

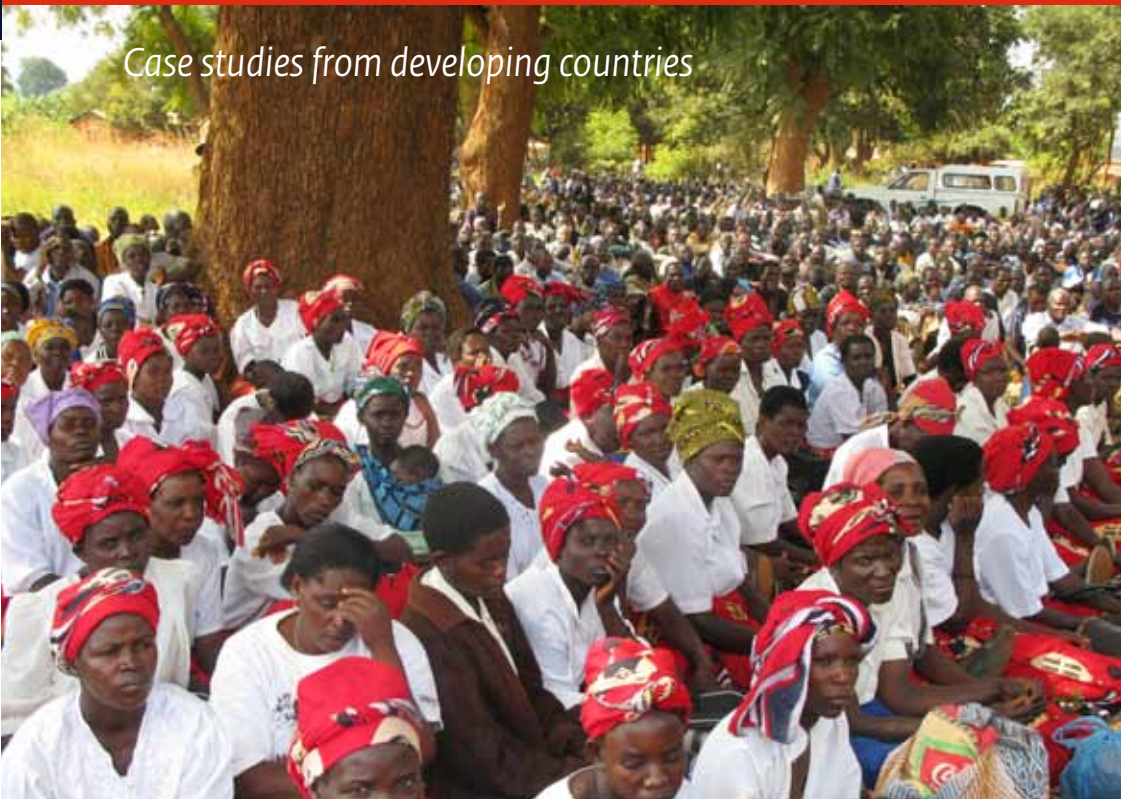


Ministry of Foreign Affairs of the  
Netherlands

# Women's economic empowerment to foster food security

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*Case studies from developing countries*



# Women's economic empowerment to foster food security

*Case studies from developing countries*



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# Introduction

## Women and food security- effect on the entire community

Sixty per cent of the poorest people in the world are women. In every society, women shoulder the lion's share of responsibility for children and the household, a responsibility they manage to combine with economic activity. Women work as farmers, employees, independent entrepreneurs and managers. The priority they give their family responsibilities is reflected in the fact that they spend a large proportion of their income on food, medical care and education for their children and other family members. Their families, in turn, make a major contribution to the local community and economy.

In this booklet the Sustainable Economic Development Department of the Ministry of Foreign Affairs explains the bottlenecks women face in the production, preparation, processing and trading of food. The booklet also presents an overview of Dutch-funded organisations and projects focused on food security that are working to enhance the economic empowerment of women.

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This publication is intended above all as an inspiration for policymakers in government, business and civil society who are working to foster sustainable food security. We hope to demonstrate how much there is to be gained when women enjoy the full benefits of our interventions and aid programmes.

## The role of the private sector

Over the past decades, the role of governments has reduced in many developing countries from trade in agricultural products (like seed and pesticides) and from the food processing industry. The private sector has filled the gap. It is therefore crucial that when we look at issues as income generation and inclusive growth in relation to food security, we focus on the role of the private sector.



## Explicit focus on gender in policy

Since balanced economic growth and food security can be achieved only if women are able to fully participate, the Dutch Ministry of Foreign Affairs attaches great importance to gender in policy dialogues and in its programmes. Some organisations we support financially, have already set out their own strategic goals and activities in the field of gender. Others are currently identifying the gender impact of their work. These are positive developments.

The Netherlands will continue to focus on the Millennium Development Goals (MDGs) also in relation to the status of women. We support UN Women, educational equality for girls (MDG 3) and efforts to curb maternal mortality (MDG 5). In addition our policy continues to focus on MDG 1: eradicate extreme hunger and poverty by 2015. This MDG cannot be achieved without extra support for women providing food in developing countries.

## Get inspired!

It gives me great pleasure to present this booklet, based on the experiences of women farmers, entrepreneurs, workers, women in strategic organisations and of women as economic actors who consume, process, cook and trade food. Their experiences have led to this collection of case studies and examples. It is up to you to decide which partnerships are most workable for you. Examine the best practices and find new partners with whom you can work with.

Get inspired. Your work can also contribute to make women in developing countries more economically empowered.

### **Martin de la Beij**

Director, Sustainable Economic Development Department  
Ministry of Foreign Affairs





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## Food security

Global availability of food must be increased in a sustainable manner. Until the beginning of this century small-scale farming and livestock breeding were barely acknowledged as a fully-fledged economic sector. This despite the fact that smallholder farmers supply the vast majority of the world with food. A trailblazing World Development Report published by the World Bank opened our eyes in 2008. It showed not only that most poor countries are highly dependent on the agricultural sector for their economic development, but also that three-quarters of the 2.1 billion poorest people in the world are entirely dependent on agriculture for their survival. The report also showed that growth in the agricultural sector contributes directly to food security and prosperity among lower income groups, who spend a much greater proportion of their income on food than wealthier groups.

Dutch development policy focuses on greater food security in low- and middle-income countries. Economic empowerment and economic growth in developing countries must also be enhanced. The best way to maximise the chances of achieving all these objectives is to involve local food producers closely in the aid efforts of donor countries and organisations.

