

KEYNOTE PAPER BY ATSUKO TODA

ADDRESSING THE GENDER GAP IN RURAL AREAS – MOVING FROM POLICY TO IMPLEMENTATION

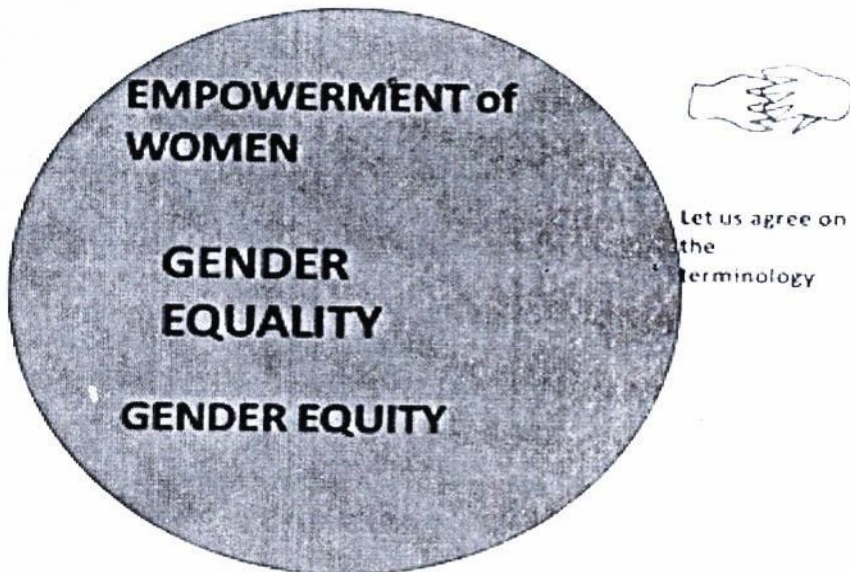
Who is the audience?

- Academics, development practitioners, thinkers
- How many women are in the audience?

Let me thank the Institute of Women, Gender and Development Studies of the Federal University of Technology.

Academics, thinkers, opinion leaders – today is about moving from policy discussion to actual implementation – making a difference for women. I hope that the presentation gives you a number of ideas about from where you stand what you can do.
How many women are in the audience?

Gender Language



Before we go into this discussion, let us agree on the terminology.

In gender debates, there are 3 concepts that are used interchangeably quite often but it is important to differentiate – i.e.

Empowerment
Gender Equality
Gender Equity

Gender Equality is the Ultimate Goal and Empowerment of women and Gender Equity are processes.

Particularly to make precise the goals of gender policy, we need to be using the same definitions.



Are Women Empowered?

Empowerment is about people living according to their own values and being able to express preferences, make choices and influence – both individually and collectively – the decisions that affect their lives.

Are women living according to their own values?

Are women being able to express preferences?

Are women making choices and influencing– both individually and collectively – the decisions that affect their lives?

Are women empowered in Nigeria? Let us take the opportunity to ask ourselves. Please raise your hand if you feel that you have developed self-reliance, that you have the opportunity to take control of your own lives.

Is there Gender Equity?

Fairness of treatment for women and men according to their respective needs. Equity can be understood as the means, where equality is the end.

Are there imbalances between the men and women, is there a need to compensate for the historical and social disadvantages of women?

Please raise your hand if you feel that women are being fairly treated according to their respective needs.

Have We Achieved Gender Equality?

Equal rights, freedoms, conditions and opportunities between men and women to access and control socially valued goods and resources and enjoy the same status.

This does not mean that the goal is that women and men become the same, but rather that they have equal life chances.

Do women have equal rights, freedoms, conditions and opportunities to access and control socially valued goods and resources and enjoy the same status?

Please raise your hand if you feel that there is equality of opportunity but also to equality of impact.

Gender in Japan



Let me tell you a little myself, I am Atsuko, I am a Japanese woman.

Japan has been labelled the worst developed country for working mothers.

In 2010, 48.5% of women participated in the labor force while 71.6% of men participated in the labor force.

Japan's women labor force participation rate is one of the lowest numbers among OECD countries.

Women tend to leave the labor force when they get married or give birth to a child.

Women who are having children are not working. Women who are working are not having children. Both are terrible for Japan's future.

Japan's birth rate is just 1.37 births per woman, far below the 2.1 figure at which a population remains stable.

In Japan a demographic crisis is already under way.

The population began to shrink.

