction of rural poverty has proven extremely difficult to achieve in the region.

Among the toughest challenges has been ensuring development benefits that reached men and women equally. In light of this reality, the main driver of this study is the idea of building knowledge from the ground, and to bring about processes of analysis achieved through a methodology than can be implemented from a practical sense, and that can serve a popular mean for promoting the agency and empowerment of rural women.

4. Excerpts are taken from the main research paper

Many public policies and programs in Nicaragua are targeted at female headed households and position women as the primary receivers of transfers; thus, the potential for enabling women's social and economic empowerment and agency through public policies is significant. However, rural women's pivotal role is still not sufficiently reflected in the design of public policies and programs aimed at increasing their empowerment and agency. Hence it is imperative to identify ways in which public policy schemes can be strengthened with regard to reducing gender inequalities and increasing rural women's agency, actions which can lead to more sustainable pathways out of poverty and facilitate an equitable and integrated rural development.

The implementation of public policies can contribute to narrowing the gender gap. Initiatives aimed at eliminating barriers that prevent rural women from having control and access to resources, education and financial services, have been implemented in many countries. Nicaragua is no exception. However, results are marginal and slow, and a deep modification in the structure of opportunities and outcomes has not been fulfilled. Hence, analyzing public policy from a gender lens can generate important knowledge about the ways in which public policy is committed with the issue of inequality between man and women and to the extent its implementation and execution is actually making rural women more visible in the social, economic, cultural and political spheres. This type of analysis also contributes toward shedding light to the general components of national and local public policies aimed at improving the agency and empowerment of women.

Public policy AND RURAL WOMEN IN NICARAGUA

Nicaraguan national legislation presents various instruments and laws that form the basis of a national gender policy, which in theory seems to favor the rights and situation of women. Nicaragua has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW 1979) and the Inter-American Convention on the Prevention, Punishment, Eradication of Violence against Women (Brazil, 1994); the country has also welcomed the recommendations proposed by the Program of Action signed in Vienna in the framework of the World Conference on Human Rights in 1993 and the Platform for Action of the Fourth World Conference on Women (Beijing, 1995); however, Nicaraguan women still face gender inequality imbued the social, economic and political exclusion of structural nature.

This platform and instruments, altogether with the Millennium Declaration and the Millennium Development Goals, represent an opportunity to advance the equality of Nicaraguan women. However, the greatest debt and concern is the fact that Nicaragua has not yet signed the optional protocol to the Convention on the Elimination of All Forms of Discrimination against Women, despite of significant demands from feminist groups and the women's movement (Álvarez, 2014: 16).

The Government of Reconciliation and National Unity (GRUN), led by President Daniel Ortega and his wife Rosario Murillo, recognizes that one of the most important challenges in the political agenda has been to “guarantee” the equality of women and men to Discrimination on the basis of sex and / or gender. In order to achieve this, GRUN has focused on measures, mechanisms or affirmative action necessary since 2007 to promote women's participation within a framework of social equity, as well as promoting inclusion in the areas of public administration.

Based on GRUN's Gender Policy, “incorporating a gender perspective into public policies and actions must take into account the differences between the sexes and analyze in each circumstance the causes and institutional and cultural mechanisms that structure the Inequality between women and men.” The premise behind the policy is to make visible the realities of Nicaraguan women, while identifying factors

that lead to inequality, as well as the effects of it and the formulation of action plans that modify those realities.

In recent years the government has pursued efforts to legitimize at the legal level the inclusion and empowerment of Nicaraguan women. Through the incorporation of a gender perspective in the laws, public policies, programs and plans at the governmental, municipal and state levels, the government hopes to ensure equity. A sustained consensus exists around the importance of promoting a specific women's and development agenda and incorporating a gender approach into public policy. Thus, there are initiatives and progress in consolidating women's political participation and empowerment, equity in education, restoration of the right to health, capacity building, citizen participation and the fight against violence against women.

Despite these efforts, there still prevails a significant discordance between the legal postulates and the reality of Nicaraguan women, both in the social status and in the level of participation and political incidence of the same. In analyzing the implementation and impact of this legislation, reality shows that there is a significant distance between the formulation processes and the current practice of these instruments and laws. Despite having a governing body for women's rights such as the Ministry of Women, as well as legal or regulatory commitments, the country does not have, in all cases, provisions or mechanisms that allow it to guarantee their effective compliance. That is why many laws are only enunciated (Alvarez, 2014: 17).

