

CONVERSATION: GENDER IN AGRICULTURE, NUTRITION, AND HEALTH

October 16, 2009 - 9:30-10:30 a.m.

Ambassador Kenneth Quinn – President, the World Food Prize Foundation

Now I want to introduce to you the individual who is both a World Food Prize Laureate and a wonderful personal friend, who is going to chair the next session, Catherine Bertini.

In addition to her background as the former head of the UN World Food Program, as under-secretary-general of the United Nations for management, as a fellow at the Bill and Melinda Gates Foundation, she is now a professor of public administration at the Maxwell School at Syracuse University.

But I think perhaps the most important role she's played recently was with Dan Glickman, as the co-chair of the Chicago Council study and proposals on what is needed to bring agriculture to the forefront and to confront hunger around the world – because that study, and in particular Catherine and Dan Glickman, have ignited a fire in the United States, in the Congress, in the new President and President Obama's administration, around the world, and have gotten more people talking about this issue and have brought it to the top of the agenda, as you heard Secretary Clinton speak of that.

So, Catherine, having started that fire, welcome back to Des Moines, and we hope you and your panel are going to start at least a brushfire here in Des Moines this morning.

Catherine Bertini – Professor of Public Administration, the Maxwell School, Syracuse University

Yes, we're going to start a big fire today, or at least that's our intent – because our mission today is to talk about gender in agriculture, nutrition, and health. And before we get started, I would like to invite the panel to come up to the podium, and as they do, I would like to introduce each of them to you. Then I'll say a few words and then begin asking questions of the panel.

Today we have a very distinguished group, or we continue to have a distinguished group of speakers, as we have had all week. And first joining us here is Dr. Mahabub Hossain, who is the executive director of the Bangladesh Rural Advance Committee, otherwise known as BRAC, and BRAC, one of the largest NGOs in the world, is a pioneer in recognizing and tackling the different dimensions of poverty, in a whole range of programs – in economics and health and education and human rights.

BRAC, although very active in Bangladesh, has also now expanded into other countries and so far into five African countries. In 2008 BRAC received the Hilton Humanitarian Prize. Dr. Hossain was previously the head of the Social Scientists Division and a leader for the Rain-fed Ecosystems Program of IRRI in the Philippines. And he was also director-general of the Bangladesh Institute of Development Studies. Welcome.

Also, Dr. Namanga Ngongi has joined us, and some of you know and work with Namanga, but also you may remember him from last year when he was on a panel. Dr. Ngongi is the leading global voice for equitable and sustainable development in African agriculture, and he's the president of the Alliance for a Green Revolution in Africa, otherwise known as AGRA. His career includes years in the ministry of agriculture in Cameroon before he moved to the World Food Program, where he served a distinguished career for 17 years, including being deputy executive director of WFP.

Secretary-General Kofi Annan appointed him as the UN Special Representative in the Republic of Congo where he was responsible for creating the political reconciliation and ceasefire and overseeing more than 6,000 peacekeeping troops.

Dr. Geeta Rao Gupta is also with us, and she is the president of the International Center for Research on Women (ICRW) and has been since 1997. She's had more than 20 years of experience in women's health and is a primary global authority on women's roles in development programs.

She served as co-chair of the UN Secretary-General's High-Level Panel on Youth Employment and co-chaired the UN Millennium Project's Taskforce on Promoting Gender Quality and Empowering Women. She's also an advisor to the UNAIDS Global Coalition on Women and AIDS and next spring will be stepping down from her long tenure as the president of ICRW in order to become a senior fellow in global development for the Bill and Melinda Gates Foundation. Welcome.

We've all heard this week from people like the president of IFAD, from Bill Gates, from many others, about the importance of women in agriculture. Today we hope to define more about what this means, not only in agriculture but women's roles in nutrition and health, why it's important that we deal with this, what kind of barriers exist, what works, and perhaps what doesn't work.