If current trends persist it will lose a third of its population in the next half century.

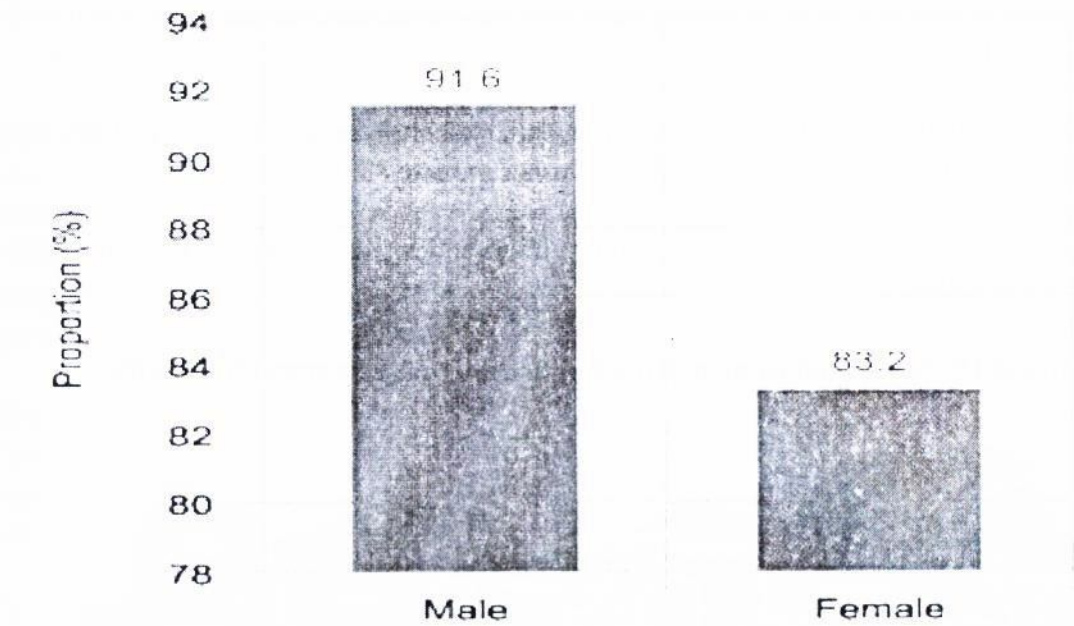
Did Nigeria reach MDG3 on gender

Target: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015

MDG 3 which is focused on Gender Equality which is 'Equal rights, freedoms, conditions and opportunities between men and women to access and control socially valued goods and resources and enjoy the same status' and Empowerment of Women which is 'Women living according to their own values, being able to express preferences, making choices and influencing the decisions that affect their lives'.

The target is to eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.

Proportions of males and females completing primary six (2013, NBS)



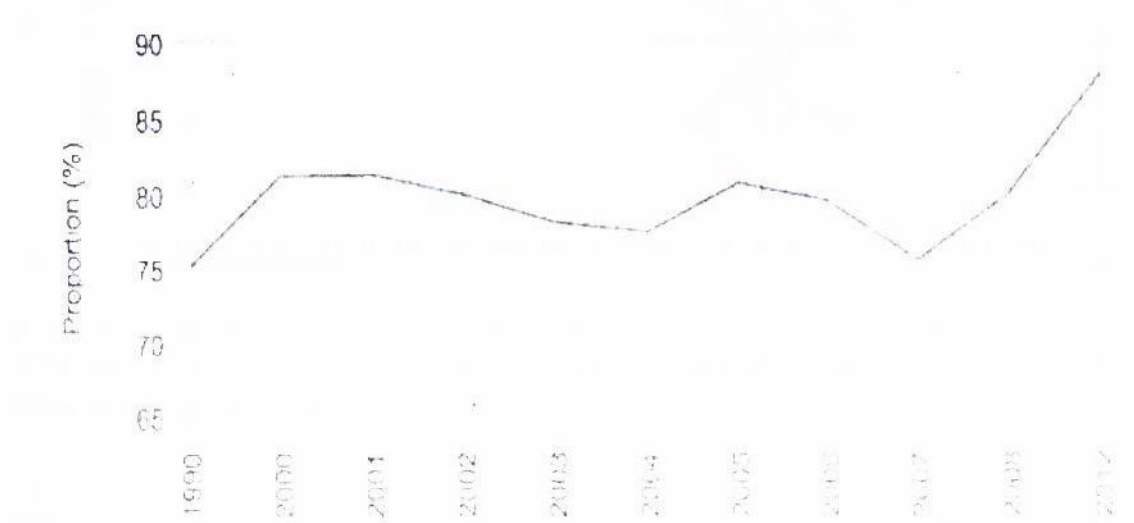
Significant improvement in female primary enrolment !