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Farmers need access to land and water, but they must also be able to respond to fluctuations. They need to be able to take on new labour at harvest time, invest when times are good and build up reserves to get them through bad times. Moreover they need access to markets, means of production, capital, infrastructure and social services to prosper as a farmer. People need the opportunity to work and earn an income. This applies to both men and women, and to both rich and poor.

Under the new policy, the food security efforts of the Dutch government focus on the following four goals:

1. sustainable increase in food production;
2. more efficient markets;
3. better access to healthy food;
4. an improved business climate.

The following sections highlight the importance of women as economic actors, and demonstrate how this is reflected in the programmes of both development organisations and the private sector.



## 2.1 Sustainable increase in food production

Women produce 50% of the world's food. In developing countries this figure can be as high as 70 or 80%. Every reason therefore to give women the support they need to produce more for the world's growing population.

This section explores three aspects of this issue:

- access to land and land ownership;
- access to means of production;
- agricultural research.

After a brief analysis, an overview will be given of the organisations concerned with these problems as well as some examples of successful projects.

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### Access to land and land ownership

Studies show that women barely own land and that their user rights are limited. In Africa for example, women own only 2% of the land. In many African countries, widows do not inherit the land owned by their deceased husbands. In Malawi less than 4% of women own land, and in Mali the figure is even lower, at less than 3%.

In absence of landrights, women also have less access to credit, because land is often used as collateral for loans. This inevitably means they are less motivated to invest in sustainable agriculture. Access to land is the basis of sustainable food production. Secure user rights, tenancy rights or ownership are vital for entrepreneurship. The Netherlands therefore explicitly draws attention to the ownership rights of women, and supports a number of organisations campaigning for women's improved access to land.

This is particularly relevant today, as land issues are high on the international agenda. Especially in Africa, large areas of land are being allocated to private investors, foreign state-owned companies and foreign governments.



Local women – who already have little land and inadequate user rights – face the real risk of an even worse situation if nothing is done.

The following organisations are working to prevent this:

### **International Land coalition**

The International Land Coalition (ILC) supports the self-sufficiency of the very poorest of the rural poor in Africa, Asia and Latin America. It devotes special energy to land rights projects for women, by giving them easier access to means of production, particularly land and water. It also encourages the poorest members of the population to take part in political decision-making at local, national, regional and international level. ILC has grown into a coalition of 83 organisations in 40 countries. The Netherlands supports ILC financially and is acting as strategic advisor to the organisation for the period 2010-2012, along with the European Commission and the Swiss development agency SDC.

*Further information from: [www.landcoalition.org](http://www.landcoalition.org)*

Case:

## Watchdog Groups protect widows in Kenya

The ILC supports the Grassroots Organizations Operating Together in Sisterhood project (GROOTS) in Kenya. This is a network of women's groups working together to bring their grassroots members and interests to the attention of the authorities and of policymakers. This is important because although discrimination against women is officially banned in Kenya, their possessions – like their land – are often taken from them, and they are often powerless to resist as individuals.

In the province of Gatundu in central Kenya, for example, women are often blamed if their husband dies of AIDS. They are then ejected from their homes, and their land is taken by their in-laws. Widows in Gatundu often have no idea of their rights. Most of them have no deeds to their land anyway, even if they did know how to take their in-laws to court.

To do something about this situation, community land and property Watchdog Groups have been established in 15 communities in the province, with the support of GROOTS. They monitor the situation of widows and orphans, taking action if necessary when their land is taken. These groups also look out for domestic violence. The Watchdog Groups give victims quick access to the legal support, information and counselling they need when they are victimised.

The initiative has led to some interesting results. Some 85 cases of land grabbing where land has been stolen by the husband's family are now reported to the village chief and the Watchdog Groups. They have brought 70% of the cases to court on behalf of women driven from their land as of children whose land has been taken.

The provincial authorities have proved willing to act when the equal treatment of women is at stake. Furthermore, the number of cases of women losing their land on the death of their husband has declined in the communities concerned. The project has increased village communities' sense of responsibility for tackling this type of injustice, and people are now less likely simply to look the other way. The success of the Watchdog Groups has not escaped the notice of politicians. Policy letters have been written about it and these have led to a wide-ranging political debate on Kenyan women's rights to land and property ownership.

### **Niza**

The Netherlands Institute for Southern Africa (Niza) is an organisation working for equitable economic development in Sub-Saharan Africa. It has established a special programme to promote land rights for women and improve their access to means of production.

*Further information from: [www.niza.nl](http://www.niza.nl)*



Case:

## Legal assistance for women in Mozambique and Malawi

Until 2010 it was virtually impossible for women farmers in Mozambique to act against individuals or companies that threatened to seize their land. But that has changed, in part to lawyers at Niza. A major Niza information campaign in Mozambique has made most female farmers aware of their rights concerning ownership of land. Armed with this knowledge, they can now defend themselves properly against men and companies that try to steal their land.

Niza has trained 12 lawyers in Pebane, Marracuene and Manhiça districts to give legal assistance when necessary. This has made an impression. Not only do the men in the district no longer try to grab land, large companies are also more cautious about taking women farmers' land. They know that the women are backed by strong lawyers who can make life difficult for them in court.

On 15 May 2011 a court in Xinavane, a small community in the Manhiça district, heard a case brought by women farmers against a large sugar beet company.



*With the help of Niza lawyers in the region, they won the case, and the company has been ordered not to seize any more farmland.*

*In 2009 Niza and its partners launched the Women and Land Rights (WOLAR) project to achieve better land rights for women in Malawi, Mozambique, South Africa, Zambia and Zimbabwe. It is financed from the Ministry of Foreign Affairs' MDG 3 fund.*

*The programme has improved women's access to loans, training and seed. Niza started the programme with the 'Reflect Circles' in Malawi, where women learn to read and write, as well as learning about their land ownership rights.*

*Illiteracy is a major factor inhibiting women's progress in Africa. Though they do have rights on paper, most women are unable to read, let alone write a letter arguing their case. Furthermore, women are often unaware of their rights. Over 2,250 women are currently taking part in 90 Reflect Circles in Malawi. The WOLAR project has given 300 women in Malawi access to land.*

*In the Dowa township close to the capital Lilongwe, the monthly meetings of women farmers, the community, traditional leaders and local representatives of government have led to greater mutual solidarity. A number of women's groups administer small revolving funds set up in response to the Reflect Circles. What began with reading and writing lessons has turned into a microcredit system that allows women to borrow money to buy seed or fertiliser, and thus build a better life for themselves.*

## Access to means of production

Land ownership or the right to work land is not in itself enough for agricultural food production. Farmers also need to know about production techniques, and they need money to invest in seed, fertiliser and pesticides.

