

# GENDER EQUALITY

FOR SUSTAINABLE DEVELOPMENT





Mary Habukali, Zambia. Photo: Anders Hansson

# GENDER EQUALITY FOR SUSTAINABLE DEVELOPMENT

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**The impact of gender equality on sustainable development**

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**Cover:** Betty Makiberu, Uganda. **Photo:** Elisabeth Toll.

Betty is the chairwoman of the Kwefaako housing co-operative outside Kampala in Uganda. Here people with HIV live in homes they have built themselves.

# SUMMARY

In 2015, the 193 member nations of the UN agreed to adopt an action plan known as Agenda 2030 and 17 global goals for sustainable development – SDGs. Agenda 2030 seeks to eradicate extreme poverty, reduce inequality and injustice, and address the climate crisis. According to UN Women, the United Nations Entity for Gender Equality and the Empowerment of Women, global development can be sustainable only if both women and men are involved in and furthered by development efforts.

This report outlines how gender inequality prevents people from lifting themselves out of poverty, and how increased gender equality is a prerequisite for fulfilling the SDGs by 2030. The report addresses four key areas for challenging global poverty and helping to make development more sustainable over the long term. These areas are:

► **The development of gender equal and sustainable agriculture.** More than 75 per cent of people living in poverty live in rural areas. Many of them work in agriculture. In parts of Africa and Asia, women account for more than half the labour force in agriculture. Conditions are often tough, and gender stereotypes hamper the development of productive and sustainable agriculture. Women often have poorer access to seeds, credit, technology, advisory services, and education than men. Consequently, women farmers achieve lower yields than their male counterparts. Similarly, climate change has a huge impact on small-scale agriculture. Although it affects men and women in different ways, it is women who are often hardest hit.

The opportunities and influence of women must be strengthened to ensure a transition to agriculture that is economically, socially, and environmentally sustainable. Consequently, solutions that address the specific needs of women based on local conditions are vital. Member-based organisations are one such way of empowering women farmers. Member-

owned organisations give women the chance to be part of a collective and give them a platform for influence and access to knowledge.

► **The right to land.** Secure access to land is a prerequisite for the survival and self-sufficiency of farmers. Similarly, many of the world's small-scale farmers lack formal evidence that they own or are entitled to use the land from which they earn their living. When it comes to women, only around 13 per cent formally own the land they farm. Women who have safe access to and/or own/have the right to use land are better placed to adapt their agricultural methods to climate change. Land plays such a vital role that efforts to combat poverty and secure food production must include women's right to land.

► **The right to adequate housing.** It is estimated that 1.8 billion people lack adequate housing. Every year, millions of people are at risk of being evicted from their homes and land. Although most countries have legislation designed to guarantee the equal rights of men and women to adequate housing, this often isn't enough to prevent gender discrimination. Often, there are no policies or initiatives that prevent women from being denied the opportunity to take out loans to rent or buy a home, for example. Furthermore, women are rarely named in housing contracts. Consequently, many women end up depending on their partner. Everyone with insecure living arrangements who lives in poverty is at greater risk of being subjected to violence. This risk is greater still for women living in poverty. There is a clear correlation between men's violence against women and women's insecure living arrangements. Housing co-operatives can develop housing options that are also made available to those living in poverty in order to realise women's rights to adequate housing. In addition, such co-operatives often serve as an important social safety net against violence and discrimination.

► **Access to financial services.** The development of the global economy and the long-term fight against poverty mean that people need to be able to save and access loans and credit. However, 1.7 billion people around the world lack access to financial services. This means that those who are already economically vulnerable have a weakened economic safety net. Many women living in poverty have few opportunities for taking loans or being granted credit. Microfinance solutions such as savings and loan groups can be a vital alternative for these

women. Such solutions can provide economic empowerment and give women greater influence over decisions in the home and local community.

**By breaking down gender-unequal structures from the bottom up, economic resources can be distributed more equally, and the organisation and empowerment of women can be bolstered. Investments in gender equality are key to efforts that challenge global poverty. Discriminatory structures must be brought to light and broken down if the SDGs are to be fulfilled by 2030.**

# RECOMMENDATIONS

We Effect believes that Sweden should:

- **Increase investment** in sustainable agriculture in developing countries.
- **Target aid at women** involved in small-scale agriculture to help them transition to productive and sustainable agriculture in an inclusive way.
- **Ensure that** initiatives to increase knowledge, such as agricultural advisory services, benefit women farmers.
- **Prioritise aid** for gender equality and women's organisations working with rural development.
- **Prioritise the right to land** in aid efforts and as part of dialogue with other countries to eliminate legal, social, and cultural obstacles to women controlling, owning, or having secure access to land.
- **Support initiatives** that seek to inform women of their rights in relation to land and inheritance, for example.
- **Raise awareness** of how global injustice is propagated by patriarchal structures and of how these structures are contributors to the climate crisis.

- **Put pressure on the governments** of developing countries to provide their inhabitants with adequate housing. Support governments in drafting and implementing effective legislation for ownership and housing.
- **Support initiatives** that increase women's economic knowledge and promote access to financial services such as member-owned local banks and savings and loan groups.
- **Work to improve the right** of people to organise themselves. In all discussions with government representatives, raise awareness of the shrinking, limited, and in some regions non-existent space for civil society, and in particular women's and LGBTIQ organisations and organisations that work to promote gender equality.