It is therefore a matter of adopting transformative or redistributive policies that take into account the needs of women and men, as well as the relations between them, in order to provide a more equitable and democratic redistribution of responsibilities and resources while considering the triple role of the women. At the same time, it seeks to promote processes that favor the empowerment of women and strengthen their participation in decision-making.

CASE STUDY: Ley de Semillas 280 y Programa PAPSSAN (Law 280-Access to Seeds and PAPSSAN Program, study carried out by researchers of FEM, Estelí)

This study provides an analysis of Law 280 and the PAPSSAN (Project for the support of production of seeds and basic grains for food security in Nicaragua) Program through a gender lens. It emphasizes the ways in which women have been able to participate, as well as the factors that facilitate or prevent the development of these programs, and their potential to promote the empowerment of rural women. The study was carried out by FEM (Foundation among Women) in Estelí, Nicaragua, and was based on a bibliographic revision of the Law 280 and the PAPSSAN Program. The main objective of the analysis was to generate knowledge that could have incidence in the general public and that could decrease gender inequalities, and to be able to accomplish changes in the development and execution of the public policies being analyzed.

Applying a gender lens to the problem	Applying a gender lens to possible solutions	Recommended gender-sensitive approach	Gender-sensitive indicators
<ul style="list-style-type: none"> ▶ Structural barriers prevent women to have access and control of seeds ▶ The access and control of seeds is 	<ul style="list-style-type: none"> ▶ Promote an active participation of meta-groups in the planning, design, implementation and evaluation of the 	<ul style="list-style-type: none"> ▶ To women in general, and to rural women in particular, both the conservation of seeds and food 	<ul style="list-style-type: none"> ▶ This analysis allowed to visualize that rural women are taken into account in certain activities but not in

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| <p>directly linked with rural women's right to have access and control of land</p> <ul style="list-style-type: none"> ▶ The access to seeds must be cemented as a right of rural women to identity, health, education and food security ▶ The access to seeds must be cemented as a right of rural women to identity, health, education and food security ▶ The access to seeds must be cemented as a right of rural women to identity, health, education and food security ▶ Although the program has a gender focus in its development and execution, the program does not actually translate into actions that promote equity between women and men | <ul style="list-style-type: none"> ▶ Public policies and programs aimed at rural women must be built with the participation of meta-groups, with a perspective of human development without gender biases, and where women are taken into account not only in aspects of the economy of the family but also in political space | <p>security are co-substantial to their own survival and social roles</p> <ul style="list-style-type: none"> ▶ Provide spaces among women where they can talk about a rural and decolonized feminism ▶ Reflect on territorial identities from community spaces | <p>the global development of the program, which limits the participation of rural women and reaffirms social constructions of gender which exclude the economic input of women</p> |
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CASE STUDY: Análisis ordenanza municipal No. 11 del 2012 (Analysis of the Municipal Ordinance No. 11, 2012, Carried out by researchers of FUMDEC, Matagalpa)

This study analyzes the municipal ordinance of the municipality of Santa Maria de Pantasma, in Jinotega, Nicaragua. FUMDEC (Foundation for Women and the Community Economic Development), the local organization that carried out the analysis, took as a starting point the importance of the ordinance and its implementation towards ensuring food sovereignty and food security in the territory. The main objective of the study is to analyze the incorporation of a gender lens in the municipal ordinance.

Applying a gender lens to the problem	Applying a gender lens to possible solutions	Recommended gender-sensitive approach	Gender-sensitive indicators
<ul style="list-style-type: none"> ▶ The program does not provide any actions that contribute towards 	<ul style="list-style-type: none"> ▶ Create spaces with feminine identities within the program of municipal 	<ul style="list-style-type: none"> ▶ Develop a process to introduce the policy with diverse social, political, 	<ul style="list-style-type: none"> ▶ The municipality destines 5% of its budget to fulfill the demands of women,