Women generally find it more difficult to gain access to these means of production. You need money to buy seed, fertiliser and knowledge of the latest production methods. And since they do not officially own the land, women are often turned down for loans and financial advice. Fewer resources and less knowledge mean that they cannot achieve optimum production.

### IFDC and SAADA

The International Fertilizer Development Center (IFDC) is a public, international non-profit organisation, established with the aim of enhancing global food security. IFDC helps smallholders in developing countries to acquire better fertilizer and other means of production for commodity chain development. Commodity chain development means consultations among everyone involved in the growing and processing of a particular agricultural product, joining forces to achieve a better product lower costs and higher yields.

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The IFDC Strategic Alliance for Agricultural Development in Africa – known as SAADA for short – actively involves women in its commodity chain development projects. A 2010 evaluation showed that 36% of those who take the training and 45% of the members of commodity chain clusters – groups of people involved in the production, processing and trading of one specific agricultural product – are women. Over 60% of the almost 4,000 small businesses that have taken part in this programme are run by women. Their participation rate depends strongly on the type of product however. Participants in the IFDC programmes have raised their production by an average of 50%. The incomes of female participants have risen by an average of 30%.

*Further information from: [www.ifdc.org](http://www.ifdc.org)*



Case:

## Small farmers in Great Lakes region join forces- CATALIST

CATALIST, which stands for Catalyze Accelerated Agricultural Intensification for Social and Environmental Stability, is an IFDC programme in the Democratic Republic of the Congo, Burundi and Rwanda. It focuses on food security, poverty reduction and regional cooperation for greater stability in the Great Lakes region.

CATALIST takes an integrated approach that enables farmers to increase their production and income. IFDC works with them, through farmers' cooperatives, to sustainably improve their agricultural technology, give them access to markets, and if necessary build roads and other infrastructure. 30% of the cooperatives must be all-female.

Sandra Kavira, a CATALIST agronomist from South Kivu province, explains that this collaboration to raise agricultural production also leads to more peace and stability in the region. Groups that were previously in conflict with each other now attend meetings to discuss what investments they should make using the higher income from the harvest. They have a new common goal: farmers are organising themselves,

*setting up creative credit systems that make their small businesses less vulnerable, and seeking out new markets for their surplus yields.*

*The project is having other beneficial side effects, too. 'Before, women had no say in the community,' says Sandra Kavira. 'Now they are making a major contribution to their family's enhanced income, and that has not gone unnoticed. Women are showing everyone here that, if you invest time and money, work together, and learn new things, small farming can be a very stable source of income.'*

## Agricultural research

Research and technological development enables people to raise food production, allowing more people to feed themselves adequately. The Netherlands supports agricultural research, both in the Netherlands itself and in several developing countries to achieve this.

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In the Netherlands, the majority of research in this field is conducted at Wageningen University Research Centre and at the Centre for World Food Studies at Amsterdam's VU University (SOW-VU). Research in developing countries is supported under the umbrella of the Consultative Group on International Agricultural Research (CGIAR), a consortium of 15 international institutes all over the world that conduct agricultural research for developing countries.

Unfortunately, a billion people regularly suffer from hunger. In relative terms, however, this is less than in the 1950s, when one in three of the world's population went hungry. Since then, research has indirectly led to a sharp rise in productivity, a reduction in plant and animal diseases, more efficient use of natural resources, and improvements in the quality of food and the nutritional status of vulnerable groups.

## **CGIAR**

Agricultural research is coordinated internationally by the CGIAR. Donors to the affiliated institutes and researchers themselves work together at international level to enhance the effectiveness of agricultural research. One major focus of attention for CGIAR is the research's relevance and applicability to women.

The Netherlands is closely involved in providing strategic advice on new research programmes. In 2010 CGIAR established a special platform for gender and women's empowerment in international agricultural research. All new applications for research programmes that the consortium receives have since been examined for their impact on gender, and are assessed partly on this basis by an independent body: the Independent Science and Partnership Council.

*Further information from: [www.cgiar.org](http://www.cgiar.org)*

## **IFPRI**

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The Netherlands also contributes directly to the funding of a number of institutes affiliated to CGIAR. For the purposes of poverty reduction and food security, it supports the International Food Policy Research Institute (IFPRI), which conducts policy research on global and local food security issues and their relation to economic growth and poverty. IFPRI takes account of gender issues in its research, and has developed a toolbox for analysing the relationship between policy and gender, which includes manuals and training materials for mainstreaming gender in policy.

*Further information from: [www.ifpri.org](http://www.ifpri.org)*

## **ICARDA**

ICARDA, the International Center for Agricultural Research in the Dry Areas, has studied the needs of poor women in rural areas in North Africa and the Middle East, where male migration is high. The study's main finding was that better land rights for women in the region are vital.

*Further information from: [www.icarda.org](http://www.icarda.org)*

## 2.2 More efficient markets

A properly functioning market is essential for food producers and their customers. A market chain can be very short; it can consist of a woman who takes the tomatoes she has grown to a local market and sells them there. Market chains become longer when several actors are involved in the trading and processing of agricultural produce, as is the case with coffee and grain, or with fruit and vegetables for export.

Although most female producers grow food for local markets, there is a trend among women farmers towards producing for regional and international markets. This is a good sign, because new and bigger markets give them new opportunities to raise their turnover and income.

However, the risks are greater in a longer market chain, and the products have to meet stricter requirements. To participate in cross-border trade, producers must for example meet the requirements that governments impose on the processing industry.

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Female producers often have insufficient knowledge and information to take an active role in markets that extend beyond their own community. They also often lack the resources – marketing, logistics and transport, for example – to position themselves effectively in these longer chains.

Female producers and traders therefore need extra attention and support, to allow them to take advantage of opportunities in the national and international economy and to take their production and their business to a higher level.



### **Dutch Sustainable Trade Initiative**

The goal of the Dutch Sustainable Trade Initiative (IDH) is to ensure that sustainability becomes the norm in international supply chains. The IDH helps trading partners and producers to achieve this within their own sector, with special programmes designed for this purpose. Programmes always start at the bottom end of the production chain, with the actual food producer. Over a hundred companies, 24 NGOs and trade unions from Europe and developing countries are participating in the IDH. In 2010 IDH launched a 'sustainability agenda', known as the Action Plan for Sustainable Trade 2011-2015. The eight IDH programmes focus on the supply chains for cocoa, tea, soy, natural stone, tourism, timber, cotton and aquaculture.

