

### Women's Empowerment in Agriculture and Rural Development in Nigeria

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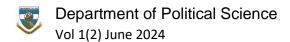
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### **Abstract**

Women play a significant role in agriculture around the world, yet they often face unique challenges that limit their potential and impact. Globally, women make up almost half of the agricultural workforce, and their contributions are critical to food production and rural development. However, women have less access to resources and services than men, and their participation in the sector is often limited by cultural and social norms. These challenges not only affect individual women, but also have broader economic, social, and environmental consequences. Invariably, to assess the correlation between women empowerment in agriculture and rural development, the study, employed the library research method hence, it relied on books, journal articles, and blog posts for data. Central to the finding of the study is that there have been numerous Agricultural policies that are aimed at aiding rural development. Such as the Women in Agriculture Program (WAEP), the Women Agripreneurship Development Program (WADP), the Women's Rights to Property Initiative (WRPI), and the Agriculture and Gender Empowerment Strategy (AGES) inter alia. The study also identified lack of proper implementation, continuity, illiteracy, and corruption among other factors as the main challenges confronting women's agricultural policies in Nigeria. However, the study recommended the development of multi-sectoral approaches that bring together different government agencies and departments to work together on issues related to women's empowerment and agriculture.

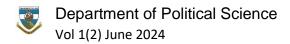
**Keywords:** Agriculture, Development, Empowerment, Gender, food production, policy.



#### Introduction

Agriculture and rural development are key components of economic development in Nigeria. However, women in Nigeria often face significant barriers that prevent them from fully participating in and benefiting from agricultural and rural development (Mukoro, 2019). These barriers include gender-based discrimination, lack of access to resources, and cultural and social norms that limit women's opportunities. Numerous scholars hold that if the women population in Nigeria are properly empowered and managed Nigeria will be able to quickly solve some of the incessant developmental challenges facing the country since the discovery of oil. Hence, rural development is strongly tied to women's empowerment (Ering et al., 2014; Akpomuvie, 2018; Obetta, 2019). Despite these barriers, there have been some efforts to address them and empower women in agriculture and rural development. Some initiatives have aimed to increase women's access to education, land, and other resources. Others have focused on promoting women's participation in decision-making processes and providing them with financial and technical assistance. However, these initiatives have faced challenges, including limited resources, resistance from some communities, and a lack of political will. In addition, many initiatives have been implemented in a top-down manner, without adequately involving women themselves in the design and implementation. Data shows that over 70% of Nigeria's population lives in rural areas, and the major source of livelihood is agriculture (Akhimien et al., 2017). Thus, it is not out of place to continuously state that the contribution of the women population in Nigeria cannot be emphasised especially as it regards rural development, community project management, food availability, and household well-being. Women's empowerment entails improving the political, economic, and social conditions of rural women.

It is against this background that this study intends to discuss some of the initiatives and policies that have been implemented to address these challenges and assess their effectiveness. The study shall be broken down into four distinctive parts: The first, as comprising this section, is the introduction. Followed by a systematic literature review on the subject matter. The third section involves the critical assessment and correlation between the variables under study- this section shall include other subheadings, in order to critically discuss the subject matters. The fourth section is the conclusion and recommendation section. Central to this section is the provision of recommendations for

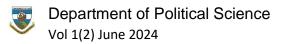


future policies and interventions to empower women in agriculture and rural development in Nigeria.

#### Conceptual/Literature Review

Empowerment: "Empowerment" is a complex and multifaceted concept, with many different definitions and approaches. Nussbaum (2000) defines empowerment as "the capability to make effective choices." According to this view, empowerment involves not only the ability to make choices but also the capacity to act on those choices. Kabeer (1999) argues that empowerment must be understood in terms of the transformation of power relations, rather than simply the acquisition of new skills or resources. This perspective highlights the importance of social, political, and economic structures in shaping the ability of individuals to exercise power and make choices. According to Rowlands (1997), empowerment is not just about individual capabilities, but also about collective action and community building. This perspective emphasizes the importance of working together to transform power structures and create a more just society. Narayan and Patel (2000) argue that empowerment is about "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives." They emphasize the importance of agency and participation in empowering individuals and communities.