# GENDER EQUALITY

## FOR SUSTAINABLE DEVELOPMENT

In 2015, the 193 member states of the UN agreed to adopt an action plan known as Agenda 2030 and 17 global goals for sustainable development – SDGs. Agenda 2030 seeks to eradicate extreme poverty, reduce inequality and injustice, and address the climate crisis. According to UN Women, the United Nations Entity for Gender Equality and the Empowerment of Women, global development can be sustainable only if both women and men are involved in and furthered by development efforts.

**“Sustainable development is the greatest challenge of our time. Our world is vulnerable. Poverty continues to hit communities and families hard. Many people’s livelihoods are threatened by climate change. Conflicts are breaking out and spreading. The wedges in society are widening and deepening. These crises will only continue if we don’t change direction.”**

Former UN Secretary-General Ban Ki-moon.<sup>1</sup>

This report aims to illustrate how gender inequality prevents people from lifting themselves out of poverty, and how increased gender equality is a prerequisite for fulfilling the global goals for sustainable development – the SDGs. A basis for the report is that the vulnerability of women and the lack of gender equality cannot be justified based on gender affiliation. Instead it should be understood on the basis of discriminatory preconceptions of what is perceived as “male” and “female” – known as gender norms – and a hierarchy of these norms in which what is coded as “male” is valued highest. These preconceptions create and replicate structures that underpin an imbalance of power that affects the living conditions of women, men, and the non-binary in different ways the

world over. This report looks at four areas, all of which are part of We Effect’s global strategy. These areas have been identified as essential for challenging global poverty and helping to make development more sustainable over the long term. They represent complex issues and gender-equality challenges that affect women working in small-scale agriculture in rural areas and women who lack adequate housing in developing countries. The four areas are:

1. **The development of gender-equal and sustainable agriculture**
2. **The right to land**
3. **The right to adequate housing**
4. **Access to financial services**

The report is structured so that it first summarises a number of global gender-equality challenges that pose obstacles to fulfilling the SDGs by 2030. This is followed by a thematic presentation and discussion of the four areas and personal stories to exemplify some of the challenges and opportunities in each of the areas. The report ends by way of a conclusion.

### PROGRESS AND SETBACKS – A BACKGROUND

Efforts to implement Agenda 2030 are based on a partnership between the UN, UN member states, companies, and civil society. This co-operation is international, regional, national, and local and is based on the following three principles:

- **Agenda 2030 is universal.** All countries are jointly responsible for its implementation.
- **The SDGs are integrated and indivisible.** No goal can be achieved at the expense of another. Success is required in all areas if the goals are to be met.
- **Leave no one behind.** Special consideration must be given to the people and communities enduring the worst conditions.





To facilitate the monitoring of the 17 SDGs, they have been broken down into 169 targets covering different aspects of sustainable development.<sup>2</sup>

Agenda 2030 builds on the Millennium Development Goals that resulted in important advances in international development. In recent decades, world poverty has fallen to record-low levels.<sup>3</sup> In sub-Saharan Africa, maternal mortality has fallen by 35 per cent, and in the world's most underdeveloped nations, the percentage of people with access to electricity has doubled.<sup>4</sup>

In the meantime, the world's population has grown. Between 2015 and 2030 – roughly the same period as covered by Agenda 2030 – the global population is expected to grow by around a billion people.<sup>5</sup> In sub-Saharan Africa alone, where most people live in rural areas and work in small-scale agriculture, the population aged 15 to 24 is expected to grow by around 100 million by 2030.<sup>6</sup> This means that food production must increase and food waste decrease as the global population grows. And this must be done sustainably. According to the UN Secretary-General António Guterres, this is a pressing challenge that requires extensive rural development.<sup>7</sup>

The UN says that efforts to achieve the SDGs by 2030 aren't progressing quickly enough. This is due in part to the fact that the rate at which global poverty is being reduced has slowed down. In sub-Saharan Africa and countries affected by war and conflict, the fight against poverty has stagnated, which has resulted in extreme poverty being concentrated in certain regions in the world, creating pockets of poverty in some countries.<sup>8</sup> Climate change is another reason that the rate at which global poverty is being reduced has slowed down, which will most likely hamper global efforts going forwards. Natural disasters, war, and conflicts contributed to making 2018 the third year in a row that the number of people living in hunger increased.<sup>9</sup> Roughly one in ten people still live in extreme poverty – on less than \$1.90 per day.<sup>10</sup>

#### GENDER EQUALITY AS A TOOL TO FIGHT POVERTY

According to the Swedish government's strategy for Sweden's development co-operation for global gender equality and women's and girls' rights 2018–2022, the empowerment of women and girls is a "prerequisite for implementing Agenda 2030 and thereby fulfilling the SDGs".<sup>11</sup> This is because there is a clear correlation between a country's development and gender equality.