Various IDH partners focus on gender in a number of sectors. IDH programmes focus on better (and equal) pay and conditions for women, health issues (including protection from pesticides), proper treatment of women and better self-organisation.

*Further information from: [www.duurzamehandel.com/en](http://www.duurzamehandel.com/en)*

**Case:**

## **Better methods of tea production benefit teaproducers and pickers**

Some 15 million people work on tea plantations worldwide. The vast majority of them are women.

As part of the IDH tea programme, in 2010 Solidaridad trained over 35,000 farmers and 6,000 labourers on tea plantations in countries including India, Indonesia, Kenya and Malawi. These producers and labourers are now using the more sustainable, more efficient and safer methods of production they have learned.

The majority of tea producers who have taken part in the IDH tea programme were granted a UTZ certificate in 2010. This is the quality mark awarded by certification body UTZ CERTIFIED, whose assessments have a gender component, emphasising equal opportunities and inclusion. The certification takes account of factors such as a ban on discrimination, equal pay for equal work, incentives for women's participation, and the right to maternity leave. These factors are constantly monitored. The organisation also works with partners on research, training and education campaigns.

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The impact of the tea programme on productivity has been remarkable: research in Indonesia has shown that, thanks to the programme, small tea producers have achieved productivity increases of as much as 51%. The quality of the tea has also improved so much that the producers now receive a 12% higher price from the factories



## **International Institute for Communication and Development**

The International Institute for Communication and Development (IICD) focuses on people with low incomes in rural areas. Women account for a substantial proportion of this group. The organisation helps people in developing countries use information and communications technology to market their products better. A focus on gender issues is crucial for the efficiency and sustainability of IICD's programmes.

*Further information from: [www.iicd.org](http://www.iicd.org)*

### **Case:**

## *Women in Mali increase their turnover using multimedia applications*

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*IICD has given a group of shea butter producers in Mali access to the internet and showed the women what it could do for their marketing and business administration. Their volumes and sales have since shot up.*

*In rural Mali, women process fruit from the shea tree. The nuts are made into shea butter, which is used extensively in the cosmetics industry.*

*One of the cooperatives of female shea butter producers, the Zantiébougou Women Shea Butter Producers Cooperative (Coprokazan) and the Malian Association for the Advancement of Youth (AMPJ) decided to find a solution to the problems they were experiencing in their attempts to market shea butter nationally, regionally and internationally. They hoped that, by opening up new markets, Coprokazan would make more profit and thus improve the living conditions of its members. Learning how to use multimedia, radio and the internet allowed the producers to improve the quality of their shea butter and find new markets, including international markets.*

*To help improve their production, IICD trained the women of Coprokazan to use digital photo and video cameras in order to share their experiences with other female producers and pass on information about the processing of shea nuts. Their stories are used by trainers who visit villages to show local producers how to ensure that their product meets national and international quality standards.*



*IICD also helped Coprokazan install an internet connection and computers and trained a group of women in the use of a digital database to store information on the amount of shea butter sold. The women launched a website to promote shea butter to potential buyers, as well as a radio and TV advertising campaign. Thanks to these efforts, volume and sales at Coprokazan have increased significantly. Production has doubled and sales have almost trebled. Their turnover rose from € 32,014 in 2007 to € 94,735 in 2010.*

*Around a thousand women and their families have benefited directly from this project, which has attracted a great deal of positive interest in Mali. After a time, Coprokazan hopes to expand to 1,200 members (from the current 630 in 2011), with production units in 30 villages in the Zantiébougou area. The profit the women make from selling their shea butter gives them and their families more financial security.*

## 2.3 Better access to healthy food

Studies have found that where women determine what the family eats, children have higher birth weights and are better nourished. But if you do not have the resources to provide a good, balanced diet, money or land to grow your own food, what do you do?

The extent to which households have access to a balanced and healthy diet depends on the availability of land and/or income. The availability and affordability of food also play a role. Although a balanced diet is the best way of ensuring good health, current technology makes it easy to enrich food with essential micronutrients like iodine, iron and vitamins. Agricultural researchers have developed ways of fortifying basic foodstuffs with vitamins. Anaemia caused by a shortage of iron in the diet – one of the biggest health problems affecting women in developing countries – can for example be tackled with a few simple modifications to food.

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Women – who are responsible for the daily diet in almost all families – need to be involved far more in policy on agriculture and food in developing countries. It is important that new initiatives based on food fortification tie in well with the needs of the population.

### **GAIN**

The Global Alliance for Improved Nutrition (GAIN) is an alliance whose goal is a world free of malnutrition. GAIN was established in 2002 at a special session of the UN General Assembly on children. It supports public-private partnerships all over the world that aim to provide better nutrition for all, using food fortified with nutritional supplements if necessary.

GAIN works with over 600 companies (including Ahold, Unilever and DSM) in more than 25 countries. This international network to combat malnutrition has already provided almost 400 million people with the fortified food they need. The goal is to reach over a billion people. Half of those who benefit from GAIN are women and children.

*Further information from: [www.gainhealth.org](http://www.gainhealth.org)*



Case:

## Healthier women and children thanks to food supplements

GAIN's food programmes improve the nutritional status of young girls and women of child-bearing age by improving their daily diet.

Women of child-bearing age (15-49) are one of GAIN's primary target groups. Another important group is young children aged between 6 and 59 months. Both these groups are particularly vulnerable to malnutrition.

Fortification – adding extra vitamins and minerals to normal foodstuffs – brings major health benefits. People with a structural lack of essential nutrients in their diet grow weak and are more likely to fall ill.

GAIN programmes – conducted in close collaboration with UNICEF – add iodine to salt in 13 countries in Africa and Asia. Reducing the number of women with an iodine deficiency lowers the number of children born with growth disorders and impaired learning ability.

*GAIN currently helps 76 million women of child-bearing age every day in 31 countries in Africa, Asia and Latin America, providing them with fortified food including vegetable oil, wheat and maize flour, soy sauce, fish sauce, salt, sugar and milk. Folic acid, iron and iodine are particularly crucial for women's health.*

*In South Africa, cases of spina bifida and other neural disorders have fallen by 30% thanks to a national project, supported by GAIN and UNICEF, to fortify maize and wheat flour with iron, folic acid and other micronutrients. Some 8 million South African women now receive fortified flour every day.*

*In a similar project in Egypt folic acid and iron are being added to the flour used to bake baladi bread, which is eaten daily by 45 million Egyptians. The healthier bread reduces the likelihood of miscarriage and birth defects, and enhances the prospects of a healthy future for women and their babies.*

## 2.4 Improved business climate

A good business climate creates opportunities for the private sector in developing countries. The private sector generates income and creates employment, allowing people to fend for themselves and improving their access to and the quality of their food. The main problems encountered by businesses are inadequate or weak regulation, poor infrastructure, inadequate market access, limited access to financial services and insufficient capacity to develop.