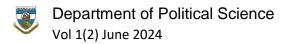
In the context of gender, Boserup (1970) argues that women's empowerment is essential for achieving development goals, as it can lead to improvements in health, education, and other important indicators. According to this perspective, women's empowerment is not just a matter of individual rights but is also about transforming gender relations and addressing the structural inequalities that affect women's lives. The United Nations Development Programme (UNDP) defines economic empowerment as "the process of increasing the capacity of individuals or groups to generate income and accumulate assets, as well as to make decisions about the use of these resources." This perspective focuses on the economic resources and opportunities that individuals and communities need to be able to achieve empowerment. The World Bank's "Empowerment and Poverty Reduction" report (2001) highlights the importance of economic empowerment for poverty reduction. The report argues that empowerment should focus on increasing the agency of the poor, in addition to enhancing their access to resources and opportunities.



There are a number of approaches that explore empowerment especially as it relates to gender, like the gender and development approach. The gender and development approach to empowerment was developed in the 1970s and 1980s by feminist scholars. It focuses on the ways in which gender inequality is created and maintained in society, and how this inequality affects women's opportunities and experiences. The gender and development approach emphasizes the need to address both structural and cultural factors that contribute to gender inequality. It also emphasizes the importance of addressing women's specific needs and experiences, rather than assuming that their needs are the same as men's (Chant, 2014)

**Women's Empowerment**: The concept of women's empowerment refers to the process of increasing women's control over their own lives, including their social, economic, and political power. Women empowerment is a nebulous concept. Urhibo et al. (2023) warned that in defining women's empowerment it will be wise to allude to a supporting context or variable. Hence In the context of rural development, women's empowerment is important for improving rural women's access to resources, such as land, credit, and education. Women's empowerment is seen as an important component of rural development, as it is linked to better health, education, and economic outcomes for rural women and their families. According to Vaid and Kumar (2015), women empowerment is simply the process by which the female population can achieve a greater share of control over resources- material, human, and intellectual resources. Plus, having indiscriminate access to financial, decision-making positions at every strata of society. To Matira (2015), women empowerment is holistic, hence empowering women in the true sense of the word- intra and inter. Intra, meaning empowering women to feel worthy, and control their lives at all levels of society. Inter, means the ability to influence the direction of social change in order to create a just social and economic order at regional, national, and international levels. Central to this review is that women empowerment is a situation where women take ownership and control of their lives through the articulation of their own aspirations and change strategies, as well as the expansion of choice as women are closely linked to their socially defined gender roles, responsibilities, and social structure.

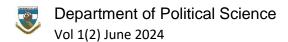
**Rural Development**: Rural development is a broad term that refers to the process of improving the quality of life in rural areas, through initiatives such as agriculture, infrastructure, and health. Some scholars hold that development in the Nigerian context,



began during colonial rule. To this group of scholars, development as evident in the trade, roads and infrastructure began when Britain through the Royal Niger Company. The company, enjoying the support of the British Government, established colonies and protectorates all over Nigeria. Roads and Rails were connected to the regions, hence simultaneously growing major cities in Nigeria (Obianigwe, 1999; Onyishi, 2000; Ugwu, 2003). Many scholars, on the other hand, argued that development (rural) had begun in traditional societies before the advent of colonialism in the late 1800s. The regions as they were called before colonialism engaged in self-help projects to provide social amenities such as roads, village halls and squares, build bridges across streams, and build markets (Ering et al., 2014; Basu, 2012; Olayinde, 1979).

Central to these arguments is the agreement that rural development is the overall development of the rural or village community. This accounts for Roger and Whiting's (1976) postulation that rural development is simply providing employment and increasing the income fortunes and community service of the people in the rural areas. Be that as it may, Olayinde (1979) said it is a process in which concerted efforts are made in order to facilitate significant increases in rural resource productivity with the overall goal of enhancing rural incomes and increasing employment opportunities in rural communities. Ering et al. (2014) brilliantly hold that rural development is the deliberate strategies and policies targeted towards the economic, social and political augmentation of people living in rural areas.

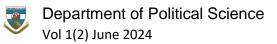
Since the nation's independence in 1960, the Nigerian government have made several attempts through policies and programs aimed at improving the livelihood and condition of rural dwellers. Ering et al., cited in Urhibo et al. 2023) argue that the government had enacted beautiful policies such as Operation Feed the Nation (OFN) in 1967; River Basins and Rural Development Authorities (RBRDA) in 1978; Green Revolution (GR) in 1980; the Directorate for Food, Roads, and Rural Infrastructure (DFRRI) in 1985; Better Life for Rural Women (BLRW) in 1986; The Poverty Alleviation Programme (PAP) in 1999 and 2011. Unfortunately, the above-listed policies have been short-lived due to factors like lack of political will, high-level corruption, and lack of continuity by succeeding governments (Urhibo et al., 2023).