There has been significant improvement in female primary enrolment over the years.

Based on NBS data on 2013, the proportion of males and females completing primary six 91.60% for males and 83.2% for females. The male primary school completion rate was higher than that for females.

The gender disparity in completion rates is attributed to bottlenecks with the retention of girls in primary schools.

Trend in ratio of girls to boys in secondary education (girls per 100 boys) - (1990–2012)



Upward trend ratio of girls to boys in secondary schools

From 75.0% in 1990, the ratio of girls to boys in secondary schools rose to 80.60% in 2005, and then declined to 75.40% in 2007 and by 2012, it rose once more to 88.0%.

This indicator has responded positively to policy interventions as shown by its remarkable improvement after 2007.

Literacy rates of 15–24 year old women in the English language by state (2012, NBS)



Gulf in literacy between the states in the north and those in the south

While the improvement in female role enrolment in primary and secondary schools is impressive, there is a variation in literacy rate among women across the states and the FCT. Typical of the spatial pattern, there is huge gulf between the states in the north and those in the south.

For example, states in the North West and North East have low literacy rates ranging from 7.20% to 55.70%,

The states in the South East, South West and South South have rates ranging from 90.10% to 96.40%.

Imo State – by the way is in the highest range between 90 and 96°.

Nigeria has made significant progress towards the MDG3 target

- Regional differences remain stark
- Trends in gender disparity for secondary school higher
- While not 100%, Nigeria has made significant progress towards parity in primary school and secondary education.

MDG3 target of eliminating gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015 has Not been achieved 100%, regional differences remain stark,

Nigeria has made significant progress towards the MDG3 target parity in primary school education and secondary education.

Post 2015 - The Quantum Leap

The question that we need to ask ourselves is what we MORE could do to improve gender equality, gender equity, and empowerment of women?

What are the critical changes required to be judged as a success?

So Nigeria has taken bold steps to achieve MDG3 - address gender gaps in primary and secondary school enrolment.

How can we do more to reach the objectives of empowerment of women, gender equality and ultimately gender equality of opportunities?

How do we make the quantum leap in the post 2015?

Post 2015 - The Quantum Leap

Residual Bottlenecks to Achieving Gender Equality

Can we do more to improve gender equality, gender equity, and empowerment of women?

The reality of the situation in Nigeria is that **there are Critical Bottlenecks to Achieving Gender Equality.**

So what are the Critical Bottle necks to address this gender gap.

Residual Bottlenecks for Gender Equality and Empowerment of Women

- Patriarchal system and deep-rooted traditional beliefs
- Non-domestication of some international laws, treaties and conventions
- Women's role in the formal sector constrained by reproductive roles
- Women's access to land is limited
- Poor understanding of gender issues

We need to understand the residual bottlenecks and the reality on the ground.

A key challenge, which actually is something that development institutions tend to shy away from addressing, is attributable to the prevailing patriarchal system and deep-rooted traditional beliefs and customs.

The non-domestication of some international laws, treaties and conventions.

Women who are in formal sector jobs are constrained by the reproductive roles they play. As a result, the majority of women occupy lower level posts that offer them the flexibility they need to manage their households while working in the formal sector.

Women's access to land, a key productive asset, is limited by patrilineal inheritance and by residence.

Other critical bottlenecks include poor understanding of gender issues, the issues not just about women, it is about men and women.

Policy in Nigeria

- **National Gender Policy**
- **1999 Constitution** of Nigeria
- Combination of federation and a tripartite system of civil, customary and religious law – wide variations in application
- **Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)** in 1985 and Optional Protocol in 2004.
- Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa in 2005.
- National Assembly did not pass 'The Abolition of all Forms of Discrimination against Women in Nigeria and other Related Matters Bill'.

Nigeria has a National Gender Policy that focuses on women empowerment.

The 1999 Constitution of Nigeria prohibits discrimination on the grounds of Sex.

As Nigeria is a federal republic, each State has the authority to draft its own legislation. State law can further be divided into statutory legislation, customary law, and Sharia law, resulting in wide variations in applicable law especially in the domain of the family and marriage, where customary law plays a strong role.