<p>the elimination of the power gap between women and men</p> <ul style="list-style-type: none"> ▶ A scope around gender equity does not exist in the document of municipal ordinance 	<p>ordinance to bring about processes of change in order to dismantle traditional models and learn better ways of social interactions by embracing principles of solidarity and sorority</p> <ul style="list-style-type: none"> ▶ Establish priorities based on the needs of women 	<p>religious, and economic groups in the municipality so they can appropriate this instrument and in its regulation a gender perspective can be included the municipal commission for nutritional and food security (COMUSSAN) should monitor the compliance of the policy and the application of a gender approach in a systematic way</p>	<p>among which highlight food security, municipal ordinance and the right functioning of the municipal commission for nutritional and food security (COMUSSAN)</p> <ul style="list-style-type: none"> ▶ Organized women work towards the recuperation of creole seeds as part of the fulfillment of the municipal ordinance. This has not only directly benefited these women, but also children and men of the communities where the policy is being implemented
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The findings from the five⁵ field studies have been summarized into four main elements explored in field studies: 1) Current state of women in the communities; 2) Presence or absence of public policies and programs in the territories; 3) Impact of public policy and programs in the agency of rural women and 4) Realities of women regarding to situations of violence, resistance, and their sexual and reproductive rights.

Municipality of Condega, Esteli

Actual State of Women	Public Policies and Programs identified by participants	Agency of Women	Violence, Sexual and Reproductive Rights
<ul style="list-style-type: none"> ▶ Most women in the communities does not aspire to go to school ▶ Women have limited access to land ▶ Women know about agro-ecology but do not implement their knowledge in practice 	<ul style="list-style-type: none"> ▶ Plan Techo ▶ Hambre Cero ▶ Plan Sequia · Programa de construcción de casas por el gobierno ▶ Programa de Educación Básica para Adultos ▶ CRISSOL ▶ PRODEP 	<ul style="list-style-type: none"> ▶ Between 2006-2009, the agency of women was strengthened by the work of local NGOs ▶ Women participated in workshops on matters such as citizen participation and public speech ▶ In 2011, a policy for 	<ul style="list-style-type: none"> ▶ Local NGOs try to disseminate knowledge among rural women on their sexual and reproductive rights ▶ Women have little knowledge about Ley 779 ▶ Because of the ambiguous

5. Below only two are mentioned, rest can be found in the main research paper

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| <ul style="list-style-type: none"> ▶ Reforma Agraria ▶ POSAF II ▶ Planes Municipales de Manejo Ambiental ▶ Programa de fomento a la productividad agropecuaria sostenible | <p>gender equity was adopted in the municipality</p> | <p>application of Ley 779 women have become prone to suffer from domestic violence</p> |
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Municipality of Waslala, RAAN

Actual State of Women	Public Policies and Programs identified by participants	Agency of Women	Violence, Sexual and Reproductive Rights
<ul style="list-style-type: none"> ▶ Women have limited access to land ▶ Women participate actively productive activities in the farm and the household, but only have access to 25% of the income ▶ Women lack secondary education but have some technical knowledge on agriculture ▶ Main crops: Corn, red beans, coco 	<ul style="list-style-type: none"> ▶ Plan Techo ▶ Bono Productivo (PPA) ▶ Crédito CARUNA ▶ Reforma Agraria ▶ CAPS ▶ Electrificación ▶ Ley 779 ▶ Ley de Asociatividad ▶ Educación Pública ▶ Programa Amor ▶ Proyectos de Minería y Canal ▶ Comercialización ▶ Acceso a Salud Sexual y Reproductiva 	<ul style="list-style-type: none"> ▶ Because of the work of local women organizations there are more Women participating in social spaces and programs to decrease inequality ▶ Public policies have increases the economic independence of women, however man still have the last word 	<ul style="list-style-type: none"> ▶ Local organizations have requested and managed projects that improve the lives of women such as seed banks, systems of companionship for women victims of violence, micro-financing, a provisional clinic, among many other services

LESSONS LEARNT FROM THE STUDIES

During the convergence exercise carried out with members of the R4D platform (October 2013), many organizations with a history of working with rural women expressed their alignment with Humidtropics' IDO 5 - Empowered women and youth with better control over and benefit from integrated production systems. They also identified with the idea expressed in the theory of change of Humidtropics that “Empowered women and youth is one of the enabling conditions to bring about desired changes in ecological intensification, improved market access, increase of farm household income and better public policies.” However, at this moment a question was raised concerning the current status of public policy related to that empowerment of rural women that will facilitate an equitable and integrated rural development

During the territorial analysis and stakeholder mapping exercises (May 2014) conducted in three different territories (coffee, cocoa, and mixed production system), the issue was again identified as one of the research priorities of some of the organizations, and the proposed research about impact of current

national policies on rural women's agency for equitable and integrated rural development was identified as an important theme for knowledge integration in order to renew the debate on public policies and rural women's agency, and it thus can be considered as a “quick win” in terms of contribution to IDO 5.