In most developing countries, female entrepreneurs are very active in local markets. However, they have less access than men to know-how, networks and services that are vital to establishing a successful, creditworthy company. Traditionally, female entrepreneurs in developing countries serve the lowest income groups, but they are increasingly expanding successfully into regional, national and international markets. This is good for food security in developing countries and for the status of women. It is useful for programmes that support business to focus explicitly on opportunities for ambitious female entrepreneurs. It is also important for the private sector to respect core labour standards, and to work to improve the welfare of staff – otherwise known as corporate social responsibility.

## Female entrepreneurship and access to knowledge

### **Yente Foundation**

The Yente Foundation puts female entrepreneurs in Bolivia, Ethiopia, Kenya, Peru, South Africa, Tanzania and Uganda in contact with their counterparts in the Netherlands. The organisation's mission is to establish a network of businesswomen all over the world who have managed to rise above the micro level. To this end, the Yente Foundation organises annual trade missions to Peru and South Africa, and provides matchmaking services to link up international sparring partners, allowing female entrepreneurs to share their knowledge, ideas and experiences. An online community has also been set up, with 471 members in 22 countries.

*Further information from: [www.yente.org](http://www.yente.org)*



Case:

## *Peruvian woman inspired by trade mission*

*Maria de Pilar runs a children's clothing business in Pimentel, a community near Chilayo, Peru. There are few jobs in Pimentel. The men work as fishermen, but this is seasonal work. Maria started her business from home. Together with an assistant, she sold her clothes to friends. Maria not only wants a profitable business that makes top-quality children's clothes, she also wants to create jobs in Pimentel, to improve socio-economic conditions there.*

*In October 2009 Maria took part in the Yente trade mission to the Netherlands, along with 22 other women from Peru and Bolivia. During the mission they visited companies and shops, attended workshops about the internet, operational management and exports, networked and spent time on individual matchmaking. Maria learned a great deal, for example about software used to share clothes designs online.*

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*Back in Peru, Maria took part in a business competition, with a proposal to purchase the clothing design software. She won the competition, which meant an enormous boost for her export opportunities. Since visiting the Netherlands in 2009 Maria has taken on 16 extra staff (11 women, five men), and now employs a total of 45. Eighty per cent of her staff are women.*

*Maria has opened two new shops with a turnover of USD 60,000. She also subcontracts work to other women, such as crocheting and embroidery, for her children's clothing range. She trains the women to work as efficiently as possible, and to her high standards.*



## **Business in Development Network**

The Business in Development (BiD) Network helps entrepreneurs in emerging economies prepare to work with large investors. BiD Network focuses on fast-growing small and medium-sized enterprises with funding needs of USD 10,000-1,000,000. It provides advice from coaches and investors, drawing on an international network of partners in Africa, Eastern Europe, Latin America and the Middle East. The BiD Network web platform, which has over 40,000 active members, facilitates business plan competitions, business plan tools, online community building and coaching programmes, as well as assessing business plans.

*Further information from: [www.bidnetwork.org](http://www.bidnetwork.org)*

### **Case:**

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## *Businesswomen take part in international competition*

*Between 2009 and 2011 BiD Network ran two Women in Business Challenges for businesswomen in developing countries. The business plan competition – organised in collaboration with ING Bank, ICCO, Plan Nederland, UnitedSuccess and many BiD Network partners from all over the globe – was the first of its kind anywhere in the world.*

*The competition raised the share of female entrepreneurs in the BiD Network platform's membership from 20% to 35%. The number of business plans submitted also increased: the first competition drew 76, while the 2011 competition received 138. The first competition gave rise to 26 new companies and 74 new jobs were created.*

*'Being recognised and awarded by BiD Challenge has helped give a lot of confidence to us in our own initiative,' says Meenu Vadera of Women on Wheels from India, who won the Women in Business Challenge 2009-2010. That 'helped us in getting more ambitious and bold. It has provided visibility and leverage with other investors and has thus helped us in raising further capital.'*

## Access to markets – the infrastructure problem

The Netherlands has supported the World Bank's development of a methodology – the Rural Investment Climate Assessment – for assessing the business climate in rural areas. One of its main findings is that a lack of infrastructure – water, roads, communications, energy – in rural areas presents a severe impediment to commercial operations and local economic development.

The gender impact of this lack of infrastructure is difficult to measure. However, certain infrastructural projects stand out because they have a greater positive impact on market access for female producers. Women are often involved in planning and implementation from the outset, either as workers or as entrepreneurs.

Many infrastructure projects are funded through programmes to which the Netherlands donates. Examples include the Public-Private Infrastructure Advisory Facility (PPIAF), the Private Infrastructure Development Group (PIDG), the Netherlands Development Finance Company (FMO)'s Infrastructure Development Fund (IDF) and the EU-Africa Infrastructure Trust Fund.

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### **Labour Intensive Public Works programme**

The Labour Intensive Public Works (LIPW) programme in Rwanda run by HelpAge Rwanda (HAR) and German Agro Action (GAA) aims to reduce poverty and unemployment by improving the country's infrastructure. This is deliberately done in a labour-intensive way, to create jobs for the poorest in the short term and at the same time build up skilled local capacity for improving and maintaining the new infrastructure. The programme also focuses on preserving fragile ecosystem and cultivating good relations with local government, the private sector, farmers' organisations and agricultural researchers.

Women account for 60% of the working population in rural Rwanda, and 54% of those working under the LIPW programme are women. They are often taken on as team leaders. Gender issues are constantly monitored.

The results of the LIPW programme have been immediately visible to the local population: farmers, fishermen, entrepreneurs and traders. Its longer-term impact on local economic development is just as important as its short-term creation of jobs however. That is why it focuses on coherent programmes (such as converting marshland to rice production, taking anti-erosion measures in the surrounding hills and building good access roads to the rice fields).