Sometimes, customary laws reinforce practices that are unfavourable to women, including those relating to freedom of movement, marriage, and inheritance.

Nigeria has ratified a number of international conventions and protocols. E.g. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1985, and the Optional Protocol in 2004.

Nigeria ratified the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa in 2005.

Abolition of all Forms of Discrimination against Women in Nigeria and other Related Matters Bill' was considered in the mid- 2000s, the National Assembly did not pass this bill nor a related national bill prohibiting violence against women.

Women's Voice in Nigeria

- The Constitution and law provide for freedom of movement and **access to public space**
- Freedom of speech, assembly and association are protected in the Constitution.
- Active and vocal women's movement advocating women's rights
- Women and men have the same rights to vote and stand for election in Nigeria
- Employed women in Nigeria entitled to **maternity leave** for 12 weeks – state level and up to 16 weeks – national level.

The Constitution and law provide for freedom of movement and **access to public space**. Freedom of speech, assembly and association are protected in the Constitution. Meanwhile, women's representation and participation in the media is low, and men dominate media houses and businesses.

There is an active and vocal women's movement in Nigeria, advocating women's rights at to reproductive health, marriage, employment, and political participation, and pushing for changes to discriminatory legislation.

Women and men have the same rights to vote and stand for election in Nigeria. While there are no legislated **quotas** at either the national or sub-national level to promote women's political participation, the current administration had promised to include about 35% of women in ministerial and ambassadorial positions.

Employed women in Nigeria are entitled to **maternity leave** for twelve weeks at the state level and up to four months at the national level, and during this time are entitled to receive 100% of their wages, financed by the employer. There are also laws preventing the dismissal of pregnant women.

Access to Assets and Services

- Nigerian women have limited land ownership rights – customary law
- Limited financial resources and lack of collateral restrict women's **access to financial services**, including bank loans.

Civil law entitles women to have access to land, and a few states have enshrined equal inheritance rights into law, but certain customary laws stipulate that only men have the **right to inherit and own land**.

Data from the government indicates a significant gender gap in land ownership. There are significant regional differences. In the South, women are more likely to own and access land than in the North. The Northeast shows the greatest disparity between men and women in terms of land ownership: only 4% of women own land compared to 52% of men.

Limited financial resources and lack of collateral restrict women's **access to financial services**, including bank loans. Data shows that men are more than twice as likely to secure finance compared to women.

Making the Quantum Leap - Potential for change

- **Discriminatory laws and practices, violence against women and gender stereotypes, many are customary**
- **Nigeria has failed to pass a number of bills through its National Assembly.**
- **Only a small percentage of elected Women officials in Nigeria.**
- **Lack of access to assets - limited land ownership rights.**
- **Limited women's access to financial services**

Customary laws remain strongly embedded. Discriminatory laws and practices, violence against women and gender stereotypes hinder greater progress towards gender equality.

Nigeria has failed to pass a number of bills through its National Assembly.

Women comprise only a small percentage of elected officials in Nigeria.

A number of discriminatory practices for maternity still exist in Nigeria, particularly in the private sector.

Nigerian women have very limited land ownership rights.

Limited financial resources and lack of collateral restrict women's access to financial services

Biggest challenge - Women in the Rural Areas

- Women are more than 50 percent of agricultural labour force in most Sub-Saharan Africa countries
- Women work all along the value chain (on-farm and off-farm activities)
- Women have less access to inputs, assets, technologies, and services
- Women have fewer opportunities in income generating options/agri-enterprises

The BIGGEST challenge for gender is in the rural areas. Unless we address the gender issue in the rural areas, we cannot achieve real progress.

Women are major players in the agriculture sector, household food and nutrition security, and natural resource management. They account for up to 50 percent in Eastern Asia and Sub-Saharan Africa.

Women work along the value chain in their own enterprises, in family activities and as employees - and undertake a wide range of activities. They also engage in a mix of non-farm activities, as part of their strategy to diversify their livelihood options.