And our mission today, in this fire that Ken has encouraged us to start, is to have all of us move beyond words into actions. So we'll be talking today about some of the actions that have worked and have been successful in development by including women in all leadership roles and involving women in all areas. But in order to do this, we have to not only talk about this, but we have to think about it differently. We have to think about women and men and their roles in agriculture, health, and nutrition as individuals and in terms of their own special gendered roles, so that we can then plan and act accordingly.

Now, we learned this at WFP, when I was with the World Food Program, because we started by saying – What's our mission at WFP? And our mission was to end hunger. And what we do in order to end hunger is to get food to people. But moving food to people, which is as much as we can do in an organization, isn't enough – people have to consume the food, and it has to be the right kind of food at the right time in their lives, and it has to be consumed.

So when we talked about the end users of our product, we said those are the people who need to eat it, and the women are key because they're going to cook it. Not only are women going to cook the food, but they're going to find it; they're going to have to grow it or bring it home from the market. They have to find the water and bring it home; sometimes that takes a long time. They have to find the firewood and cook the food. So if we are really going to end hunger, we have to partner with women.

But it's not just talking about partnering with women – it's actually doing it. Because if we're going to get food to women, we have to find out first what they need, or we might send them the wrong food or send them food that takes too long to cook or not otherwise be supporting their needs. So if we need to hear from them, we have to find ways to listen to women. And that means women have to be in different leadership positions so they can tell us what they need in terms of food. And then, by the way, in many communities we need to have more women on our staffs to be able to talk to the women who are going to be our beneficiaries. In that sense, it's some of the way in which we transformed WFP, around the role of women.

Now we're suggesting that we have to think about that in agriculture and nutrition and health. We have to think about the role of women, especially when we know that throughout Africa over 80 percent of the people that work in agriculture are women; in Asia, over 60 percent. Yet, extension workers are mostly men, even when IFPRI tells us that women farmers are more likely to listen and watch other women farmers. Therefore, it makes sense that if somebody's going to come in and give expert advice to farmers and the farmers are women, it makes a lot more sense for the advisors to be women.

Women are not the primary landowners; they are not the people that normally get the training. We have to think about what women need as well as men. This is not a generic exercise of generic farmers – this is women farmers and men farmers, and they have different needs, and many of those are gender-based. And we hope to talk about those today.

But ultimately I hope during this panel, and when we leave here, when we think about our policies, we think about who the farmers are. And think about right now your definition of a farmer in your head – what visual comes to mind? We want to suggest that when you think about farmers in the future, put the face of a woman in your scope, because she is the farmer that we're trying to reach.

But while we're trying to reach her, Dr. Rao Gupta, what are some of the kinds of structural barriers that we are finding, and what are some of the kinds of things that women need to overcome in this process?

Geeta Rao Gupta – President, International Center for Research on Women (ICRW)

Thank you, Catherine, and before I answer your question, I just want to say a big thank you to the World Food Prize for including this panel on the agenda. It's a very important issue, and I'm grateful that it's getting this prominence.

Before we sort of highlight the structural barriers, Catherine, I think it's important, like you just did, to underscore the significance of the constraints and those structural barriers because of the role that women play, not just in producing the food for their families but also in earning additional income through that. And the barriers, therefore, that they face significantly affect both household income as well as the food available to households.

The barriers – I've sort of listed seven, and there are many more than that, I am sure:

There are legal barriers; women lack the right, often, in many countries to inherit our own property, particularly land.

There are financial barriers; access to credit, access to financial services.

Barriers to accessing agricultural extension. In most countries around the world, unfortunately, the agricultural-extension system is in disrepair; but even where it exists, it doesn't necessarily reach women farmers.

The lack of access to inputs and technologies, seeds, fertilizer, resulting then in lower yields for women farmers. The lack of physical access to markets, which is true for all smallholder farmers, not just for women, where you don't have the feeder roads necessary that they need, or the storage capacities.

For women in particular, for women smallholder farmers, the barriers to membership in local farmer associations and cooperatives puts them sort of at a disadvantage, because they cannot be in a decision-making role then.

Then sociocultural barriers to mobility, to control the income, as well as attitudinal barriers, not just at the national and local level but in international development agencies, as well as in agribusinesses that do not directly contract with women farmers nor invest specifically in women farmers.