### Women Empowerment & Rural Development

Olasunkanmi, Ogunleye, and Ojumu (2017), through a mixed-methods approach, studied the impact of gender-sensitive agricultural development on women's empowerment in rural communities of Nigeria. The study found that women's participation in gender-sensitive agricultural development programs led improvements in women's decision-making power, access to education and health services, and economic empowerment. The study also found that women who participated in these programs were more likely to report improvements in their social networks and self-confidence. However, some studies share a different position in terms of the impact such a policy has in Nigeria. For instance, Urhino et al. (2023) argued that since the nation's inception, empowerment programs for women have not yielded the desired results due to several factors like lack of continuity, corruption, and socio-cultural factors inter alia. In a report, "Empowering Women in agriculture in Nigeria" by the United Nations Food and Agriculture Organization (FAO). FAO provides an overview of the state of women's participation in agriculture in Nigeria. The report finds that women play a critical role in agriculture, but that they face many barriers to participating in the sector, including limited access to land, finance, and decision-making power. The report also finds that gender equality in agriculture is essential for achieving food security, poverty reduction, and sustainable development in Nigeria.

According to Olawale, Olukosi, and Obueh (2011) in their study Women's Empowerment and Rural Development in Nigeria, argued that the need for policies that address gender-based violence, and women's participation in agricultural value chains cannot be overemphasized, the stated factor according to the scholars is pivotal in solving the root problems that confronts Nigeria. Similarly, Aigbodion, Njoku, and Odumosu (2016), in their study titled "Women's Empowerment and Rural Development: Evidence from cross-sectional analysis in Nigeria." They argued strongly that there is a relationship between women's empowerment and rural development. Women's empowerment had a positive effect on indicators of rural development, including improved agricultural productivity, poverty reduction, and improved quality of life. The study also found that women's empowerment led to increased decision-making power, improved health, and increased economic resources. Upholding Aigbodion, Njoku, and Odumosu (2016) position, Tegegne, Hinfey, and Djagegnehu (2017), studied "Women's empowerment, agriculture and rural development in Ethiopia and the study found that women's



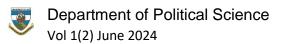
empowerment in agriculture can lead to improved food security, increased income, and increased access to education and health care etc. A similar study was carried out in Kenya by Mulwa, Musyoka, and Ndegwa (2017), titled "Women's Empowerment and Rural Development: A Case Study of a Project in Makueni County, Kenya." This study focuses on a project that aimed to empower women through agricultural training and other initiatives. Central to the findings of this study is that women's empowerment is germane in rural development. At this juncture, it can be inferred that the above review shows that there is a nexus between women empowerment and rural development in Nigeria and in Africa.

# Rural Women Empowerment in Agriculture: Re-assessing the Impact of Past and Present Policies in Nigeria

Agriculture and rural development play a vital role in the economic development of Nigeria, and women play a crucial role in this sector. Especially with the statistics that women contribute half of the world's food production (Urhibo et al., 2023). However, women often face challenges and barriers that prevent them from fully participating in and benefiting from agricultural and rural development. The section shall however focus on the policy limitations/challenges. The Nigerian government has enacted several policies and programs to address gender inequality and empower women in agriculture and rural development since the country's independence in 1960. For instance, in 1979, the Nigerian government ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which aims to promote gender equality and women's empowerment. Since then, a number of national policies and strategies have been developed to promote gender equality and women's empowerment, including the National Gender Policy (2006), the National Gender Action Plan (2007-2015), and the National Economic Empowerment and Development Strategy (NEEDS).