Stereotypical norms and discrimination based on gender, both in Sweden and elsewhere in the world, limit the economic, social, and cultural rights of women and men, and thus their opportunities to shape their own lives and society at large. Gender discrimination and gender inequality put women as a group at a disproportionately high risk of finding themselves economically vulnerable. In addition to gender and gender identity, other power structures affect a person's opportunities in life. These include ethnicity, age, class, sexual orientation, and whether you live in an urban or rural area. The interaction or intersectionality between these power structures mean that neither women nor men can be considered a cohesive group.<sup>12</sup> If development and change efforts are to benefit everyone, efforts must be guided by an intersectional understanding and an analysis of the interaction between power structures.

#### ECONOMIC VULNERABILITY IN FIGURES:

- Across the globe, 736 million people live in extreme poverty.
- Of those living in extreme poverty aged between 25 and 34, there are 122 women to every 100 men.

Sources: World Bank Group, "Poverty and Shared Prosperity 2018", 2018. "Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development", 2018.



Reina Garcia Romero, Guatemala. Photo: Claudio Vasquez Bianchi

# GENDER INEQUALITY AS A CHALLENGE FOR SUSTAINABLE DEVELOPMENT

In 2018 UN Women – the UN organisation for gender equality and women’s empowerment – published the report “Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development”. The report is an evaluation of how far the world has come towards fulfilling the 17 SDGs. The aim is to identify trends and challenges from a gender-equality perspective that have shaped Agenda 2030 efforts in their first few years. Here are some of the report’s observations:

- ▶ **Gender discrimination** exists in every country in the world and affects every aspect of sustainable development. Gender-related discrimination threatens to undermine the opportunities for fulfilling the SDGs of Agenda 2030.
- ▶ **Only one-third** of the world’s countries collect gender-disaggregated statistics, despite correct data being of huge importance in gender-equality efforts and for the SDGs.
- ▶ **Climate change**, environmental degradation, and the exploitation of natural resources threaten the livelihoods of many millions of women and men. As a result of societies that are already unequal, women in developing countries are especially vulnerable.
- ▶ **Women under the age of 40** are at greater risk of living in economic vulnerability than men of the

same age. Statistics from 89 countries show that 4.4 million more women than men live in extreme poverty. This is primarily due to the differences between women and men in relation to their access to and control over financial resources.

- ▶ **In a survey involving 141 countries**, almost two-thirds state that women are more likely than men to be forced to contend with an unreliable food supply.
- ▶ **The global wage gap** between women and men is 23 per cent. If the pace of change does not increase, this gap will take 68 years to eradicate.
- ▶ **Globally, over the past 12 months**, one in five women has been subjected to physical violence, sexual harassment, and/or online threats.
- ▶ **At the global level**, the proportion of women in parliaments around the world has increased by 10 per cent since 2000 to reach roughly 24 per cent in 2017.

If the SDGs are to be reached by 2030, UN Women states that global development can be sustainable only if both women and men are involved in and furthered by development efforts. In addition, UN Women believes that a gender-equality perspective must be integrated into all areas and characterise efforts to combat poverty and hunger, as well as to tackle climate change effectively.<sup>13</sup>



Albin and Nancy Masicampo with their child, the Philippines. Photo: Marcus Lundstedt

# FOUR KEY ISSUES FOR SUSTAINABLE DEVELOPMENT

## 1. THE DEVELOPMENT OF GENDER-EQUAL AND SUSTAINABLE AGRICULTURE

Globally, more than a quarter of the world's population works in agriculture. This varies considerably by continent. For Europe the figure is just 6 per cent, for Asia 25 per cent, and for Africa 50 per cent.<sup>14</sup> Many people in Asia and Africa live in rural areas and work as farmers in small-scale agriculture. Agriculture gives many of the most economically vulnerable people in the world the opportunity to produce goods that they can sell and/or live off themselves.

Production from small-scale agriculture in developing countries is vital for ensuring that people around the world have access to food, and hence the development of this agriculture is essential for combatting global poverty. Yet many people who work as rural farmers live in tough conditions, and climate change is threatening to hamper the development of productive and sustainable agriculture.

More than 75 per cent of those living in poverty (defined as living off less than \$1.90 per day) live in rural areas.<sup>15</sup> For women, this situation is especially challenging.

### NORMS HINDER DEVELOPMENT

Women farmers often have poorer access to seeds, credit, technology, advisory services, and education than do men.<sup>16</sup> This makes it harder for women farmers to enjoy good yields and means that the total amount of food produced globally is not as large as it could be. The opportunities for women to engage in agriculture on the same terms as men are also adversely affected by gender-stereotyped norms, which are often unspoken and socially accepted. Figures from the FAO, the Food and Agriculture Organization of the United Nations, show that between

100 and 150 million fewer people would have to go hungry if agricultural workers worldwide had the same conditions, regardless of gender.<sup>17</sup>

The book "Agriculture, Diversification, and Gender in Rural Africa" from 2018 presents and discusses research based on data gathered over 13 years from almost 2,000 small-scale farms in Ghana, Kenya, Malawi, Tanzania, Zambia, and Mozambique. Although it found that living standards for agricultural workers have generally increased, it is primarily households in which the man is the breadwinner that have benefited from changes to improve living conditions. The development of women farmers is still hampered by things like discriminatory laws and cultural norms. Furthermore, for women who work on the family farm unpaid, their limited financial resources can limit their opportunities to participate in and influence decisions relating to agriculture. Consequently, the opportunities and influence of women farmers must be strengthened.<sup>18</sup> Solutions that focus on the specific needs of women based on local conditions are key to transformative efforts where resources are redistributed, and structures are changed to ensure long-term and sustainable development.