And all of that is a huge disadvantage because we know from decades of research now that, when women have control over decision-making on how money is spent within the household, when they can control their own income, it has enormous benefits for children and can, in fact, break the intergenerational cycle of poverty.

So those are the structural barriers. It's not that we haven't known them; we've known them for quite a while, but there hasn't been enough action on the ground to try and address many of those barriers.

Catherine Bertini

Thank you. Some of the action on the ground that has been successful has been in Bangladesh. So, Dr. Hossain, could you tell us something about what has happened in Bangladesh. Particularly, you were talking yesterday about how the Human Development Index for Bangladesh has gone up quite substantially and that one of the reasons is the empowerment of women. BRAC has a wonderful tradition of making a difference in Bangladesh, and we would like to learn from your successes.

Mahabub Hossain – Executive Director, Bangladesh Rural Advance Committee (BRAC)

Thank you. Before I respond, I would like to take this opportunity to formally thank the organizers for inviting me to this wonderful event. I've had truly an amazing experience of expanding my knowledge horizon and meeting people from different parts of the world. So I would like to express my special thanks on that, and also to participate in this distinguished panel on gender, agriculture, nutrition, and health.

My own country, Bangladesh, at the time of independence – at the time of separation with West Pakistan – had the worst gender disparity in the country. The gender disparity started at birth with male children regarding as assets and female children as liabilities – because many parents think that, with female children, they will have to pay a dowry and other sort of aspects. So it's another way of contributing to misery for the households.

Then, during the early years, when you have poverty and others, if you have an illness, it's the male child who gets priority. When you have scarcity of food, the female children often eat last, along with the mothers. And there are few female children who have opportunity to go to schools; and even if they went to schools, they would drop out after one or two years of schooling in order to take care of their siblings. The mothers would have about 10 to 12 pregnancies; maybe about 5 pregnancies would be surviving, and the female children early in their lives had to take the responsibility for taking care of those. And then they will be married off very early in their life and would have the same cycles as their mothers.

And now as mentioned, I was looking at the Global Hunger Index that was launched a couple of days ago by IFPRI. It has been mentioned there that Bangladesh and the South Asian countries have done the best in regard to reducing the hunger index. And one of the factors that they mentioned is achieving – to some extent, reducing the gender disparity that was there in 1990.

I would like to mention some of the actions that you have mentioned that the government, as well as the civil-society organizations like BRAC, have done in order to contribute to that.

I would mention particularly three aspects. One is the access to education for girls. There has been tremendous advancement in there. The other is the access to new resources and economic opportunities provided to women. And the third is the access to information. We are told that information is power, and providing access to information is one of the aspects of empowering women.

On the educational front, at independence, the literacy rate was only 24 percent. It was 36 percent for men, and only half of that for women. And we have come out of that situation. There has been substantial achievement in that.

And I would, first, give credit to a government policy which was introduced in 1994, providing stipend to girls in secondary schools. That was initiated in 1994, and I would like to say that's one of the few right policies that the Bangladesh government could have carried in order to make a tremendous social impact on that. So now the gender disparity in education, both in primary school and second school, has disappeared as a result of that policy. In fact, in secondary education now, we have a little bit of higher percentage of girls attending secondary schools than the boys.

And I would like to say that as a result of that – you were mentioning intergenerational effect – we also see the intergenerational effect of that, with mothers being literate and a little bit educated, they would now like to send all their children to schools. And we see that happening in the primary schools.

Now the school attendance in the primary schools, of the primary school-aged children, has reached nearly 93 percent from a level of 60 percent only two decades ago – that's a tremendous advancement. There are still 7 percent of the children who are not going to school, mostly because of poverty. They are not reached by the government's secondary schools, and we are picking them up in BRAC. We have an informal schooling system where we target children who have not been reached by the government primary schools, and they come mostly from the extreme poor houses – as well as the children who dropped out early.

So we have one-teacher schooling that picks up the children, these sort of leftover children, and go through a four-year cycle of primary school, and then they come back again and see those who are leftover – in order to see, you know, to contribute to the Millennium Development Goal of achieving universal primary education by 2015. So as a result that we see, there has been a tremendous effect on many fronts as a result of that access to education in schools.

