

SERIES TITLE

Bread & Butter Series: African Feminist Reflections on Future Economies

ARTICLE TITLE

Advancing Resources for Rural Women Farmers

DATE

2019

AUTHOR

Sylvia Nalubega

EDITOR

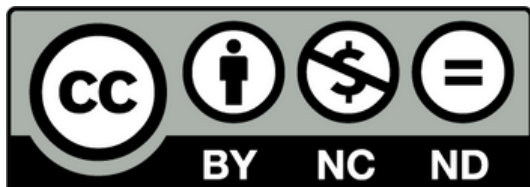
Rita Nketiah

CONTRIBUTING EDITOR

Jessica Horn

ILLUSTRATION AND LAYOUT

Suhaidatu Dramani



In the spirit of sharing feminist knowledge, this series is distributed under a Creative Commons license that allows for non-commercial distribution in original form with full credit given to the authors.

The African Women's Development Fund (AWDF)

Justice Sarkodie Addo Avenue

East Legon – Accra

P.M.B CT 89. Cantonments, Accra-Ghana

www.awdf.org

 @awdf01

FOREWORD

From 13-15 September 2018, the African Women's Development Fund convened activists, scholars, researchers and policymakers to build a thoughtful, progressive and transformative vision for the Future of African Women and the Economy under AWDF's Economic Justice and Security thematic area. This convening investigated the various ways that African feminists are engaged in critique, analysis and the re-visioning of African economies to provide justice and security for African women. The convening is part of a larger movement-building process and ongoing conversation around resourcing African women's economic justice and security at AWDF. The Bread and Butter series is a multifaceted knowledge production project that springs out of the convening, reflecting AWDF's commitment to providing feminist analysis of African women's organising

The series aims to document the dynamic, critical and radical perspectives of African women thinking and organising around their economic futures. The expression "bread and butter" refers both to the ways in which individuals come to sustain themselves usually through paid labour and individuals' practical, every day economic needs and concerns.

We understand this series as our reflection on the subsistence and practical, every day needs, and concerns of African women oriented to the future. We believe that African women's economic issues are both internalised and challenged in every day acts of resistance and solution-building. We also aim to demystify

economic analysis as a purely academic, Western led, or masculine-centered pursuit, out of reach for African women. Indeed, we believe that all African women understand the consequences and solutions for oppressive economic models and policies and we encourage their voices as economic actors, thinkers and shape shifters. We aim to get to the real "bread and butter" issues that women and girls face on this continent, and envision a future Africa that ensures women's and girls' sustainable livelihoods, meaningful labour, and full rights and autonomy. The series will feature a range of opinion pieces, research essays, poems, stories and narratives of and by African women, with a future-focused feminist economic lens.

"The series aims to document the dynamic, critical and radical perspectives of African women thinking and organising around their economic futures."

We hope that this series will engender new conversations about how we support African women to pursue economic justice and security. We also hope to contribute to a larger conversation about how philanthropic institutions regionally and globally can better support African women's economic interests, as articulated by African women, themselves.

Join us on our journey to create economically just and secure feminist futures!