### GENDER EQUALITY AND THE CLIMATE

There is clear evidence that climate change is adversely affecting global agricultural production, and the situation is only expected to get worse, especially in southern Africa.<sup>19</sup> Farmland and other natural resources are being depleted and destroyed, and the weather is becoming increasingly unpredictable. Already in 2007, the IPCC – the Intergovernmental Panel on Climate Change – established that yields in some African countries could fall

by 50 per cent by 2020 because of climate change. In addition, it can be stated that climate change can affect women and men in different ways. For example, women can be affected worse by drought, flooding, water shortages, and extreme heat.<sup>20</sup> For women in rural areas living within constrained financial means, there is a huge risk

of being thrown back into extreme poverty if the rain does not come when expected, if at all, or if it rains so heavily that crops are destroyed. The fact that women in rural areas are worst affected is a consequence of their differing economic, social, and cultural opportunities to adapt to the effects of climate change.<sup>21</sup>

### GLOBAL AGRICULTURE IN FIGURES



**UNPAID CARE WORK**

Beyond their agricultural tasks, women often have primary responsibility for household chores and for looking after children, the elderly, and other family members. This is unpaid work that is rarely valued highly, despite it being absolutely necessary for people's survival and well-being. Having primary responsibility for unpaid work in the home involves an increased workload and often less time for agriculture and other income-generating tasks. Furthermore, women have fewer opportunities to participate in development initiatives and other social, economic, or political activities that give women increased influence over the home and agriculture.

**UNPAID CARE WORK IN FIGURES:**

- Globally, women spend an average of 18 per cent of their time each day on unpaid care work, while men spend only 7 per cent of their time per day on this.
- In 80 per cent of households without running water, it is women and girls who are responsible for collecting water.
- Inequality in the home contributes to almost 30 per cent of income differences between women and men globally.

Source: UN Women, "Turning Promises into Action", 2018.

**ORGANISATION TO IMPROVE GENDER EQUALITY**

To increase gender equality and strengthen women's economic empowerment, the International Labour Organization (ILO) highlights member-based organisations such as co-operatives as a key tool for change.

Democratic, member-based organisations offer a raft of opportunities for individuals. Organisation creates platforms for influence and knowledge and has the potential

to improve livelihoods considerably. In democratically governed member-based organisations, together women can pursue issues, make their voices heard, and influence their own, their families', and other members' living conditions. This can include women farmers joining forces to jointly store, sell, and cultivate their crops, thereby increasing access to food and new markets and ensuring they are paid better for their goods. Another example is that women can jointly invest in machinery and other equipment to streamline agricultural work. Overall, this helps to reduce hunger and provides a way out of poverty.<sup>22</sup>

It is also common for people to organise study circles within producer co-operatives. The Global Forum on Rural Advisory Services (GFRAS) – an organisation working with rural farmers – believes that study circles are an effective tool for increasing women's knowledge of agriculture and giving women a platform for expressing themselves. According to the GFRAS, study circles help to increase empowerment at home and in the local community.

Increased knowledge and education on agriculture can also play a key role in the transition to sustainable agriculture. Consequently, knowledge should be conveyed and adapted according to demand and with regard to the prevalent conditions where the farmers live and work. Often, women farmers have many different roles in agriculture, which means there are multidimensional needs for strengthening the position of women in agriculture. Planned reforms or initiatives must be based on a multidimensional analysis that incorporates a variety of existing power structures in order to make a real difference. Collective structures such as women's co-operatives can help to increase knowledge of specific issues that are especially pertinent to women's needs and improve living conditions for women's groups.<sup>23</sup>

**"WE MUST FIND WAYS TO ADAPT"****DROUGHT AFFECTS FARMERS LIKE MARTA LUZ RAMÍREZ THE WORST**

Marta Luz Ramírez looks out over the dry field. Only the fruit trees have survived the drought, which has come right in the middle of the rainy season and hit eastern El Salvador especially hard. Although the government declared a national emergency as it hasn't rained for 55 days, help has yet to arrive.

Marta and her father, Roque Ramírez, show us round the family farm. Their herb garden has turned into parched twigs, just like the maize that should provide the family with both food and an income. Everything is bone dry.

"We used to live off this harvest for six months. This year not even the seeds have survived," says Roque, while inspecting a maize plant.

"When the rain comes, I'll sow new seeds, but that'll be expensive. Prices are going sky high," he continues.

The Ramírez family's cattle have also been affected by the extreme drought. The water in the wells has dried up and the family has been looking for new water on their land for several days. But the farm, which is around five kilometres from the Pacific coast, only has access to salt-water. The lack of water has also resulted in a reduction in milk production, which is something that all the farmers

in the area have witnessed.

"We must find ways to adapt to climate change. We'll be better prepared next year," Marta says.

The Ramírez family has already started adapting to the new climate. Since 2007, ACUDESBAL has run a project on organic farming methods supported by We Effect. The project has, among other things, taught more than 130 families to vary their crops, which has proved to be incredibly helpful in adapting to climate change.