This need does not come up as a surprise given that the phenomenon of single women and female heads of household is widespread in the Nicaraguan countryside. It is estimated that 34% of rural households are headed by women and this proportion increases in the poorest strata. The participation of women in productive agricultural activities also increases with the degree of poverty and sometimes comes to represent more than 50% of the workforce. In spite of massive participation of rural women in productive processes, access of rural women to productive assets such as land, credit, technical assistance, and inputs remains marginal in most of the regions of Nicaragua. Hence, many organizations in Nicaragua have made the strategic decision to work towards social and economic empowerment of rural women based on their ideological and political formation so that they can liberate policy incidence processes and improve the situation of control and access to productive resources by rural women.

However, to successfully carry out such political formation of rural women and their organizations, it is necessary to understand the complex issue of public policies and their impact on resources and opportunities for rural women. Although many of the organizations working with rural women and their organizations have conducted empirical research based on the analysis of cause and effect and the systematization of opinions and testimonies, seldom have they – or anyone else – carried out systematic policy research to elucidate the relations between current national policies with regard to empowerment or on rural women's agency for equitable and integrated rural development.

The implementation of the studies and the toolkit thus provided a viable method for local organizations to carry out research on public policy from a gender perspective. The process resulted in many accomplishments. For instance, through this endeavor, Humidtropics partners' representatives improved their knowledge on the scope and content of public policies in Nicaragua, particularly around the issue of gender. At the same time, they were able to gain research experience and strengthen their critical thinking skills.

The researchers from the local organizations were able to share the knowledge produced through these studies in the territories they are currently working. The reinforcement of their research capacities and new knowledge contributed to educate, promote and share the methodology and tools with a broader public. Furthermore, Humidtropics partners' representatives expressed that the knowledge acquired during the implementation and use of the toolkit and analysis of public policy facilitated their participation and the participation of other women in the formulation and decision-making processes around gender-sensitive policies at the municipal level.

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CASE STUDIES

WOMEN ARE THE REAL ARCHITECTS OF THE SOCIETY



About the organisation

UDYAMA

Udyama is engaged in sustainable livelihoods and fair climate initiatives by directly engaging with the community and also through partner organisations. The organisation has been able to set forth good practices on community resilience during flood and drought. Udyama has not only implemented but also replicated many livelihood models in coastal, rural as well as tribal hinterlands.

Udyama has been building 'communities of hope' by enhancing and strengthening their capacities, improving both ecological as well as economical capital, transforming their culture of dependency to the culture of self-reliance. It has also synchronised traditional knowledge with improved technology, and articulated development communication to address the needs of the communities.

Udyama capacitates its partner communities to understand and address the broader view of poverty and poverty alleviation which encompasses empowerment, capability, health and the like. It highlights the crucial role of vulnerability context and how it influences the asset base, the selection of livelihood strategies and its outcome on the communities. Udyama emphasizes on a multidimensional, integrated perspective that synchronises economic development, reduced vulnerability as well as environmental sustainability.

Bolangir and distress migration are different sides of the same coin. Manjulata's sorrow knew no bounds as year after year she lost the crops due to recurrent droughts. She migrated to nearby town to work as labourer and tirelessly worked round the clock to ensure her family in Timanbadi village gets a square meal. Manjulata felt a sense of relief when she got employment under the MGNREGA scheme but alas her payments were awfully delayed leaving her in misery.

When all sources of possible livelihoods grew dim she found a ray of hope when her neighbour told her about the benefits of joining SHG. Manjulata gradually became a very active member of the SHG and started her own grocery shop. Manjulata's heart broke everytime she left her children behind and migrated for work, she knew if she is able to run her grocery shop well she need not migrate to earn a living and worry about her children's safety.