Women have less access to inputs, assets, technologies, and services

Women have less opportunities in income generating options, agri-enterprises

Potential of Closing the Yield Gap

Closing gender gaps would make a major contribution to improving food and nutrition insecurity, and reducing malnutrition. (FAO stats)

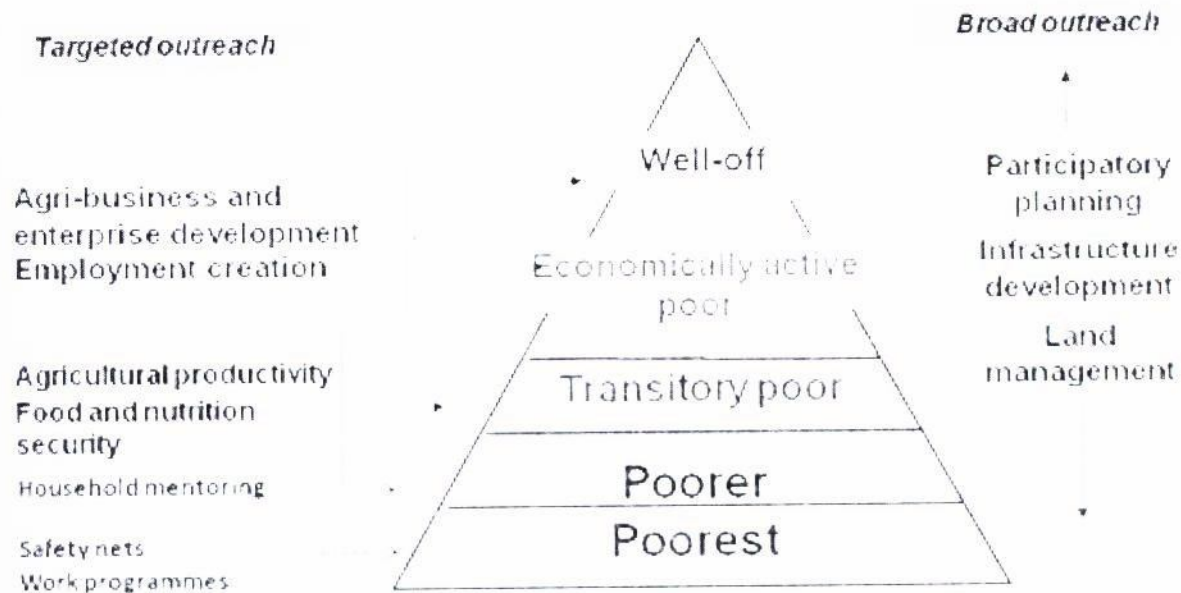
- yields on women's farms would increase by 20-30 percent
- total agricultural output by 2.5-4 percent

The yield gap is largely attributed to inequalities in accessing productive resources rather than ability.

Closing the gender gap in women's access to productive inputs and agrienterprise opportunities can have a major impact on agricultural output.

If women had equal access to productive inputs, FAO estimates that

- yields on women's farms would increase by 20-30 percent
- total agricultural output by 2.5-4 percent in developing countries.
- the number of global hungry would reduce by 12-17 percent, or 100-150 million people.



IFAD focuses on rural areas, with geographical targeting approaches with broader outreach and specific targeting approaches which have a targeted outreach

Operationalising Gender in Different Models of programmes

- Community Driven Development Programmes
- Rural Finance Programmes
- Value Chain Programmes

Community Based Natural Resource Management Programme in the Niger Delta

Why did we do a Community Driven Development Programme?

- ❖ Marginalization of women (Lack of voice)
 - No place in community governance
 - Girl-child education was discouraged
- ❖ Youth Restiveness
- ❖ Vulnerability of women
- ❖ Lack of access to Natural Resource Capital

What the Programme Did?

- ☐ Awareness Creation Sensitization
 - Visibility: Selling the programme
 - Programme focus approach
 - To curb youth restiveness
- ☐ Consultation and Advocacy
 - Formal discussions with the Kings (Ndi-Ize) Chiefs, village heads on programme objectives and programme stand on gender inclusive issues

Huge effort made on social MOBILIZATION, building of awareness on the gender issue

- Getting them organized in different interest groups
- Women and youths see need to attend meetings
- Advocating the relevance of all-inclusive participation

What has worked?