*Further information from: [www.helpage.org](http://www.helpage.org)*

### Case:

#### *Plenty of work and a better infrastructure for Rwanda*

*The Dutch embassy is funding a project in which the Rwandan government is not only helping people to find jobs, but is also future-proofing the rural infrastructure. The Labour Intensive Public Works programme is already bearing fruit: money is being put into local economies and new areas are becoming accessible. This is affecting all aspects of life in Rwanda: health, education and trade.*

*It is becoming cheaper and far quicker to transport goods. Access to building materials has improved. Schools are being built, houses and shops repaired and refurbished. There are also more qualified staff in schools and health centres. Large numbers of women have taken part in projects under the national LIPW programme. At least 200,000 people in the target areas are expected to benefit directly from better roads, terracing, reforestation, improved agricultural practices and fisheries. A further 2.5 million people living in the same areas will experience indirect benefits.*

*Local authorities and communities now have the labourers and organisations to properly maintain their roads and waterways. They have involved agricultural organisations in managing natural resources, and land rights in the marshlands have finally been registered. Over 100 small and medium-sized enterprises have been involved in the construction work.*



*Kankindi Emerita, aged 32, lives in Karengera in the Nyamasheke district of Rwanda. She is married and has five children. She worked on a project to repair the road from Ntendezi to Ruguti. Her husband works as a local labourer and Kankindi has noticed that the income from the programme has improved her family's living standard. She can now afford medical insurance, buy shoes and clothes for the family, and pay her children's school fees. She has also invested in a pig.*

*'I am more proud and more self-confident than I used to be because I can help support the family and my children can appear in public, clean and well dressed,' she says.*

*She also underlines the fact that, although she is illiterate, her bank account has been the most important outcome of the programme for her. It makes her feel she is part of the economic development process. She has learned how to use her account and thinks she will now be able to apply for a loan, provided she has proof of collateral. 'Our family's next project will be to renovate our home.'*



## Access to capital and financial services

Strengthening the financial sector in developing countries remains a central building stone in sustainable economic development, and this includes the concept of inclusive finance. As indicated by the United Nations Capital Development Fund (UNCDF) this encompasses universal access, at a reasonable cost, to a wide range of financial services, provided by a diversity of sound and sustainable institutions. Such services include savings accounts, loans, insurance, payments, pension plans, and remittance facilities that can help people generate income, build assets, manage cash flow, invest in opportunities and strengthen resilience to setbacks. It is well known in the financial sector that the main users of especially microfinance are women. These small-scale financial services often require only a social form of collateral, which is why they are so suited to the informal and domestic sector. Businesswomen who want to get ahead often find it difficult to borrow money from a bank or to take out insurance, because they are unable to show that they own land or property as collateral. The women therefore often have a problem making the step from producing at home to formally setting up a small or medium-sized business. Therefore it is of particular importance to enable women to move on through these market segments.

The Ministry of Foreign Affairs is involved in strengthening the financial sector in developing countries and supports a number of programmes aimed at giving women greater access to capital:

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### **World Bank Group (WBG)**

The World Bank has a Poverty Reduction and Economic Management Network which has established a Gender and Development Group. The group will publish its first report in October 2011. In 2007 the World Bank Group launched its Gender Action Plan: a global action plan designed to increase women's access to land, employment and financial markets. The bank's extensive Women, Business and the Law database compares how men and women in 128 countries are treated under the law in matters of business and employment.

*Further information from: [www.worldbank.org](http://www.worldbank.org)*

### **International Finance Corporation**

The International Finance Corporation (IFC) is an independent part of the World Bank Group. Its mandate is to promote sustainable economic growth by developing the private sector. IFC provides project funding and risk



capital for companies, mobilises additional private financing if necessary and provides technical assistance for the development of local financial and other services for small and medium-sized enterprises. IFC has a deliberate strategy of getting women more involved in the economic process, and has launched the Women in Business Program to make better use of the potential of women in emerging markets. Businesswomen and financial institutions hoping to serve them better can turn to the programme for advice. IFC has evaluated the results of the Women in Business Program over a five-year period. The first four projects in African countries resulted in over 2,200 businesswomen being given new loans on attractive terms. The aim is to have given new loans to 3.1 million SMEs by 2013, via financial intermediaries, and to ensure that 25% of them are owned by women.

IFC is also the main sponsor of the Global Banking Alliance for Women (GBA), a consortium of 30 financial institutions that are successfully using the growing market to make services and products more accessible to female entrepreneurs. This partnership opens up the possibility of launching innovative programmes to help female entrepreneurs find capital, markets, education and training. The GBA has now become a major player for businesswomen in emerging economies like Nigeria and Indonesia.

*Further information from: [www.ifc.org/gem](http://www.ifc.org/gem) and [www.gbaforwomen.org](http://www.gbaforwomen.org)*

Case:

## *Ugandan bank seeks out businesswomen*

*In 2007 the Development Finance Company of Uganda (DFCU) Bank launched its own Women in Business unit in Uganda, with support from IFC. Its results have since then prompted many others to do the same.*

*The DFCU Bank has a successful portfolio of business loans, leasing, mortgages and other products aimed at businesswomen. The portfolio began to take shape in 2007, after an IFC study showed that Ugandan women owned almost 40% of all registered companies, but only 10% of them received commercial credit. A lack of information about these companies proved a major barrier for the DFCU Bank.*

*IFC helped the bank set up group loans, as well as a loan for land, to allow women to obtain collateral. Financial training and support from the private sector brought DFCU a new group of clients.*

*The DFCU Women in Business unit now gives loans to three times as many women from small and medium-sized enterprises. And it turns out that the percentage of 'performers' is higher among female entrepreneurs than among their male counterparts. DFCU is now extending loans to more businesswomen, and other banks are following its example.*





### **LOLC Micro Credit in Sri Lanka**

LOLC Micro Credit Ltd. (LOMC) – based in Sri Lanka – is a rapidly growing microfinance institution. It is part of the LOLC Group, the largest financial group in the country. Its aim is to give the ‘unbankable’ of Sri Lanka access to financing and to boost entrepreneurship. The institution was set up in collaboration with the Netherlands Development Finance Company (FMO). FMO supports the private sector in developing countries with loans, shareholdings, guarantees and other investment-promoting measures.

LOMC is a leading financier of agribusiness, particularly in rural Sri Lanka. It aims to foster employment and create equal opportunities for men and women, as well as focusing on the environment. With a system of group and individual loans, LOMC serves mainly large groups of women, small enterprises and farmers. It has already provided 21,845 group loans, 90% of them to women. The loans are used mainly by livestock farmers (24%), traders (32%), small production companies (17%) and service providers (17%). Thanks to the financial services of LOMC, these small-scale entrepreneurs can now set up viable businesses in rural areas.