Being an enterprising woman she undertook a needs assessment in the village and started keeping toys and cosmetic products too in her grocery store. Her store has become the 'go to' place in Timanbadi. The villagers especially the SHG members proudly takes all visitors to Manjulata's store to see how this ultra-poor tribal woman became an entrepreneur.

Manjulata encourages and inspires women like her to work hard and lead a life of dignity. She also finds time to actively participate in the Farmer's club which is helping her and others to grow drought resistant crops.



EQUALITY BEGINS WITH ECONOMIC EMPOWERMENT



Another case study from Udyama

Life has hardly been a cake walk for Sulochana Jani, a tribal woman residing in the small hamlet of Hanadiha, in Nayagarh district. Sulochana and her husband Ranjit Jani have struggled hard to make ends meet for their two little children. The couple depends on daily labour and agriculture (from less than an acre of land) for the sustenance of their family, which cannot even provide them two square meals.

When Sulochana and Ranjit were engulfed by poverty and nothing seemed to help them, Sulochana joined Maa Bhairabiswayang Sahayaka Gosthi (a women SHG) and became an active member. The members of the SHG approved a loan for Sulochana so that she can initiate goat rearing as an alternate source of income. She further bagged a loan from Union Bank, Chadayapalli for goat rearing.

There was no stopping for Sulochana, she also started poultry rearing and became member of Farmer's Club in her village. She was actively involved in not just discussion but also in initiating demonstration plots for wider dissemination of knowledge.

Sulochana through her perseverance and hard work has been able to get her family out of the clutches of poverty. Her five year old son has just started school while her three year old daughter goes to Anganwadi. Sulochana can hardly stop tears rolling down her cheeks as she recounts the miserable past and dreams of a better tomorrow not just for herself but mostly for her children. With a glitter in her eyes and a shy smile she confides that she wants her children to be doctors.

Ranjit admits without his wife's initiative the family would have not survived. He is not just happy and proud but also supports Sulochana in all her initiatives and investments.



TO EMPOWER IS TO GIVE STRENGTH



About the organisation

World Vision India is a Christian humanitarian organisation working to create lasting change in the lives of children, families and communities living in poverty and injustice. World Vision serves all people regardless of religion, caste, race, ethnicity or gender. Spread across 174 districts in India, World Vision works through long-term sustainable community development programmes and immediate disaster relief assistance.

All development work World Vision India carries out is focused on building the capacity and ability of communities and families to ensure the wellbeing of children. The wellbeing of children includes ensuring children have access to education, health, protection and participation.

World Vision India is an operational organisation involved in relief and development that is community-based. World Vision India's staff live with communities at grassroots level, learning from them and working alongside them while pursuing the goal of promoting the wellbeing of all children.

Munni, Guddu and Kusum are members of the TARANG Self Help Group located in the town of Lalitpur, Uttar Pradesh. TARANG is one of the 152 SHGs started by World Vision to promote community participation in bringing about development in their communities.

The group consists of 10 women who have been empowered with the knowledge of saving. Initially each women saved USD \$ 0.33 (22.49 INR) per month but over the years they have increased their saving to USD \$ 1.6 (109 INR) per month. "Whatever we save we put in the bank. When a group member needs money urgently for medical treatment or for paying their children's school fees, we give it to them at a very low interest rate," says 55-year-old Laltabai, a TARANG SHG member.

One of their activities is renting out cooking utensils. The group has acquired more assets from the money they have saved. These assets are loaned out to derive further income into the common saving pool. Sulekha, leader of the TARANG SHG says, "All the money we save is deposited into the bank. We update the passbook regularly. Initially to get women together was very difficult because they didn't realise the importance of a Self Help Group. However, now women actively take part in the meetings and all group events. We have bought cooking vessels and irrigation pipes that we rent out to get additional income for the group. Apart from saving, women also come together to discuss the social challenges existing in the community and come up with solutions to overcome them."

Apart from renting cooking vessels a few women from TARANG have also been enrolled for the Auxiliary Nurse Midwife (ANM) & General Nursing And Midwifery (GNM) Course with the help of World Vision India. Munni, Guddu and Kusum are also studying to become ANMs.