#### Nigerian Women in Agriculture (WAE)

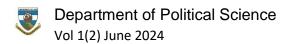
In addition to the above policies and programs, there have been a number of other initiatives aimed at empowering women in agriculture and rural development. The Nigerian Women in Agriculture (WAE) program, for example, has been providing training and resources to women farmers since 2008. The Nigerian Women in Agriculture Empowerment Programme (WAE) is a national program that was launched in 2008 by the Nigerian government. The program aimed to increase women's participation in



agriculture and improve their access to resources, such as credit, training, and extension services. The WAE program has a number of specific initiatives, such as the Women in Extension Services initiative, which trains women as extension agents. The program has been implemented in all the 36 states in Nigeria (Oyelere et al., 2019). Research has shown that the program has had a positive impact on women's agricultural productivity and income. For example, a study carried out by the International Food Policy Research Institute found that women who participated in the WAE program increased their income by an average of 36% compared to those who did not participate (Ajabu et al., 2018). The program has also led to an increase in the number of women-owned agribusinesses, and it has helped to improve women's access to extension services. The WAE policy has equally led to the passage of laws and other policies that promote gender equality, such as the Gender and Equal Opportunities Bill, which was passed in 2017.

#### Women Agripreneurship Development Program (WADP)

Another recent policy is the Women Agripreneurship Development Program (WADP). The Women Agripreneurship Development Program (WADP) was launched in 2016, as part of the Federal Government of Nigeria's National Agricultural Technology and Innovation Policy. The program was implemented by the Nigerian government, in partnership with the United Nations Food and Agriculture Organization (FAO). The WADP was designed as a five-year program, with the goal of reaching 500,000 women farmers across Nigeria (Omonoa, 2018). The program is currently in its fourth year of implementation. The policy was aimed at empowering women in agriculture through skills development, access to finance, and linkages to markets. It is equally aimed at increasing the productivity and profitability of women farmers, as well as improving their access to information and technology. The WADP has been implemented in several states across Nigeria, including Kano, Kaduna, and Sokoto (Omonoa, 2018; Ajabu et al., 2018). The WADP has also been credited with increasing women's participation in decision-making processes related to agriculture and rural development. Through the program, women farmers have been able to participate in policy dialogues and consultations, as well as contribute to the development of agricultural policies and programs. The WADP has also contributed to a change in the way that agriculture is viewed in Nigeria, moving away from a focus on subsistence farming to a more commercialized and market-oriented approach (Omonoa, 2018; Ajabu et al., 2018).

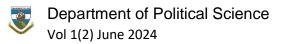


### Women's Right to Property Initiative (WRPI)

Another recent policy development in Nigeria is the introduction of the Women's Right to Property Initiative (WRPI). The program was launched in September 2017, the programme was a five-year initiative (Morrisey, 2018). Unlike many developmental policies in Nigeria, the WRPI is a national program that aims to improve women's access to land and other property. The program seeks to do this by promoting legal reforms, improving the implementation of existing laws, and providing education and training to women. The program also aims to increase women's participation in land administration and decision-making processes. There are also a number of non-governmental organizations (NGOs) and civil society organizations (CSOs) that are working to promote gender equality and women's empowerment in Nigeria. The Women's Right to Property Initiative (WRPI) came as a result of the partnership between the Federal Ministry of Women Affairs and Social Development, in collaboration with the United Nations Development Programme (UNDP). However, it is important to note that the fight for women's rights in Nigeria is not new. For example, the Women in Nigeria (WIN) Network was founded in 1991 and has been working to promote women's rights and equality for many years. In addition, the Nigerian constitution has provisions that prohibit discrimination on the basis of sex. Furthermore, Nigeria is a signatory to international treaties such as the Convention on the Elimination of All Forms of Gender Discrimination (Federal Ministry of Women Affairs, 2018).

### Agriculture and Gender Empowerment Strategy (AGES)

Lastly, The Agriculture and Gender Empowerment Strategy (AGES) of the Federal Ministry of Agriculture and Rural Development is one of the most recent policies of the government. The AGES was launched in October 2017, and it aims to increase women's participation and contribution to the agricultural sector in Nigeria (World, 2018). The strategy focuses on improving women's access to land, finance, inputs, markets, and technology, as well as on promoting gender-sensitive extension services. It is worth noting that the AGES is closely linked to the NGP. The AGES policy is based on four main pillars: 1) access to land, 2) access to finance, 3) access to inputs and services, and 4) access to markets. The policy aims to address the specific challenges faced by women farmers in each of these areas. For example, with regard to access to land, the AGES focuses on

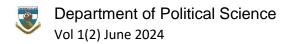


increasing women's access to land by promoting land rights for women and improving the security of land tenure.