The second, which probably has contributed significantly more in reducing the gender disparity particularly, is access to economic new resources and economic opportunities. Dr. Rao Gupta has mentioned that one of the things that we see in South Asia, that very few women own assets. The land is the most valuable asset, and very few women own that. In Bangladesh that's because of the Muslim inheritance law that the daughters are entitled to get one-third of the property of their parents, and the sons get two-thirds of that. But this is not even practiced – that entitlement is not practiced. The brothers tell their sisters that, if they want to have access to security, in case of divorce or something else, and if they want to sort of get help from their brothers, they better not to take the entitlement of the land that they have.

So you see that very few women own assets. But many of the NGOs and the government are now providing new assets, new resources. And I would like to mention in Bangladesh that the micro-credit is a significant sort of movement that has been done in Bangladesh, not only by Grameen Bank, who initiated this micro-credit, but also organizations like us, BRAC.

The micro-credit organizations now target nearly 24 million households out of 30 million households in the country. And almost all of the micro-credit organizations channel the credit to women. It's not that the women utilize all the money; sometimes they share this money with their relatives in the household, you know, to engage in self-employment. But what these organizations recognize that, if the money is channeled to women, then they will have some status in the family and they could have control of the other members of the family. That has been a tremendous sort of expansion. Now in Bangladesh, nearly every year, the micro-credit organizations provide loans to about \$2.5 billion, which is two times more than the credit given by formal financial institutions to the agricultural sector. And almost all of them are channeled through women.

From BRAC what we did, besides providing the credit, we look at what are the kind of activities that the women are interested in, because we know that if we don't be proactive and try to sort of look at the kind of activities of the women, just by giving money would not make that much contribution. And that's why we looked at the kind of economic activities that women are engaged in, and we focused on homestead gardening and livestock and poultry producing, particularly poultry-producing activities; provided them training and skill development; provided other kind of support, like business management, feed supply and other things. And now nearly about 2 million women are engaged in these livestock-raising activities and have been usefully contributing to increasing family income and others.

The third – since time is limited – I would like to mention the access to information, which I consider is quite important. We have a program called Human Rights and Legal Services Program. When we provide credit, we organize the women, 30 to 40 women, into groups. And under this program, we have a three-week training course for the women who are part of the micro-credit organization to receive training on the laws and regulations that affect their lives – like inheritance laws, what are their rights etc.; the laws with regard to

divorce, their entitlement and what they can get at the time of divorce. Like those. There are about eight or ten laws that we provide them information to, so that they can claim, at the time of distress; they can claim the legal rights that they have.

The other thing that we have been doing is organizing women from disadvantaged groups into village federations. We organization monthly meetings of those, try to provide them information about their rights. There are many government offices at the local level, and there is also the local governments, who are supposed to provide many facilities to disadvantaged groups, but often they don't know about those. So we organize this monthly meeting to provide this information, often invite the local-level government officials to come to those meetings and tell them what they are entitled to do. I think this organization is helpful in developing social capital, having a common pressure to give demand for these kind of services so that the services are available to them.

Thank you very much.

Catherine Bertini

Thank you very much. Yes, that deserves a lot of applause for what BRAC is doing, and we'll come back to you to ask more questions. But can we move on to how some of those ideas translate into the African context? Dr. Ngongi.

Namanga Ngongi – President, Alliance for a Green Revolution in Africa (AGRA)

Thank you very much, Catherine. Thank you and the organizers who invited me to take part on this panel. I think what she just said, she set the stage on blockages. And we have heard from Mahabub what can be done with the national NGO at country-level.

Clearly, in Africa, this situation is slightly different in that the countries are not uniform, so the experience of Bangladesh is not exactly the experience in Africa. So there are many efforts that have been made at the country level but which are still at micro-level – let me put it that way. We do not have, in any country, an organization like BRAC practicing in Bangladesh. In fact, BRAC is actually coming to Africa now to try to help us also move along this chain of thinking on how to change the institution on the agenda, especially women's access to assets, to knowledge, to information that would change their lives.