The women in TARANG are not only financially independent but also drive development within their families and communities. Their horizons have broadened and they are able to work towards capitalising on their potential. They do not depend on their husbands and are able to provide better for their children.



ROLE OF TECHNOLOGY IN GENDER JUSTICE: A DRIVING FORCE FOR LIVELIHOOD AND PEACE



About the organisation

The Trickle Up program is designed specifically to reach and provide a pathway out of poverty for the extreme poor: those who fall well below the threshold for traditional microfinance services. Trickle Up helps the poorest graduate out of extreme poverty. Women, people with disabilities, people from rural areas, indigenous groups, and refugees are our focus because they are disproportionately affected by extreme poverty.

Trickle Up works with local CBOs at Pururia/ West Bengal, Sundargarh and Nawapada/ Odisha, Pakur and Godda/ Jharkhand on livelihood issues, including working together with local institutions to provide better health care, banking services and education for children of ultra-poor women.

Trickle Up through the use of technology empowers its partner communities living in denial of gender injustice to not just realise the reality but to work towards gender justice.

“What we see as probably the biggest instigator of conflict is feelings around injustice and social governance issues are critical,” said Maitreyee. An all-around ultra-poor women community mobilizer and livelihood expert, Maitreyee was referring to her work with women engagement across Trickle Up's partner communities.

Whenever Maitreyee described her work and experience irrespective of the place (West Bengal, Jharkhand and Odisha) — whether it was about women engagement in household work or the role of women in livelihood or in education — she always emphasizes on the importance of cultivating a culture, building a sense of respect for women and good social governance. She reiterates, without that root, even the most structurally sound, pitch-perfect programs falter.

Trickle Up has a very innovative approach to address the above stated issue, it uses technology. Maitreyee and her team uses technology (video documentation) to persuade reluctant family members and local leaders to observe the injustice made on female members and to assist how the crisis can be resolved through effective video documentation and dialogue. Eighty percent cases are now resolved locally. This has been possible due to documentation and a guideline. Our well-wisher and advisor Gautam Bose weighs in on the power of films and video documentation to inspire people, especially rural women to act, how we can leverage technology to spur change. These guidelines to resolve conflict, social and family issues involving women have been converted into a Gender Justice Manual.

Even though the organization has been able to make lasting changes in the lives of the women, it is relentlessly working towards using technology to create a political will to bring an end to injustice. While technology is enabling organizations to make palpable progress with women's participation in resolving conflict, livelihood and managing natural resources, it is also promoting transparency, capacity building of ultra-poor and fulfilling their aspiration.

Jamgoria Sevabrata (a local NGO at Purulia), in addition to scores of other groups both small and large, have been harnessing the power of technology to understand more accurately what is happening on the ground. This understanding is absolutely essential in assessing local needs in any given area, therefore helps pave the path for addressing very real problems from the bottom-up, rather than from the top-down. Pinky, Community Motivator of Ultra-poor Build Up, very rightly points out, “with technology, it's not possible to say we don't know what people think anymore.” Jamgoria Sevabrata has enabled people to report a brewing conflict in real time, which allows appropriate authorities to prevent crises. In other cases, individuals can call for help.

Trickle Up promotes integration, effective sustainable livelihood, women empowerment, good governance and transparency among ultra-poor community. The communities now have knowledge on gender justice and through active participation in self help groups can be empowered beyond imagination. Gender Justice Initiative provide opportunities: advising on advocacy strategies, providing on-the-ground support to marginalized groups and communities, providing technical legal expertise on a range of social justice and livelihood policy issues, enhancing partners' research skills on ultra-poor freedom issues and effective communication with stakeholders.

Most social and legal experts give emphasis on the importance of education, social awareness, empowerment of women and good governance in order to achieve any tangible goals — to have a real impact. No matter how many creative, innovative, well-meaning programmes are in place, they often fall short unless supported by gender justice, justice for vulnerable and a transparent governance system. Programme on gender justice will inevitably play a very important role in nation building and ensuring sustainable livelihood for ultra-poor women.