*Further information from: [www.lolcmicrocredit.com](http://www.lolcmicrocredit.com) and [www.fmo.nl](http://www.fmo.nl)*

### **Women's Branch in Rwanda**

Banque Populaire du Rwanda (BPR) is the largest retail bank in Rwanda. It provides financial services in the country's rural areas, helping to develop prosperity and the agricultural sector there. Rabobank has taken a strategic minority interest in BPR, in order to enable the financial sector in Rwanda to professionalise while, at the same time, turning the bank into a sustainable commercial institution. The Dutch embassy in Kigali supports the Technical Assistance Programme on which the banks collaborate. The economic development of women is a particular focus of BPR's mission. It has established a women's branch which specialises in financial services for women hoping to launch or expand commercial activities.

The Women's Branch, which is managed by women, now has 12,000 customers and a loans portfolio worth €2.3 million, with total paid-up deposits of almost €2.4 million. The special unit therefore clearly seems to be meeting a need. The Women's Branch's customers are active in various economic sectors. Most are small and medium-sized enterprises in the retail sector and – because of its importance to society – the agricultural sector. In response to its success and growing potential, BPR has decided to open a second Women's Branch.

*Further information from: [www.rabobank.com](http://www.rabobank.com), at 'About us/Rabo development'*

### **Donor Committee on Enterprise Development**

The Donor Committee on Enterprise Development (DCED) is a forum where donors and UN agencies can share their knowledge and practical experience of private sector development. Its aim is to enhance economic prospects and self-sufficiency in developing countries by strengthening their private sector. The DCED has established a new working group for Women's Entrepreneurship Development. As the name suggests, it supports businesswomen in particular. Donors use the working group mainly to share information on successful projects and coordinate policy.

*Further information from: [www.enterprise-development.org](http://www.enterprise-development.org)*



### **Private Sector Investment programme**

The Private Sector Investment programme (PSI) is a programme of the Ministry of Foreign Affairs for innovative, sustainable investment projects in 50 developing countries. It is based on joint ventures with local businesses. Its aim is to launch projects that would otherwise be unfeasible due to high initial investment costs and risks. The programme is implemented by Agency NL.

*Further information from: [www.agentschapnl.nl/en](http://www.agentschapnl.nl/en), at 'Programmes'*

Case:

## Rose nursery in Ethiopia succeeds thanks to investments

*A rose grower was keen to set up a company to produce high-quality roses for the Ethiopian export market. But it is difficult to find commercial investors for a start-up flower nursery in a country like Ethiopia because the risks are so high. Commercial banks are generally prepared to lend a certain amount at a later stage. But what if you need support to launch in a developing country? The grower turned to the Private Sector Investment programme, with success.*

*Right from the start, the business invested in greenhouses, among other things. The nursery is now profitable, and its prospects look good. It has 907 permanent staff, 79% of whom are women; 90% of the 159 temporary staff are women. Female staff work in all parts of the company, including management.*

*Many of the female staff are local women who were previously unemployed but are now their family's main income earner. Their income means they can spend more on the local market, and that is good for the entire local economy. The project has also increased the number of children attending school. Paid maternity leave has been introduced at the company and pregnant staff do not have to do heavy work.*

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*The minimum wage earned by the women is at least 35% higher than local wages. They also get an allowance for medical expenses, and their employer supports the local health clinic financially.*

### **Agri-ProFocus**

The members of Agri-ProFocus (APF) foster entrepreneurship among farmers in developing countries. Each of the affiliated Dutch organisations has an extensive network in developing countries. By coordinating their activities and exchanging ideas, APF members can serve farmers better. APF has set up 'Agri-Hubs' – information and contact centres – in nine African countries: Benin, Ethiopia, Kenya, Mali, Mozambique, Nigeria, Rwanda, Uganda and Zambia.

APF has a learning group for gender issues, which has established an online international platform together with professionals from the Royal Tropical Institute, ICCO, Oxfam Novib, Cordaid, Hivos and CIDIN: <http://genderinvaluechains.ning.com>. The online platform has almost 500 members worldwide, professionals who share their knowledge, experience, tools and expertise on a daily basis. APF also organises regular expert meetings.

*Further information from: [www.agri-profoc.us.nl](http://www.agri-profoc.us.nl)*

### **Agriterra**

Agriterra is based on a firm belief that small farmers can take control of their own development if they organise. Strong, representative farmers' organisations are essential for promoting democracy, ensuring better income distribution and fostering national economic development. Agriterra therefore supports small farmers in various ways, setting up and reinforcing companies run by farmers, including cooperatives where they can become members. It also supports local farmers' organisations that promote entrepreneurship among their members, and local interest groups.

*Further information from: [www.agriterra.org](http://www.agriterra.org)*



Case:

## Focus on women farmers

*Agriterra implements the Producer Organisations Support Programme (POP) on behalf of the Dutch government. The programme focuses on enhancing organisational capacity in developing countries, with producer organisations in wealthy countries supporting their counterparts in the developing world.*

*The first phase of the programme (2007-2010) achieved its goal of ensuring that at least 30% of the programme directly benefited female entrepreneurs: women farmers, to be precise. The programme focuses on gender in a number of ways. One of POP's 18 lines of action was specifically formulated for gender activities. Others also focus on the role of women, however, and report specifically on gender. This has given Agriterra a good idea of the results in terms of gender, and it has far exceeded its target rate for the number of women reached. In 2011 it stands at 37%, or around 1.8 million female entrepreneurs.*



### **Health Insurance Fund**

Low-income groups in Africa desperately need better access to good-quality health care. The Health Insurance Fund (HIF), the Investment Fund for Health in Africa (IFHA) and the Medical Credit Fund (MCF), established in 2009, have therefore set up a public-private partnership, with the support of the Ministry of Foreign Affairs. Companies like Achmea, Aegon, Heineken, Shell, SNS Reaal and Unilever have embraced the HIF concept. Together, they hope to create a more sustainable funding model, raise standards and improve access to health care in developing countries.

Pharm Access International is now running a health insurance programme in Kenya, Nigeria and Tanzania, on behalf of the partnership. Other insurers can adopt the model, increasing competition and reducing insurance premiums.