I would say, before I proceed on Africa, that when I visited Bangladesh, I was most impressed by a lady whom I asked what was the greatest benefit she got from BRAC. She said the ability to stand up and speak in public.

Mahabub Hossain

She said, "Confidence."

Namanga Ngongi

Yes, that's what she said. And those are the programs which are very much lacking. We all can focus on technical problems, on making people, maybe, use new seeds and fertilizer on the rest. But they're not able to communicate their needs to the people who are likely to make decisions. I think maybe that's a good lesson that we can learn from Bangladesh.

But let me march backwards a little bit in history. In Africa where I come from, in my home village, if the Germans had not come, it would have been matrilineal inheritance. My grandfather had his mother's name. So it is even though the experience of matrilineal is probably alien to many parts of Africa, in large parts of

Ghana, to this day, it is still matrilineal. So where you have matrilineal inheritance, therefore, the issues which we're trying to resolve today did not arise because the women actually had the power, had the rights over assets, had the rights over land. And my grandmother, whom I saw, had right to buy a large part of land. But those were changed by the new masters of the countries. There's some confusion of trying to adjust to new realities also.

In many parts today, an unmarried daughter has exactly the same rights – my unmarried sister has exactly the same rights I have – in inheriting land from my father. I have no more rights than my sister has. So I think we should try to disaggregate this also in the different countries, in different communities, as we discuss and try to plan, bring about blanket solutions.

Third, African male farmers do not own the land; most of them don't own the land from which they work. They don't. Except if you plant a permanent plant like, say, if you plant coconut or cocoa or coffee – you more or less have the long-term usage right over that land. But you don't have a piece of paper of the title to be able to have, let me say, assurance that if you died, that land would automatically pass to your children. In Ghana, where we are working quite extensively, 10 percent of the land, the certificates of family farms are owned by women, 20 percent by men. So it is something which needs to be addressed with a long-term approach in Africa to try to give the assets to women.

But I would say that the critical problem is not really the ownership of land but more of security of tenure, of use. If you want to improve land, which is the major asset for income production, generation, in rural areas, you should have some kind of certainty that in a few years down the line, you would still have access to that piece of land – or else why would you spend the little resources that you have to be able to buy all the inputs to be able to improve land that may go to somebody else? So that needs to be addressed, and probably that does not require changing of the constitution in the country, changing huge laws to be able to give more security of tenure. That should be able to be done.

I would think also that some of the blockages that were raised, in terms of like access to information and credit – well, I do not know. We are now in 2009; we can continue to talk until 3009 about some of these issues – they will not be resolved until we take concerted action to do it. There is no reason why we could not have a special program for female extension agents in Africa. Why is that so impossible to do? That could be done, so we do not need to wait another 1,000 years, to continue to complain about the problems.

There is no reason why, if women have poor access to credit, we could not have credit systems directed toward women, so that those who are able to take the risks, to give the credit guarantees, will be able to do so, so that women could have access to credit without having a land certificate, without having a building certificate, without having all those conditions the banks are looking for. Is that really impossible to do? I don't think so.

So I think, some of these blockages, I would say they are temporary hurdles which can be jumped over so that we can make a faster pace of empowering women to make use of the most predominant asset that they have, which is land plus their ability.

I do not think we have put a real emphasis on the real issues. For me the real issue for the women is not for women to be given more work in agriculture – I don't think so; they're already working hard enough, okay? So I don't think it's to give them more work. It's to make their work to be more remunerative, for them to be able to derive more benefits, and for them to derive more satisfaction for the work that they're already doing.

And there are many simple ways to do that. Number one, we can, like you say, improve access to inputs. That does not require another constitutional amendment; that requires only being able to have systems like agrodealers which bring inputs closer to the farmers, communities. Most of the communities, the farmers are women. Also packaging those inputs in smaller packages, so that women with smaller disposable income can also access and buy. How about credit systems that support women without asking for all of those collateral

needs for them to do it? You don't need to change a whole country's constitution, and whole cultural values, or whatever it is that we all hide behind, for women to have access to inputs.