"Many people have got through the drought because some of their crops have pulled through. They are growing mangos, for example, whose harvest period is prolonged by drought. These families have been able to continue selling their produce, which has partially made up for the maize crops that have been lost. Those who grow only maize have lost everything," explains project manager Wilfredo Hernandez.

The Ramírez family have participated in the project for two years. They've also planted mango trees, but they've yet to reach maturity. Marta is looking forward to when the trees start to bear fruit.

"Next year we'll have our first mango harvest. It may not be huge, but it'll give us some income."



## 2. THE RIGHT TO LAND

**In many countries, access to land is a prerequisite for people's survival and self-sufficiency. Rural farmers are directly dependent on their land for their food and income. It's also important to be able to demonstrate that you own or have secure control of your land. This can be a condition when pledging security for a loan and a requirement for gaining access to advisory services, or to join producer organisations that create added value for agriculture. However, many farmers worldwide lack formal evidence that they own or have rights to the land that they make their living from, and this is despite the fact that equal opportunities for owning and controlling land are a right under several international conventions.<sup>24</sup>**

The right to land is a right through which other rights can be fulfilled and respected. This applies, for example, to the right to a reasonable standard of living, to a secure supply of food, and to economic development.<sup>25</sup> The links between the right to land and the fight against poverty are clear. According to the International Land Coalition – a global alliance of organisations that work to promote people's right to land – this means it is impossible to fulfil the SDGs if we fail to secure and defend the right to land of women, men, indigenous peoples, and small-scale farmers in developing countries.<sup>26</sup>

### GENDER DISCRIMINATION AND THE RIGHT TO LAND

Despite the fact that over 40 per cent of all of those working in agriculture in developing countries are women, they rarely control, own, or inherit the land they farm. Statistics show that not even 13 per cent of all land in the world is formally owned by women.<sup>27</sup> This means that women are rarely allowed to make decisions about how the land is managed or what should be grown. By the same token, women farmers rarely have any influence over the economic gains from harvests.<sup>28</sup>

Gender discrimination and gender-stereotyped social norms are key reasons why so few women farmers have secure access to and control over the land they farm. This discrimination is manifested through things like parallel legal systems. An overwhelming majority of the

world's countries have laws and regulations that give women and men the same right to own land. Most countries have also ratified international conventions such as the International Covenant on Economic, Social and Cultural Rights (ICESCR), the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), and the UN Declaration on Human Rights. Yet a country's national legislation, including laws on marriage, inheritance, and right of possession, may conflict with a woman's right to own and control land. This results in a complex legal system where laws governing women's and men's rights overlap and where public authorities implement conflicting rules on the right to land, which can result in a woman's right to land not being respected.

In addition, in many developing countries, deciding who has access to or control of land is determined by way of informal agreements known as customary law, rather than by official laws and regulations, even if they do exist. Customary law is based on traditional and cultural norms belonging to a specific area or population where religious or cultural leaders govern the distribution of land, for example. Their decisions are based on norms that have evolved over a long time, and which are often based on patriarchal structures.<sup>29</sup> This means that there are often several parallel systems regulating the right to land, which can result in conflicting decisions when systems are implemented and thus obstruct a woman's right to land.

### GENDER-BASED VIOLENCE AND THE RIGHT TO LAND

Gender-based violence is a widespread social problem the world over. Although it primarily affects women and girls, men and boys can also be affected. The World Health Organization (WHO) estimates that around 35 per cent of the world's women have been subjected to physical or sexual violence by a partner and/or sexual violence by someone other than a partner. Yet there are a huge number of unreported cases.<sup>30</sup> Gender-based violence is an expression of an imbalance of power that harms women and girls, men and boys, and those who are transgender, intersex, and non-binary. Gender-based violence is a violation of human rights that obstructs sustainable development.

There is a clear link between a woman's right to land and a reduced risk of being subjected to gender-based violence.<sup>31</sup> Increased economic empowerment and a strong position in the home and society can reduce the risk of violence. A 2005 study shows, for example, that 7 per cent of women in Kerala, India who owned land or a home were subjected to violence. The figure for those who did not own their land or home was 49 per cent.<sup>32</sup> Although the risk of gender-based violence can decrease once a woman owns land, there are examples of increased violence connected with women exercising their right to land.<sup>33</sup> When the balance of power changes, violence is used by way of a backlash. Norm-critical initiatives that question gender roles and hierarchies are required in order to combat gender-based violence.

#### LAND RIGHTS AND CLIMATE CHANGE

Owning or having secure control over land is often a prerequisite for being able to participate in decision-making on land or other natural resources. Since women farmers rarely have a right of possession, they are often excluded from situations where decisions are made on how local agriculture can best be adapted to climate change.

#### THE RIGHT TO LAND IN FIGURES



## "I'VE GONE ON STRIKE"



Theresa Marwei, Zimbabwe. Photo: Niclas Ericsson

#### THERESA – FROM STRIKER TO COUNCILLOR

There came a point when Theresa Marwei had simply had enough. Throughout her adult life, in addition to looking after her children and husband, she had worked herself to the bone in agriculture without seeing a penny. "I went on strike," she explains. For two years I refused to cook, wash my husband's clothes, or farm the land.