REPUBLIC OF ZAMBIA

MINISTRY OF GENDER

New Government Complex 2nd Floor Independence Ave,
P O Box 30208, TEL: +260 211 230031 FAX: +260 211 230336, Lusaka

Brief

International Summit on Transforming Women's Lives

THEME: "Achieving Economic Empowerment and Justice"

The Oberoi Grand, Kolkata from February 22nd to 24th February 2017

Planning and Information Department
February, 2017

The Ministry of Gender in line with its mandate to mainstream gender and promote gender equity and equality has embarked on a number of strategies to eradicate poverty and reduce inequalities as part of the country's development strategy and efforts towards achieving the Sustainable Development Goals (SDGs) and reduce poverty.

With regard to the Sustainable Development Goals

Goal 5 of Achieving Gender Equality and Empowering All Women and Girls

Significant achievements have been made towards achieving Gender Equality and Empowering women and girls by the enactment of legislature towards this goal which include:

1. The Gender Equity and Equality Act
2. Anti-Gender Based Violence Act.

These legal frameworks have been operationalized by a number of Action Plans and Strategies which include

- i. The National Gender Policy,
- ii. National Strategy on Ending Child Marriages 2016-2021,

The 2016-2021 National Strategy is intended to provide a clear strategic and operational framework for coordination, national mobilization, law and policy review and development, and service delivery that will accelerate the nation's efforts towards zero tolerance to child marriage. The Strategy lays the foundation for future efforts to eliminate child marriage by 2030 as provided for in the vision

The Ministry has also embarked on a nationwide implementation of women's empowerment programs which include;

1. The ADVANCE project; Agricultural Development and Value Chain Enhancement (ADVANCE) project whose object is to increase agricultural production and enhance value chains for agro-products in order to improve the livelihoods of rural communities particularly that of women and youths

The main objective of the Project is to stimulate Chiefdom-led job and wealth creation through value chains approaches in the agriculture sector. Specific objectives are;

- ▶ Strengthen local capacity for mobilisation of communities and farmer groups/cooperatives to participate in the agriculture value chains;
- ▶ Stimulate Local economic development through creation of Small and Medium Enterprises (SMEs) among Youths and Women especially in value chains identified;
- ▶ Build technical capacity to increase agricultural productivity in the identified products among the rural communities; and
- ▶ Increase market access for agricultural products.

The project covers all 10 provinces and 105 districts in the country.

The GEWEL project in collaboration with the Ministries of Community Development and Mother and Child Development and The Ministry of General Education earmarked to provide Livelihood support to 75,000 poor and vulnerable women and Keep 14,000 Girls in School. The Girls' Education and Women's Empowerment and Livelihood (GEWEL) Project aims to increase access to livelihood support for extremely poor rural women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts.

The Project has three components. The first component is the Supporting Women's Livelihoods initiative, while the second component supports the Keeping Girls in School Initiative, and the third component supports institutional strengthening and system building in MGCD and MCDMCH for women's empowerment and social protection.

2. HeforShe Campaign; Campaign on Gender Equality and Women Empowerment, It is about Gender Equality, getting men raise their voices for women, recognizing women as equal partners in development and involving women as equal partners.
3. Women at Work; the program goal is to promote gender-equitable and sustainable development in Zambia. This means development results in which women's and girls' participation and achievements in leadership in the sectors of governance, agriculture, climate change, education, health and HIV reduction are on a par with those of boys and men, with commensurate rising aggregate development performance.
4. Programme for the Promotion and Protection of Women and Children's rights in Zambia this project is intend to reduce gender imbalances in social, political and economic spheres in the country with the following expected outcomes
 - a. Domestication of the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) and Convention on the Rights of the Child (CRC/ACRWC) domesticated and provisions of the Anti-GBV Act implemented
 - b. Review of Policies and Programmes in four priority sectors (Lands, Agriculture, Health and Education) are reviewed and developed in conformity to gender audits, CEDAW and CRC recommendations, and Anti-GBV Act.
 - c. MGCD and its state and non-state partners have increased participation of women in political and civic spheres of development.
 - d. Coordinate a multi-sectoral and evidence based response to gender and child development issues.