The policy also aims to improve women's access to agricultural extension services, inputs, and credit (World Bank, 2018). This is under the pillar of access to finance. The AGES aims to improve access to finance for women farmers by creating gender-sensitive financial products, such as micro-finance services, and by promoting financial literacy. The policy also aims to create gender-sensitive legal and regulatory frameworks for financial services and to increase women's participation in farmer organizations and cooperatives. This is important because it gives women access to greater resources and bargaining power. It also aims to improve the gender-sensitivity of extension services and to ensure that women farmers have access to appropriate technologies.

In addition, the AGES promotes the development of female-specific technologies and services, such as sanitary facilities for women farmers. This is important because it can improve women's productivity and overall well-being. It also promotes women's participation in market organizations, such as cooperatives and farmer groups. In addition, the AGES promotes the development of women-specific markets, such as women's markets, and it supports the promotion of women-specific products, such as organic produce and handicrafts. All of these strategies are aimed at increasing women's income and improving their livelihoods. The fourth pillar of the AGES is gender mainstreaming and capacity building. This pillar aims to increase the capacity of stakeholders to implement gender-sensitive policies and programs and to ensure that all actors are aware of gender issues and are able to address them effectively. The AGES also aim to promote gender-sensitive budgeting, planning, and monitoring and evaluation of programs. In addition, the AGES promote gender training and capacity building for all levels of the agricultural sector, from policymakers to farmers (Worldbank, 2018; Ajayi & Adetula, 2019)

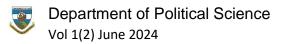
According to Aminu (2017), women's involvement in agriculture is often undervalued and underutilized, even though women make up the majority of farmers in Nigeria, they are yet deprived access to credit and other resources. When women are empowered, they are more likely to make decisions that improve the livelihoods of their families and communities. Women in agricultural empowerment leads to better management of natural resources and improved food security. Kato et al., (2017) hold that showing equity



in farmer groups and cooperatives is an important factor in women empowerment. For example, women who have access to agricultural inputs and extension services are more likely to adopt new technologies and practices that increase their productivity. They are also more likely to invest in their children's education, which has long-term benefits for the family and the community.

The link between the trio variables is more than ever relevant in the developmental discussion of Nigeria and Africa at large. This is perhaps Mandal's justification for theorizing that rural women's empowerment in agriculture is critical in rural development. Especially after assessing their contributions; ideas and value systems, women have which can lead to the development of a good family, community, society, and, ultimately, a good nation. She went on to say that women's empowerment and equal participation in all spheres of society are fundamental for achieving equality, peace, and development (Mandal, 2015). Quisumbing et al. (2015) found that when women have access to resources, they are more likely to adopt climate-resilient farming practices, such as drought-resistant crops and water conservation techniques. This has been shown to increase agricultural productivity and improve food security. Another study by Doss and Morris (2001) found that women's empowerment in agriculture is associated with improved nutrition and health for the family, as women are more likely to invest in nutritious food and health care. Consequently, motivating and training target groups to develop women's local or rural leadership will be critical to poverty alleviation and sustainable development in Nigeria.

Despite the many benefits of women's empowerment in Nigeria's rural areas, there are still many challenges that need to be addressed. One of the main challenges is the persistent gender gap in access to resources and opportunities. Even when women have equal legal rights, they often face social and cultural barriers that prevent them from fully exercising those rights. Additionally, women often face discrimination in the labour market, which can limit their economic opportunities. These are just a few of the many challenges that need to be addressed in order to fully empower women in agriculture. In Nigeria, there are a number of programs that have been successful in empowering women in agriculture. One example is the Women Farmers Advancement Network (WOFAN), which provides training, capacity building, and marketing support to women farmers. Another example is the Women in Agriculture program, which has helped women farmers access finance, land, and other resources. These are just two examples of



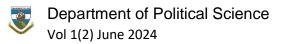
the many programs that are working to empower women in agriculture in Nigeria. Another important initiative is the Agriculture Technology and Agribusiness Advisory Services (ATAAS) program, which was established by the Nigerian government in 2014. This program aims to increase women's participation in the agricultural sector by providing access to agricultural technology, finance, and markets. In addition, the program provides training and capacity building for women, to help them take advantage of these opportunities.