- ☐ Quotas
 - At least 35% of group had to be women (45-55% of women participation in the 2013 impact studies)
 - Women Cooperative groups
- ☐ Defining the target group (Male Youths, Female Youths)
- ☐ Specific positions for women (e.g. treasurer)
- ☐ Adult literacy programme for women
- ☐ Quick win projects for women and youth entrepreneurs
- ☐ FACILITATED FORMATION OF SINGLE GENDER GROUPS (GROUP DISAGGREGATION):
 - Youth in Agriculture Foundation in Niger Delta
 - Women Cooperative groups
- ☐ CATEGORIZATION OF YOUTHS (Male Youths, Female Youths)
- ☐ SPECIFIC POSITIONS RESERVED FOR WOMEN e.g. TREASURER
- ☐ ADULT LITERACY PROGRAMME TARGETED MAINLY WOMEN
- ☐ EMPHASIS PLACED ON QUICK-WIN PROJECTS WITH APPLICATION OF BEST PRACTICES IMPLEMENTED MAINLY BY WOMEN AND YOUTHS
- ☐ EMPOWERMENT OF WOMEN AND YOUTH ENTREPRENEURS AND LINKAGE TO Government YOUTH EMPLOYMENT PROGRAMMES

GENDER TARGETING: JOBS CREATED

On-Farm Enterprises	20483 (47%)	8749 (20%)	8929 (21%)	5352 (12%)	43,513
Off-Farm Activities	783	556	760	772	2871
Non-Farm Activities	239	506	150	175	1070
Grand Total	21505 (45%)	9811 (21%)	9839 (21%)	6299 (13%)	47454 (100%)

Source: Adult Female (13%) + All Youths (66%) = 79% Male Adult (21%)
Survey Data, 2013, CBNRMP.

Giving Women a Voice in Community Decision Making Processes



CBNRMP was working with social groups (peer groups, youth groups, development unions, etc.) in the benefiting communities and strengthening their leadership and governance structure to create social cohesion and promote inclusion in decision-making process.

In the CDD approach, community development unions/associations were provided with various leadership training. In this process, the women inclusion principle of the programme promoted women involvement in key positions, giving women a voice in community decision making processes.

Challenges for CDD programmes

- Women as trusted guardians of finance: women are entrusted with financial responsibilities as the preferred guardians of the "books" and not decision makers.
- Replicating women enterprises: 34% of the women entrepreneurs that were targeted need to mentor other women.
- **Sustainability of empowerment and women participation.** Under the programme, 46 per cent of CADA group members are led by women today.

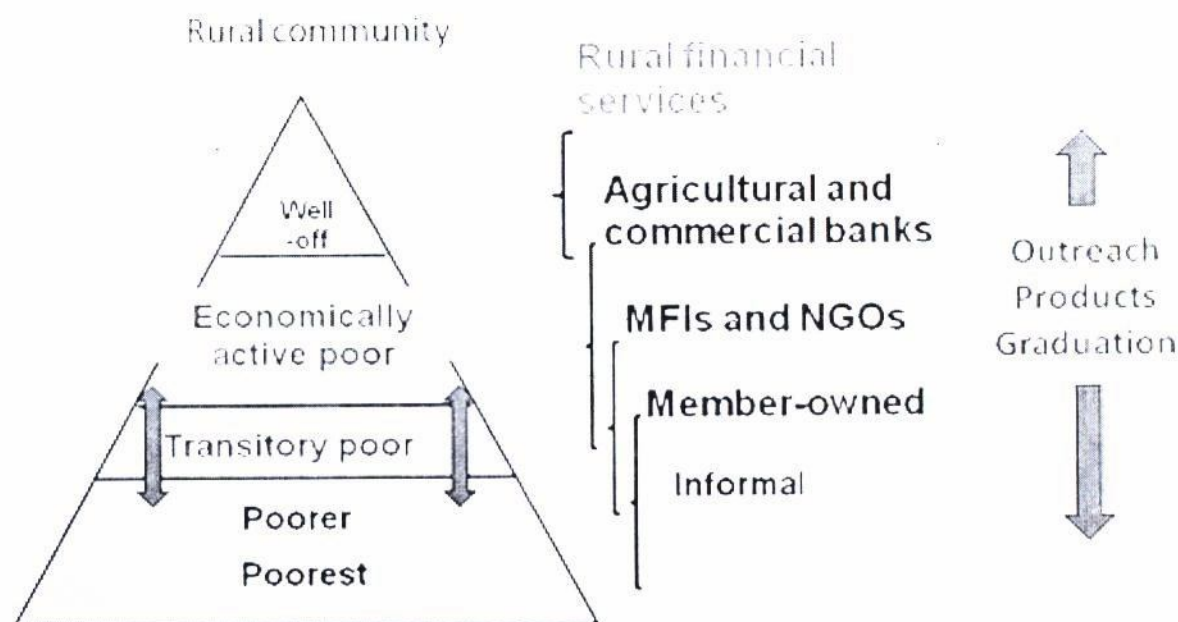
The programme has impacted positively on gender by the fact that there is a clear indication that male and female beneficiaries perceived access to inputs to be almost the same.