*Rita Nketiah, Editor
Knowledge Management Specialist, AWDF*

ARTICLE SUMMARY

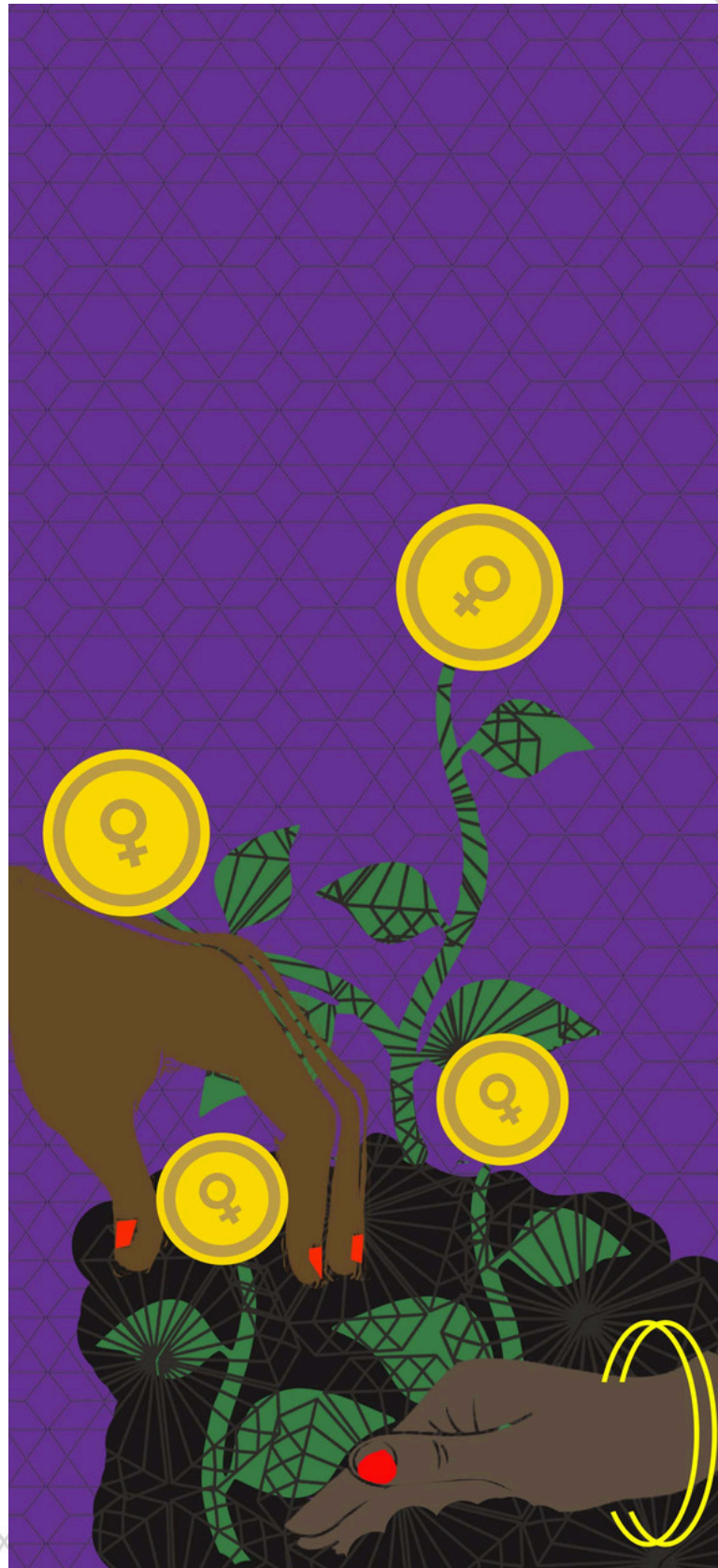
Women are the primary food producers globally. Within the continent of Africa, 57% of total female employment is within agriculture. The continent's future of food security in the face of climate change will be largely centered on the resources afforded rural women farmers. However, gender inequality perpetuates biases in resources allocated to rural women farmers and their communities. ARUWE understands that the future of food security depends on a holistic, rights-based approach to addressing gender inequality. Central to expanding the economic opportunities for rural women is access to financial services. In this article, [Sylvia Nalubega](#) (ARUWE Uganda) provides a case study analysis of ARUWE's work, demonstrating how rural women's access to finance is a necessary component in securing food on the continent. ARUWE Uganda champions rural women and supports their movement as they advocate for their rights to financial resources.

ADVANCING RESOURCES FOR RURAL WOMEN FARMERS

By: Sylvia Nalubega

Approximately 160 Kilometers from Kampala, Uganda in the rural Kyankwanzi district is the remote village of Gayaza Sub County. Gayaza is home to 43 year-old farmer Beatrice Kamoga who, like most women in her community, relies solely on farming the land for her livelihood. Harvesting the land with an increasingly erratic climate is already challenging, but Beatrice and the other women farmers of Gayaza Sub County also face significant barriers due to ingrained gender inequalities that limit their economic futures.

Like most women farmers in her community, Beatrice's time is comprised of farming her land in addition to her domestic labour Beatrice relies on a system of unreliable roads that wind through the swamps and hilly countryside of western Uganda to transport her produce and supplies. The roads that Beatrice depends on have been getting steadily worse in the years since the rains have become heavier. Many times, Beatrice is unable to travel the 45 kilometres to the nearest bank. This distance is far, but even more difficult for Beatrice and the other women of the community because of their child care responsibilities. Because it has been difficult to leave her home, Beatrice has been keeping the cash that she earns from the market in a coffee canister in her kitchen area.



The differentiation in gendered expectations for Beatrice and other rural women in contrast to men is an example of how many resources, particularly financial resources, are difficult for women to access. [Action for Rural Women Empowerment \(ARUWE\) Uganda](#) works to champion women farmers and facilitate their access to financial resources that will better enable them to expand their businesses, secure their land, and amplify their voices. ARUWE understands that the future of food security depends on a holistic, rights-based approach to addressing gender inequality. Central to expanding the economic opportunities for rural women is access to financial services.