In Zimbabwe, although women account for around 80 per cent of agricultural labour, they are rarely able to benefit from the income. The reasons for this are both complex and simple. The system favours men. When a woman marries, she moves to the man's farm, which is in his name. He pays her family a dowry for her. Part of her traditional duties includes farming the land and taking care of the family. It's the person who owns the land – the man – who has the legal right to the harvest. And so he's the one who takes care of the money.

Theresa has participated in study circles at We Effect's partner organisation Women and Land in Zimbabwe, WLZ. This enabled her to understand her rights and the value of her own strength. Theresa's strike lasted two years before her husband, Elias, gave up.

"He came to me and told me he loved me. He saw

that I was worth having. So he gave me three hectares. I didn't want more than that. I can do what I want with these and take care of the income myself." Elias nods in agreement.

"I was wrong before," he says. "Life is much better now, and I'm so proud of my wife!"

Inspired by her success on home turf, Theresa decided to step things up by standing for election as a councillor.

"I want to fight for change in my community."

She spent months meeting people in the local area, and although "Theresa the striker" gained people's sympathy, election night was nerve-wracking.

"I was just waiting for the results and felt sick to my stomach, so Elias was up making me tea." Early in the morning, the phone rang: "Theresa, where are you?"

"I went to the polling station and looked at the results. I'd received the most votes! I was so happy I cried."

"Theresa the striker" had been elected and become Theresa the councillor. People came and celebrated with her, cheering and singing.

"As 'Theresa the striker', I stood up for myself. As a councillor, I want to stand up for our community."



### 3. THE RIGHT TO ADEQUATE HOUSING

Everyone needs a roof over their heads. But according to the International Covenant on Economic, Social and Cultural Rights (ICESCR), the right to adequate housing is more than just a roof and four walls. The right to adequate housing also means not being evicted; having access to clean drinking water; basic sanitation; protection from cold, wind, and rain; and the chance to live free from violence or the threat of violence.<sup>36</sup> Having adequate housing and an official address is also often a condition of getting a job, receiving care, participating in elections, and getting an education.<sup>37</sup>

Despite adequate housing being a human right, it is estimated that 1.8 billion people lack adequate housing, and that 25 per cent of those living in urban areas live in informal settlements, sometimes referred to as slums. In addition, each year millions of people are at risk of losing their home and having their rights violated.<sup>38</sup>

#### GENDER EQUALITY AND THE RIGHT TO ADEQUATE HOUSING

Most countries have constitutional regulations and national laws and/or recognise international conventions that give women and men equal rights to adequate housing. However, this often isn't enough to prevent gender discrimination. When laws are implemented, it is common that the policy guidelines and documents lack measures to address structural and discriminatory norms.<sup>39</sup> Specifically, this means that women are denied the opportunity to rent or buy a home and are rarely named on the housing contract.

For women in heterosexual relationships, it can be difficult to find a home if their relationship fails, since housing is almost always registered in the man's name. Consequently, many women end up depending on their partner.<sup>40</sup> In addition, other factors such as economic status, level of education, and religious and cultural traditions affect women's access to adequate housing. Active preventative measures with an integral gender-equality perspective in both policy documents and the implementation of legislation are required in order to improve the

access for women and men to adequate housing and to prevent gender discrimination.

#### GENDER-BASED VIOLENCE IN THE HOME

There is a clear correlation between men's violence against women and women's rights to adequate housing. Being subjected to violence or being threatened with violence is, regardless of housing situation, in itself a violation of human rights. This risk is greater still for those living in poverty. Unsafe housing conditions due to, for example, overcrowding; a lack of money, food, electricity, and water; or the threat of eviction, all create tension in the home, which increases the risk of being subjected to violence.<sup>41</sup>

For women who want to leave their partner because their partner has subjected them to or threatened them with violence, some of the major obstacles are the lack of available housing, financial resources, or a social safety net, and the fear of stigmatisation. When there is no alternative housing, women who are subjected to violence are forced to stay with the perpetrator.

#### THE SEVEN CO-OPERATIVE PRINCIPLES:

1. Voluntary and open membership
2. Democratic governance by members
3. Economic participation of members
4. Independence
5. Education, practical experience, and information
6. Co-operation between co-operative societies
7. Social perspective

Source: Co-operatives Sweden

#### CO-OPERATIVE HOUSING AS A SOLUTION

Forms of co-operative housing could be a possible solution to address these challenges and guarantee the right to adequate housing. Housing co-operatives are based on the seven co-operative principles. The members of the co-operative build the accommodation using shared resources and have a collective responsibility for the →

accommodation.<sup>42</sup> There are several benefits for those who are financially vulnerable or living in poverty.

For example:

- ▶ Housing co-operatives enable people to raise economic resources together. Housing co-operatives are owned by their members, who play an active role in building, running, and looking after the accommodation. This in turn reduces housing costs and the running costs of the accommodation.
- ▶ Housing co-operatives can facilitate access to loans and credit. By combining resources, those who are financially vulnerable are better placed to borrow money or have access to credit as a group, which they would not have access to as individuals.