With refocus of the programme towards small-scale enterprise development, where the "group owned", women are entrusted with financial responsibilities as the preferred guardians of the "books" and bank accounts. Nevertheless this does not translate into decision-making authority for them especially where there may be a strong patriarchal culture.

Currently through the programme, for the formation of commodity interest groups and their apexes (i.e. the CADAs), 46 per cent of CADA group members are led by women. This experience confirms that CADA is a mechanism through which small business owners, youths

and women can become empowered in the communities. Although most of them are still at a nascent stage, their potential for empowering their members to contribute effectively to social and economic development is very high.

Rural Finance Institutions Building Programme (RUFIN)



RUFIN – What the programme did?

- ❖ Establishment of 2000 women's savings and credit groups and demonstrating that women are bankable
- ❖ Of the total credit delivered by RUFIN partners, 66% was directed to women
- ❖ Women account for 63% of the total savings mobilised by RUFIN partners.
- ❖ Training in financial literacy, savings mobilization/credit management & business development

Gender focus: Establishment of 2,000 women's savings and credit groups and demonstrating that women are bankable has been a critical RUFIN achievement in the last year. This has significantly to RUFIN's mandate of women's financial inclusion and making the partnering institutions gender friendly.

Of the total credit delivered by RUFIN partners 66% has been directed to women. Women also account for 63% of the total savings mobilised by RUFIN partners. These facts indicate strong women's inclusion in RUFIN activities.

The momentum of the internal loans indicate their high demand as an effective substitute where women cannot access formal bank loans.

Savings culture by groups: One key lesson observed by the mission is that the groups have imbibed the culture of savings following RUFIN introduction and orientation on the "Save First Approach" which helped to inculcate discipline on group members in developing saving habit. This strong savings culture has enabled linkages to MFIs and formal banks to access credit as attested to by the groups during the mission.

RUFIN – What has worked well

- Women groups are more cohesive and focused and have better repayment record
- Women now serving as executives in VSCGs
- 10% of groups are from the Northern states where women's inclusion faces greater challenges.
- Women build their self-confidence and leadership skill, increasing women's self-confidence and esteem.
- Increased awareness about the importance of female in HH economic decision-making

The mission observed that women groups are more cohesive and more focused. This shows their good repayment record. These groups need additional inputs on financial management and entrepreneurship to ensure that they manage their affairs well and do not take up financial commitments they are not equipped to handle.

It is noteworthy that at least 200 of these groups are from Adamawa and Bauchi, the two Northern states where women's inclusion faces greater challenges.

Field reports show that this activity has made an improvement in household assets owned by women such as small livestock and household goods, social capital/participation and personal self-confidence.

The women beneficiaries agreed that the intervention has improved their lives and empowered them.

Challenges for rural finance programmes

- Gender discrimination in access to financial services continues
- Microfinance and its contribution to women's empowerment: Not addressing underlying gender inequalities, e.g. land titles.
- Innovation in products and services. MFIs not diversifying their structures and services targeted towards women

However gender discrimination in access to many rural financial services continues. Moreover, despite their potential, evidence suggests that, even in financially successful rural finance programmes, actual contribution to women's empowerment is often limited.

Women's empowerment cannot therefore be an assumed outcome from financially sustainable rural finance. It must be strategically planned as an integral part of programme design. There is an urgent need for innovation in products, structures and services to ensure that sustainable rural finance services will fulfil their potentially very significant contribution to women's empowerment and the wider development process.

Gender and RICE Value Chains

- Rice perceived as a male crop
- Small-scale paddy traders - largely dominated by women.
- Women often have to carry out processing tasks, using rudimentary technologies.
- Parboiling is most carried out by women.
- Milling is carried out by men.
- Larger-scale millers are usually integrated with larger-scale paddy production operations

In spite of the fact that women play a critical role in rice farming, harvesting and processing, rice is commonly perceived as a male crop, given its higher market value.

In the traditional rice value-chain, small-scale paddy traders play a critical role. This activity is largely dominated by women.

Women often have to carry out processing tasks, using rudimentary technologies and with limited support from their husbands.