So I say we can find simple things that we can do to not remove those blockages permanently but to jump over them like hurdles. We go over, we have to picture the Olympics – hurdles are in the Olympics, isn't it? And people are declared winners for jumping over those hurdles and getting to the end of the line, and first place, second place, third place. So we can also manage to do it.

Geeta Rao Gupta

If I may just comment on that. I love your optimism; I love the action-oriented attitude that you have. In India we have a saying, “*Aap ke mu mey ghee shukur,*” which means, “May you have sugar in your mouth so that you can make more such positive statements,” because we need African men like you to make those kinds of statements, because you're absolutely right. We don't need to think of these as huge hurdles that require big changes. A lot of this can be done in a very context-specific way at the local level through changing incentive systems, to just changing the way in which we provide information, to understanding what the barriers are.

But some of these things will not take root until you create an enabling policy environment. So I don't want us to undermine the importance of that, because we have seen, as you mention, in countries where laws do exist, for women, for example, to inherit property or to own and control land – in fact, when it comes down to it, those laws are not enforced, and women often are unable to inherit or control the inputs into a piece of land.

So just to keep both sides of this in mind and to not undermine any one too much, because we know for sustainable change, we're going to need them – but the change has to begin from the bottom up, so I couldn't agree more with the idea that if you have to include communities, women in particular, and men in order to discuss these issues, and [communicate] the costs of these barriers to communities to them, so that they can come up with the solutions.

And all of the successes that we have, including the BRAC model, have succeeded because of that – because of the involvement of communities. When we have come top-down with large infrastructure projects, they have failed, right? Because of this point that they haven't really involved communities to solve the immediate problems that local communities face. I couldn't agree more with you on that.

And can I make just one other point? I just want to also underscore the point that Mahabub made about microfinance. It's a great thing for women, but it needs more than that, that we need women to be able to have economic enterprises and economic activities that thrive, not just survive. And that we need for women to not be ghettoized into microfinance permanently but to use that as a step to get out of microfinance and be able to access the formal banking system by building enough assets to have the collateral that the formal banking system requires.

So the indicator of the success of microfinance programs really should be the growth of women's businesses and the growth of women's incomes, not just the repayment of loan and the rate of repayment of loans – because we know most women are brought up socialized to be good women and always to follow through on their promises. They will repay loans – around the world women will do that, and we've seen proof of that. I think the indicators of the success of a microfinance program really should be the growth of women's incomes in businesses.

Namanga Ngongi

Just to follow up on Geeta's point. See, I believe in enabling environment and policy changes. But you know the first time you pronounce the word “policy change,” it produces goose skins on virtually every politician.

You know that already. In most African countries I don't think there are any explicit laws that discriminate against women.

It is how to identify where the gaps are so that you can really inform women – like BRAC is doing, in Bangladesh – to inform them of their rights and give them the capacity to be able to stand up to defend their rights. I mean, if they are not able to stand up to defend their rights, it becomes very, very difficult. So that's a role that all of us have to play – to be able to give women the confidence that they should be able to stand up and express themselves.

First, women are the majority of any population. If they wish to control all the parliaments, they will do it. Isn't it?

Catherine Bertini

That's a little too simplistic, now, Namanga.

Namanga Ngongi

So we should be able to encourage women to become more engaged in politics, to be able to run for parliament, rather than having government arbitrarily set the percentages of how many women can be in the parliament. The women should use their voting power to increase their presence in parliament.

Geeta Rao Gupta

We are going to get into a discussion of politics...

Namanga Ngongi

You know that agriculture is largely political in any case.

Catherine Bertini

Yes, agriculture is political, but what we want to end up is – there's a series of things people can leave here with to say, "This is what I'm going to do differently to be sure I'm finding ways to support women." And so what, for instance, what specifically is AGRA doing in order to ensure that some of these things are happening that you just talked about.

Namanga Ngongi

One of them really is to increase the access of women to inputs. That, I think, we have done a reasonably good job over the last two years. We have now trained and given capacity to at least 5,000 agrodealers in Africa; by the end of this year; it probably will have been 8,000-9,000 that have been given capacity, of which at least 35 percent or 40 percent are women. And there are many areas in which you have agrodealer women running their own businesses – instead of just working on a farm, they have now become their own entrepreneurs running their businesses.