ARUWE has partnered with Community Fund Micro Finance to provide financial services to rural women farmers, such as knowledge and skills in business and financial management, credit management, savings mobilization, and collective savings. ARUWE collaborates with its network of over 1000 women farmers to secure their rights and access resources. The partnership also seeks to increase mobile banking so that women can access financial services in their own communities. These financial resources afford women the opportunities to acquire inputs such as seasonal labour, seeds, and equipment. Timely acquisition of these resources is critical for farmers to respond to the needs of their crops and land throughout the season and can transform the futures of women farmers.

Beatrice began to participate in ARUWE's programming in 2013 after ARUWE came to her community to promote participation in its small village savings and loan associations groups that would help rural women expand

"Because it has been difficult to leave her home, Beatrice has been keeping the cash that she earns from the market in a coffee canister in her kitchen area."

their access to financial resources. Beatrice quickly became a leader in the small village savings and loans association (VSLA), understanding that the presence of the association in her community would strengthen their collective capacity to access loans and respond quickly to urgent needs. But even with the VLSA, the group's funds were still at risk because the distance to the bank resulted in most of the cash on hand being stored in boxes within the women's homes. Beatrice commented on the issues that the VLSA faces by stating:

"[There is a] challenge of security for our money since we keep it in small boxes. I must say that the VSLA resources are still too small to meet our targets. That is why it is important to access banking services to benefit from a wider range of financial services. Given our remote location, having agency or mobile banking is one of the workable solutions to enable more women access financial services within the vicinity of their homes and working environment."

The lack of basic financial resources exacerbates ingrained gender norms which further complicate women's agency. Erios is another farmer that works in ARUWE's network along with Beatrice. Erios is a hard working farmer and a mother of 6 children. She is one of the advocates to advancing financing through

agency and mobile banking especially in rural areas. Erios comments on the importance banking for rural women who have to navigate gendered expectations that can result in violence:

“Having liquid cash at home is one of the causes of gender based violence. When I sell my produce, my spouse demands that I give all the proceeds to him. When I try to reason with him to leave some money with me, violence ensues. He either takes the money by force or he physically abuses me. If I had quick access to mobile or agency banking services, I would bank all my money. I could even use my mobile phone to do my transactions. In this way, my savings will be secure and incidences of gender-based violence would be reduced. I speak not only for me, but for some of my fellow women too who go through the same experiences.”

Only 56 out of the 1,000 women ARUWE works with have opened up bank accounts to secure their finances. The limited numbers of women

with access to mobile banking and traditional financial services illustrates the challenge of creating avenues for rural women farmers to better control their assets and scale their production. African women’s economic futures are rooted in the futures of women farmers.

As Erios and Beatrice’s stories illustrate that incorporating a gender lens to development is critical in securing African women’s economic futures. Common gaps in traditional economic interventions have oftentimes overlooked the necessity for rural women to access financial resources. Sensitivity to gendered expectations, roles, and restrictions that govern women’s lives is central to the creation of interventions with meaningful outcomes.

It is for this reason that ARUWE focuses on a rightsbased approach to addressing the needs of rural women farmers as they confront climate-related volatility as well as pervasive gender inequality. Supporting farmers like Beatrice to lead their communities toward economic opportunities of their own design is crucial to an economic future relevant and beneficial to African women.



RECOMMENDATIONS

It is important for grassroots NGOs to partner with the private sector (especially, banking) to extend to remote areas. It should be noted that partnerships work well with numbers, hence ARUWE puts great emphasis on grassroots organizing/movement-building as a way to attract the financial institutions in the rural areas where we work. Financial institutions work easier with organized grassroots groups.

For this to be effective, the policy environment has to enable implementation of such structures through which rural women can access financing. This includes favourable taxes, widening communication network coverage and education on usage of services. We need to have a shared voice as the women's women's movement to advocate for favourable

policies for using agency and mobile banking services in rural areas. In this way, women will have increased access to capital as a resource of production.

The Village Savings and Loans Association model is one of the successful approaches to increase local resource mobilization, income security and collective action. VSLA usually keep cash in liquid which presents an insecurity issue. They also have limited capital to meet the investment needs of the members. There is need to link VSLA with banking services to increase their security in terms of keeping members' money as well as increase access to a wider range of financial services through their organized local structure. VSLA is a good local resource mobilization tool.



Sylvia Nalubega

Sylvia Nalubega is an activist and Programs Manager at Action for Rural Empowerment of Women (ARUWE), Uganda: a movement that is advocating for the use of technology as an accelerator to empower rural women in Africa through access, control and decision making to enhance their economic futures.