In Taraba state, the ATAAS program helped to establish a cooperative of women farmers, who were able to increase their productivity and income through improved farming practices. The women in the cooperative also gained access to finance and training, which allowed them to expand their businesses and create jobs for other women in the community. A similar approach to the ATAAS program. One example is the Farmer Field School (FFS) program, which is implemented by the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT). This program uses participatory learning and action to train farmers in new farming techniques and technologies. The FFS program and the ATAAS program are just two examples of initiatives that take a holistic approach to women's empowerment and rural development. There are many other programs with similar approaches, such as the Rural Empowerment and Economic Development Initiative (REEDI) and the Integrated Rural Development Program (IRDP).

### Challenges of Women's Empowerment in Agricultural Policies

One challenge of agricultural policies directed towards women in rural areas is that they often lack specificity and do not take into account the unique needs of women farmers. For example, policies may focus on increasing production without addressing the specific constraints that women face, such as time constraints due to their multiple roles within the household and community. In addition, policies may not take into account the gendered division of labour, which can lead to women being excluded from key decisions and opportunities related to agriculture (FAO, 2019; Crawford et al., 2017)

Another challenge is the lack of coordination between different government agencies and departments responsible for implementing policies related to women's empowerment and agriculture. This can lead to fragmented and ineffective policies that do not achieve their desired outcomes. For example, policies may focus on increasing women's access to credit, but not address the need for training or capacity building. In addition, policies



may focus on improving women's access to land, but not take into account the gendered division of labour or the cultural norms that can limit women's ability to control the land they are given (USAID, 2019; Erikson, 2018).

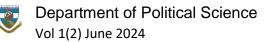
A third challenge is the lack of adequate funding and resources for programs that support women's empowerment in agriculture. In many cases, there is a mismatch between the scale of the problem and the resources available to address it. This can lead to programs that are underfunded and unable to achieve their goals. In addition, many programs are implemented in a top-down manner, without adequate consultation or engagement with women farmers. This can lead to programs that are not responsive to the needs of women farmers or do not take into account the local context (Erikson, 2018)

#### Conclusion

It is evident that women play a vital role in agricultural production and rural development, and yet they continue to face significant challenges that limit their ability to fully participate in and benefit from the sector. Addressing these challenges requires a holistic approach that integrates gender into agricultural policies, programs, and initiatives. This includes addressing issues of gender equality and equity, improving women's access to resources and services, and promoting women's entrepreneurship and agribusiness. Through such efforts, it is possible to empower women and ensure that they are able to contribute to and benefit from agricultural development in the long term. In doing so, we can not only improve the lives of individual women but also make a significant contribution to broader economic growth and development. By investing in women, we invest in the future of our food systems, our economies, and our societies.

#### Recommendations

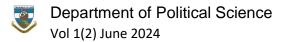
One possible solution to these challenges is the development of multi-sectoral approaches that bring together different government agencies and departments to work together on issues related to women's empowerment and agriculture. This can help to ensure that policies are coordinated and effective and that they address the specific needs of women farmers. Another solution is the use of participatory approaches that allow women farmers to have a voice in the design and implementation of policies and programs that affect them. This can help to ensure that policies are culturally appropriate and responsive to women's needs.



Another important solution is the need for gender-sensitive monitoring and evaluation of policies and programs. This can help to track progress and ensure that policies are achieving their intended goals. It can also identify areas where more resources or adjustments are needed. Finally, it is important to build the capacity of women farmers to participate in decision-making processes and engage with government officials. This can be done through training and awareness-raising initiatives, as well as by supporting the formation of women's groups and cooperatives.

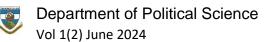
Another way to overcome these challenges is through the promotion of gender-sensitive research and extension services. This can include research on topics such as women's participation in the agricultural value chain, gender-sensitive extension services, and the development of gender-responsive technologies. In addition, it is important to collect and analyze gender-disaggregated data on a regular basis to inform policy and program development. This data can also be used to track progress and identify areas where more work is needed.

Lastly, the government must reprofile women as an important developmental force by promoting women's entrepreneurship and agribusiness. This can include providing training and support for women to start and grow their own businesses, as well as facilitating access to markets. It can also include initiatives to address the barriers that women face in accessing finance, such as through the provision of micro-credit and other financial services. In addition, it is important to promote women's participation in decision-making bodies and associations, such as cooperatives and farmer groups.

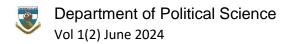


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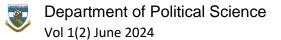
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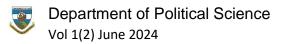
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