GOALS OF AIPA

1. Explore evidence based research to expand economic opportunity
2. Strengthen governance
3. Empower women
4. Increase environmental resilience
5. Promote regional cooperation

OBJECTIVES OF AIPA

1. To empower poor rural and urban communities make informed choices to improve their social, economic and health conditions leading to empowerment, poverty alleviation, sustainable livelihood & development.
2. To facilitate the formulation and implementation of better targeted pro-poor social, educational, economic, food and health policies for poverty reduction and district/ regional growth and development.
3. To develop replicable models of social, economic, health, housing and development programme coverage and behavior adoption through demonstrated projects.
4. To develop human, economic and financial technical expertise/ knowledge of Government and Non-Government stakeholders at various levels for better planning and monitoring of rural and urban development programmes.
5. To undertake research (applied and conceptual) in alternative models and processes of poverty reduction and improvement in quality of life.

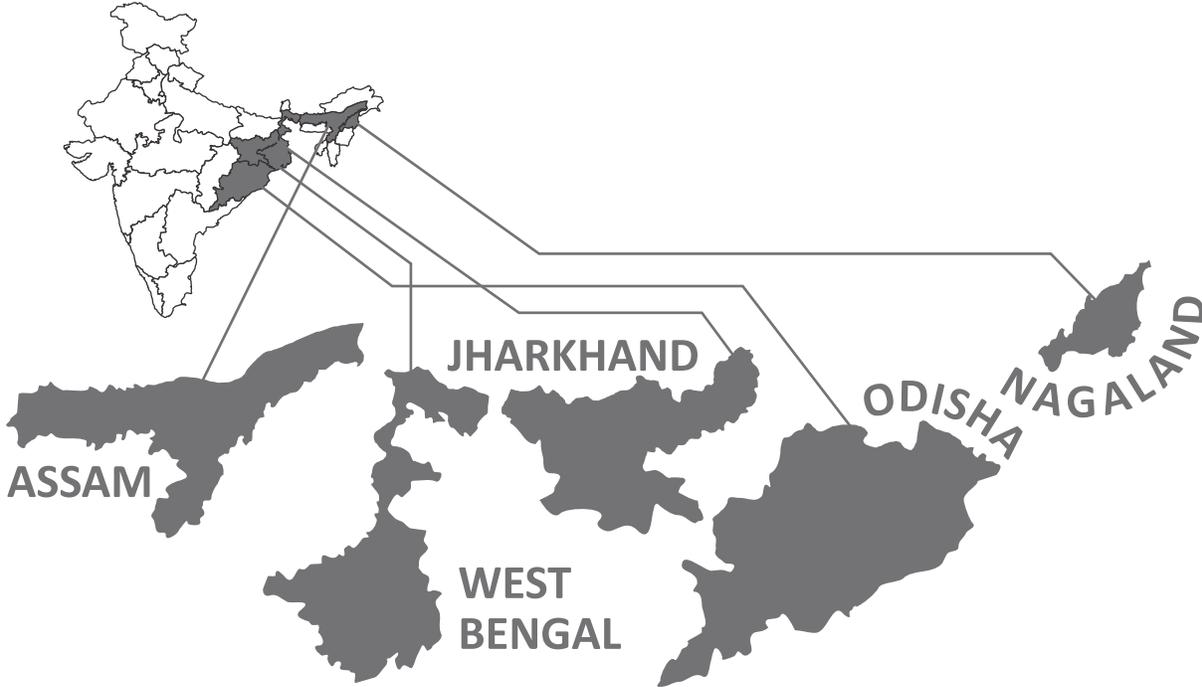
INITIATIVE OF AIPA

We have transformed thousands of lives through evidence-based programmes that focus on women's economic opportunities, increasing women's rights and advancing women's participation in governance. AIPA practices an integrated approach that promotes gender equality across all programmes.

APPROACH OF AIPA

- Research innovation and design
- Capacity building
- Building bridges between research and practice
- Dialogue, knowledge production, documentation and sharing

AIPA HAS PRESENCE IN





Asian Institute of Poverty Alleviation

81C, Maulana Abul Kalam Azad Sarani, Kolkata-700054, India
Phone: +91-33-6555 5911 | Mobile: +91-98314 75718 | Email: director@aipaasia.in

www.aipaasia.in

Promoting models that are self-replicating and sustainable to reduce poverty

Regd. Office: 240-B, Ansal Chambers-II, 6 Bhikaji Cama Place, New Delhi-110066,
Tel: +91-11-26168798

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