- ▶ Housing co-operatives provide security and increase social capital in that people work together and forge relationships with their neighbours. By organising themselves collectively, the risk of eviction and violence decreases.
- ▶ Through their organisation, housing co-operatives can influence the state and region to provide adequate housing for more people at affordable prices.
- ▶ Housing co-operatives are especially successful in developing countries and for helping those living in informal settlements to help themselves.<sup>43</sup>

In order to support the right to adequate housing, housing co-operatives can be a successful way for women and men living in poverty to gain access to adequate housing at affordable prices.



Teody Gracer, the Philippines. Photo: Marcus Lundstedt

## “I WAS WORRIED FOR OUR CHILDREN”



Socorro Perez, the Philippines. Photo: Marcus Lundstedt

A neighbourhood of criminals, drug addicts, and trigger-happy police officers isn't safe for anyone. But it's especially unsafe for women, who run a higher risk of being subjected to harassment and violence. Barangay 5 is home to 30,000 people. They come primarily from rural areas, where there is no work for them, and leave their homes for the city. Many end up being forced to rent a shed in an informal settlement. A home made of cardboard, plywood, and tyres fastened together with chicken wire. But Socorro is moving away from the neighbourhood. A few years ago, she joined the SanCa Ville Cooperative Housing Homeowners Association. This was the first step towards being able to buy and own her first home.



A few kilometres outside the city in a lovely place overlooking the mountains, the Julio and Florentina Ledesma Foundation is building a brand new neighbourhood for 400 low-income families, supported by We Effect. In this innovative model, the municipality allocates land for the construction of the houses, while private donations significantly reduce the cost of construction and the new homeowners are given access to low-interest loans. A unique aspect of the project is gender equality. The design includes walls to create private spaces, street lighting, running water, and toilets, all of which are designed to improve women's rights.

“Gender-equal homes are designed to ensure that women and girls are safe and secure in their new homes,” explains Jessica Soto, We Effect's country manager in the Philippines.

Everyone who moves in is given the opportunity to receive training in gender equality. This gives women and men the skills they need to understand different gender roles and discuss who will take responsibility for what in the family. There is a widespread belief in the Philippines that women are best placed to look after children and the household. Participants are encouraged to build screen walls, which gives women and girls safe spaces in their homes.

“In informal settlements, it's pretty much impossible for women and girls to have their own room. There's often just a single bedroom shared by everyone. Our project is attempting to ensure that women participate in training in order to address and act on these problems,” says Jessica.

### SOCORRO PEREZ'S GENDER-EQUAL HOME

“I saw a man shot dead on our street. People were selling drugs in broad daylight outside our door.” Socorro Perez looks back. The neighbourhood was far from a secure, peaceful place for children to grow up in. The shanty town Barangay 5 in the city of San Carlos on the island of Negros in the Philippines was the opposite of safe. This poor neighbourhood was a magnet for drug traffickers and those addicted to drugs.

Like millions of families in the Philippines, Socorro didn't have a choice. Her four children, mother, father-in-law, and the families of her husband's two brothers were all forced to share the same apartment. That was 18 people squeezed into 25 square metres and sharing one toilet between them. They couldn't afford to rent a place anywhere else in the city.

“I was worried our children would get sick all the time. Disease spreads easily when you're living so close together,” Socorro explains.

## 4. ACCESS TO FINANCIAL SERVICES

**Having access to financial services can mean being able to open a bank account, take out a loan, or obtain insurance. This enables people to save or borrow money, which in turn improves their economic security.**

Technological developments in recent decades have resulted in important progress around the world for providing access to financial services, even for those living in poverty. In Africa and Asia, millions of people have gained access to payment services via mobile phones. According to the World Bank Group, the proportion of people in developing countries with a bank account at a financial institution increased from 54 per cent to 63 per cent between 2014 and 2017.<sup>44</sup>

Despite this progress, 1.7 billion people around the world still lack access to financial services.<sup>45</sup> This means that those who are already economically vulnerable have a weakened economic safety net and less opportunity to, for example, start income-generating businesses or invest in further education.

### FINANCIAL SERVICES FOR ALL?

According to UN Women, financial institutions are often blind to the different conditions of women and men when it comes to accessing financial services. And due to this lack of knowledge, initiatives that strengthen the economic empowerment of women are rarely prioritised. The fact that financial assets such as land and property

### FINANCIAL SERVICES IN FIGURES



are usually registered in the man's name means that women have fewer opportunities to pledge property as security for a loan or to gain access to banking services in order to save or borrow money because they cannot demonstrate creditworthiness.<sup>46</sup>

Similarly, studies show that women's access to financial services often results in an increased level of saving and that expenses are increasingly destined for long-term investments. Once women market vendors in Kenya gained access to savings accounts and started saving more, investments in their own business increased by 60 per cent. In Nepal, households spent 15 per cent more of their income on nutritious food and 20 per cent more on school fees once women gained access to savings accounts. Another study shows that once women in Chile gained access to savings accounts, not only did their debts decrease, but their increased saving resulted in better educational attainment within their families and improvements in their families' nutritional intakes and health.<sup>47</sup>

The development of the global economy and the long-term fight against poverty mean that people need to be able to save and access loans and credit. Several UN institutions emphasise that women's access to financial services must increase if the SDGs are to be met.<sup>48</sup>

### SAVINGS AND LOAN GROUPS

Many women working in small-scale agriculture have little opportunity to take out loans to invest in developing their businesses.