*Further information from: [www.pharmaccess.org](http://www.pharmaccess.org)*

Case:

## Collective health insurance system for women

*The Health Insurance Fund's policy on collective health insurance focuses particularly on gender issues. The fund ensures that in developing countries especially, all care related to sexual and reproductive health and rights is covered. Local women's groups are actively involved in negotiations on the healthcare financing system.*

*In Lagos, Nigeria, a collective insurance scheme for a women market traders' association was agreed in 2011. Access to good-quality healthcare has been arranged for over 200,000 people in Nigeria. Of those people, 80,000 are insured through the HIF, more than half of them women. In Tanzania the HIF is now setting up affordable insurance for a cooperative of coffee producers. The first group to be covered in Kenya consists of some 4,000 employees of dairy firms and their families. A total of 20,000 people therefore have coverage. Policyholders must always take out insurance for their entire family, which means that around half of all those covered are women, in Tanzania as elsewhere. They are now reimbursed for all their healthcare costs relating to sexual and reproductive health.*





## Corporate social responsibility

Corporate social responsibility (CSR) concerns the private sector's role in solving social problems. Universal human rights and the core labour standards set out by the International Labour Organization – including the ban on discrimination – are universal standards that workers can invoke when they are mistreated.

Equality for male and female workers cannot be taken for granted everywhere, unfortunately. In many economic sectors, there are still major differences in the conditions faced by men and women on the workforce. There are major social and economic problems especially in the clothing production process, which employs many women – as much as 90% of the workforce. They are hit harder by the problems and violations of labour rights than their male colleagues. This is because they are often less well educated and lower down the social ladder, and have very low levels of participation in trade union activities.

Dutch policy focuses on raising companies' awareness of CSR, particularly small and medium-sized enterprises. The fact that Dutch companies are promoting CSR more in the international supply chains in which they operate is a positive development. Transparency is one of the pillars of CSR: consumers must have the information they need to choose products produced in a sustainable way. Quality marks and certification also enable producers in developing countries to meet international standards. This gives them more incentive to focus on the welfare of their staff. As a result, growing attention is being paid to unequal pay, sexual violence on the workforce, and the lack of maternity leave and female participation in decision-making processes in companies and trade unions.

### **Fair Wear Foundation**

The Fair Wear Foundation (FWF) aims to improve conditions for workers in the clothing industry, with a particular focus on the position of female workers. Does a company grant maternity and parental leave, is adequate notice given of overtime, are there differences in pay or promotion prospects, and what about complaints procedures for sexual harassment? There are major differences in levels of unionisation between men and women. Toilet facilities and changing rooms, and time to use them, also leave much to be desired in many factories.

By presenting this information on clothing companies to its members (McGregor, Expresso and Filippa K are members, for example) and consumers, the Fair Wear Foundation ensures that companies and factories make an effort to improve the situation of female workers. FWF issued a gender policy statement in March 2011 making clear its intentions concerning gender issues.

Further information from: [www.fairwear.org](http://www.fairwear.org)

*'Because of the preponderance of women workers in the global industry and the extra obstacles women face caused by gender discrimination or unequal treatment, without a clear gender perspective in our work it is impossible for FWF and its stakeholders to improve the lives of workers in the garment/textile supply chain.'*  
(FWF gender policy statement)



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## List of abbreviations

|             |  |
|-------------|--|
| AMPJ        | Malian Association for the Advancement of Youth  |
| APF         | Agri-ProFocus  |
| BiD Network | Business in Development Network  |
| BPR         | Banque Populaire du Rwanda   |
| CATALIST    | Catalyze Accelerated Agricultural Intensification for Social and Environmental Stability |
| CGIAR       | Consultative Group on International Agricultural Research                                |
| Coprokazan  | Zantiébougou Women Shea Butter Producers Cooperative                                     |
| CSR         | corporate social responsibility  |
| DCED        | Donor Committee on Enterprise Development  |
| DFCU        | Development Finance Company of Uganda Bank   |
| FMO         | Netherlands Development Finance Company  |
| FWF         | Fair Wear Foundation   |
| GAA         | German Agro Action   |
| GAIN        | Global Alliance for Improved Nutrition   |
| GBA         | Global Banking Alliance for Women  |
| GROOTS      | Grassroots Organizations Operating Together in Sisterhood                                |
| HAR         | HelpAge Rwanda   |
| HIF         | Health Insurance Fund  |
| ICARDA      | International Center for Agricultural Research in the Dry Areas                          |
| IDF         | Infrastructure Development Fund  |
| IDH         | Dutch Sustainable Trade Initiative   |
| IFC         | International Finance Corporation  |
| IFDC        | International Fertilizer Development Center  |
| IFHA        | Investment Fund for Health In Africa   |
| IFPRI       | International Food Policy Research Institute   |
| IICD        | International Institute for Communication and Development                                |
| ILC         | International Land Coalition   |
| LIPW        | Labour Intensive Public Works  |
| LOMC        | LOLC Micro Credit Ltd.   |
| MCF         | Medical Credit Fund  |
| MDGs        | Millennium Development Goals   |
| Niza        | Netherlands Institute for Southern Africa  |
| PIDG        | Private Infrastructure Development Group   |
| POP         | Producer Organisations Support Programme   |

|        |  |
|--------|--|
| PPIAF  | Public-Private Infrastructure Advisory Facility            |
| PSI    | Private Sector Investment programme                        |
| SAADA  | Strategic Alliance for Agricultural Development in Africa  |
| SDC    | Swiss development agency                                   |
| SOW-VU | Centre for World Food Studies at Amsterdam's VU University |
| UNCDF  | United Nations Capital Development Fund                    |
| WBG    | World Bank Group   |
| WOLAR  | Women and Land Rights                                      |

This booklet has been published by:  
Ministry of Foreign Affairs of the Netherlands  
Sustainable Economic Development Department  
P.O. Box 20061 | 2500 EB The Hague | The Netherlands  
[www.minbuza.nl](http://www.minbuza.nl)  
[www.rijksoverheid.nl](http://www.rijksoverheid.nl)  
For information contact: [dde@minbuza.nl](mailto:dde@minbuza.nl)

Cover image: Niza  
Photographic material: Niza, Agriterra, IFDC, Solidaridad, IICD, GAIN, Yente, CDP, FMO, Julian Omalla Delight-Uganda, Trix van Hoof, Jeanette Pepers, Pharm Access International, PWC  
Layout: vijfkeerblauw, Rijswijk  
Design and coordination: Trix van Hoof in partnership with Monique Calon  
Printed by: vijfkeerblauw, Rijswijk



This booklet is written as an inspiration for policymakers in government, business and civil society who are working to foster sustainable food security. It contains several case studies of women's economic empowerment in developing countries, and sheds light on the bottlenecks women face in producing, processing, preparing and trading food.

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Published by:  
Ministry of Foreign Affairs of the Netherlands  
P.O. Box 20061 | 2500 EB The Hague | The Netherlands

© Ministry of Foreign Affairs of the Netherlands | August 2011

11BUZ283274E