Concerning rice processing, there are two main types of service-provisions: parboiling and milling. Parboiling is mostly carried out by women on an artisanal level, whereas, small-scale millers are usually men. Mills are generally old and of bad quality, which, in turn, results in poor quality produce and low profit margins.

Larger-scale millers are usually integrated with larger-scale paddy production operations and rarely have linkages with small scale producers.

Gender and CASSAVA Value Chains

- Dominated by women from production, processing, to marketing
- 70% of the labour is done by women using rudimentary, labour-intensive processing technologies
- Women continue to engage in manual operations for garri and fu-fu - marginal returns.
- NOT diversifying their production into higher-value produce such as cassava bread, chips and cakes.

The cassava value-chain is traditionally dominated by women from production up to the marketing level.

Overall, it has been estimated that 70% of the labour involved in Nigerian cassava production and processing is done by women in rural areas. However, they continue to be associated with low-yield crops, and rudimentary, labour-intensive processing technologies.

Women are unable to access technological innovations.

Women are considerably engaged in any manual operations in cassava processing such as peeling, washing, sifting, drying and frying for Garri (dry cassava grits) and fu-fu (fermented dough), which are sold in village and town markets and are associated to marginal returns.

Very few women's groups are diversifying their production into higher-value produce such as cassava bread, chips and cakes. However, there is some scope for enabling those groups already engaged in processing to achieve higher returns by meeting the needs of bakers and the starch-using industry.

Challenges for Value Chain Programmes

- Women represent the most vulnerable actors in those value chains: Lack capital, land, natural resources, information, knowledge and technologies.
- Unable to access technologies: 80% of cassava processing machines are men, whereas women engaged in manual operations

- **Cash crops:** When produce is produced for cash and for urban markets, men tend to dominate the value chain.

Women represent the most vulnerable actors in those value chains, as they usually find it more difficult to access those assets that are relevant to value chain development (capital, land, natural resources, information, knowledge and technologies).

Women are unable to access technological innovations. The introduction of cassava-processing machines can alter patterns of control and access, in a way which is detrimental for women.

According to a study on cassava processing in Nigeria (Davies et al., 2008), over 80% of machine operators are men, whereas women are considerably engaged in any manual operations in cassava processing such as peeling, washing, sifting, drying and frying.

A study (Nweke et al. 2002) reveals that men tend to increase their labour input into cassava, when this is mainly produced for cash and for urban markets.

Finally, it was established that at least 35% of the matching grants will be earmarked to women's groups and youth (with emphasis on young female) and that at least 35% of groups targeted by the project have to be women-only. A quota of 35% will also be established for women's participation in User Groups (UGs).

The Rural Agenda – Post 2015 (1)

Increase the profitability of women's economic activities

- improved access to and control over productive assets;
- improved access to both informal and formal financial services;
- negotiation of more secure tenure rights within both statutory and customary systems;
- increase the profitability of women's economic activities
- improved access to and control over productive assets and economic services;
- improved access to both informal and formal financial services;
- negotiation of expanded and more secure tenure rights within both statutory and customary systems;

The Rural Agenda – Post 2015 (2)

Build women's knowledge and skills

- Promote gender-sensitive extension services;
- Entrepreneurial skills training; stronger links to more profitable markets;
- Functional literacy and vocational training
- Exposure to female role models build women's knowledge and skills
- gender-sensitive extension and business advisory services;
- entrepreneurial skills training; stronger links to more profitable markets;
- functional literacy and vocational training
- exposure to role models

The Rural Agenda – Post 2015 (3)

Ease the drudgery of rural women's work

- improved access to basic infrastructure, e.g. domestic water supply
- **Technologies** for reducing drudgery and labour saving devices.

Ease the drudgery of rural women's work and enable them to manage their competing and demanding tasks more efficiently.

- improved access to basic infrastructure, domestic water supply –
- Technologies for a more equitable sharing of tasks among household members.

The Rural Agenda – Post 2015 (4)

Enable women to have greater voice and influence over the decisions that affect their lives

- strengthening both women's own organizations at community level and above,
- promoting women's expanded membership and leadership in mixed farmer and rural producer organisations,
- reserving places for women in decision-making bodies.

enable rural women to have greater voice and influence over the decisions that affect their lives

Make a difference for women –



What we need to do is to work at the macro and meso level to make a difference in women's lives.

Thank You

Atsuko Toda,

Country Programme Manager for IFAD

at.toda@ifad.org