Access to financial services in rural areas is often non-existent. For these women, microfinance solutions such as savings and loan groups can be a vital option. Savings and loan groups are owned and run by their members. Within the group, small amounts of money can be saved collectively. Once the groups become financially stronger, money can be lent out of the collective pot for members to invest in their own businesses, agreements can be made with banks, and the members' collective savings can be used as security. Savings and loan groups give women with limited financial assets the ability to increase their own economic empowerment. Increased financial independence also strengthens their position in the local community.<sup>49</sup>

Researchers at Yale University have found that savings and loan groups help to increase financial inclusion, giving financially vulnerable people the opportunity to access essential financial services and products. A random study of 561 savings and loan groups in Malawi, Ghana, and Uganda has shown that the members' access to credit and loans increased. For women, the study showed that membership in savings and loan groups increased their knowledge, economic empowerment, influence over decisions in the home, and control over food expenditure.<sup>50</sup>

## "THE MONEY NEVER WENT FAR ENOUGH"



Beth Kiumo Daniel, Kenya. Photo: Fredrik Lerneryd

### FARMER BETH'S JOURNEY TO INDEPENDENCE

Imagine what life would be like if no bank wanted you as their customer, either to save or to borrow. Imagine how every little expense would be a challenge in itself. More than a billion women lack access to banking services. This becomes an obstacle that traps them in poverty. For Beth Kiumo Daniel in Kenya, life turned around when she learnt to see a chicken as an investment.

"As a single mum to five kids, money never went far enough. It was awful. It would have been different if I'd had the financial skills I now have," says Beth.

In the district of Kangundo in central Kenya, one in two people live in poverty. Here, coffee is a vital source of income. When Beth retired from teaching in 2008, she became dependent on her income from coffee. But the dormant Kakuyuni Farmers' Cooperative Society only woke up during the annual harvest, only to then close and leave Beth and the other farmers without access to advice, technical support, or credit. Although as a

widow Beth had access to land and could make farming decisions, she lacked the credit and skills to increase her coffee yields and improve her farming practices.

In 2010 We Effect initiated a collaboration with Beth's co-operative, the Kakuyuni Farmers' Cooperative Society. The co-operative's staff were trained in how to increase coffee production, utilise its large holding of land to increase the reliability of food supply by growing vegetables, and raise hardy coffee bushes. The members were taught about gender equality, entrepreneurship, and financial services. It was through this initiative that Beth helped to form the Kavilinguni Chui Self-help Group, a savings and loan group, in 2012. The group learnt more about finance, which helped to change Beth's way of thinking. She talks about the turning point when she took new steps and stopped borrowing money for staples like salt and sugar.

"I started small by selling wood. I forced myself to find ways to earn money. I had to think and be creative so that I didn't fail and disappoint the group. And over time I was able to invest in goats and cows," explains Beth.

Today, Beth's 300 bushes produce one tonne of coffee a year. For the last harvest, this equated to just over € 500. The farm has cows, goats, and chickens. Vegetables, fruit, and nuts grow between the coffee bushes. And Beth is no longer worried about not being able to give money to the group each week.

"I'm all for women having power over their money. It means everyone can eat well. I advise other women to avoid depending on anyone else and instead become self-sufficient," says Beth assertively.

Beth has become a role model in Kakuyuni and is happy to offer tips and advice to other women on how they can generate their own income.

"A chicken is a great investment. A small chicken only costs a pound, and you can sell a grown chicken for five. Once you have more of a buffer, you can buy a calf for € 50, and once it has grown into a cow, you can sell it for over € 150. You have to think big," Beth says.



Waleska Leiva Espinoza with her two daughters, Yara and Hanna Isabela, outside their house in Nicaragua. Photo: Anders Hansson

# CONCLUSION

## – THE IMPACT OF GENDER EQUALITY

This report outlines how the lack of gender equality prevents people from lifting themselves out of poverty. In order to fulfil the SDGs by 2030 and improve living conditions for people in developing countries, gender equality must be increased and women's empowerment strengthened.

More efforts pertaining to economically, socially, and environmentally sustainable agriculture that prioritise rural women farmers are needed if we are to achieve a more gender-equal society. Similarly, legal, social, and

cultural obstacles must be broken down in order to strengthen women's rights to land and adequate housing, as well as their economic empowerment. The international community, individual countries, companies, and organisations must all play a role in this. The importance of organisation cannot be overstated.

Only when people organise themselves to improve their living conditions, formulate policy demands, and put pressure on decision-makers can long-term sustainable change be brought about.



Angelina Chifwala and Yvonne Chifwala, Zambia. Photo: Anders Hansson

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We Effect supports development driven by those living in poverty themselves. Consequently, we work with local organisations and not with our own aid projects. Our objective is a sustainable and just world free from poverty. To succeed, we need to start by changing the situation for the most vulnerable – women and girls, who make up the majority of those living in poverty. This report outlines how gender equality is a key factor in efforts to eliminate global poverty and fulfil the SDGs by 2030.