We have also worked to get credit guarantee schemes in banks. We are working especially – I can cite Kenya as an example, where we give a credit guaranty of \$2.5 million, and IFAD joined and gave \$5 million of a credit guarantee, and we were able to mobilize \$50 million dollars from Equity Bank to be able to give loans to small-scale farmers. Unfortunately, a large proportion are still men, because they are still going through the culture of the communist mold, land certificates and assets – but, gradually, women are becoming much more

important in this. We especially give group loans to women's groups – it's easier than to try to identify individual women. So that's also great.

We are also having a training program for professionals at the PhD level, of which about 35 percent today are women. It is a little difficult to find – because if you do not find the women who have gone through the bachelor's degree level – it is difficult to find them to train at a master's degree level. So we have to go one step lower to be able to find how to encourage girls in secondary school to take agriculture as a profession. Gradually, gradually we'll get there.

Mahabub Hossain

I'd like to make a comment on this graduation from microfinance to normal financial institutions for women. I agree with that, that women are more credit-worthy than men. They're more responsible, can take better care of money. They're more eager to invest rather than wasting in conspicuous consumption or other things that men do. So that point is well-taken.

But what I see in practice in Bangladesh is that – this is easy to say, because microfinance is often high-cost lending. Often these organizations charge a 20-30 percent rate of interest compared to the formal financial system which was just 10-15 percent. So if they can move from this high-cost lending to formal business sector, that would be good for them. But what happens in practice is that, even if you have collateral and others, you don't have access to formal financial institutions; for both men and women, that's true. What happens is that many governments, since they are targeting literally the poorer sections of society, they ask for charging a very low rate of interest to commercial financial institutions.

But then those institutions find that doing business with the small amount of money – because these are very small borrowers than others – involves a very high cost of administration. So when the government asks for giving loans at very small, lower rate of interest, what they do, they go into those kind of agricultural enterprises which would need large amount of money, rather than serving this small people.

So this is a good point that you have mentioned, but I'm not sure whether this will work in practice.

Catherine Bertini

Could you just – and then I'll come back to Geeta – could you just go a little bit more into what you said in the beginning of this intervention about how women use the resources that they have and how they invest it in the family? Because I think that's something that's really important that sometimes people don't appreciate the difference generally. Because you can really generalize how women handle the resources versus how men do. Could you expand on that a little bit?

Mahabub Hossain

I think they are the real caretaker of the family. We see that, at times of crisis, when you have poverty and others, men often abandon the family. There are two things that we see. One is the migration of men in search of better economic opportunities from the family to others. So during that time the women have to take care of the family, and they don't have the income that the husband seems to have at that time. Maybe men would come back after three or four months or five months with some money, but by that time the family goes through the hardship, and the women have to look after that.

[A more] basic issue is that the responsibility of the family, the children, the food – you have mentioned about collection of water and fuel and all that – is their responsibility. So there, ultimately women are responsible. And that's why, if you give money in their hands, they utilize the money much better than if the money is used by men. We have heard from African experience and others that if men earn income, they go for drinking and all those kind of sort of things, rather than investing the surplus for the welfare of the family.

Catherine Bertini

Not just African men.

Mahabub Hossain

I can't say that for Bangladeshi men, because drinking is illegal in Bangladesh, so particularly the drinking problem is not there. But I understand that in India in several states you have this same phenomenon that men sort of squander around the money. But there are other aspects of utilization of the money; I think that women, if you give money to the hand of women, they know how to invest and how to get the good return on the capital than men do.

But the problem that we see that, despite providing all these resources in the hand of the women, the additional income that comes to the family. Hardly women have access or have power to spend those money. They sometimes have power, but I think still the power remains with the men, about the decision of how to utilize the money. And we see that in BRAC also. Despite working for 20 years, giving access to credit, giving opportunities in the hand of women, so that – if they get more income, we thought, then the power of utilizing that income would remain with women. But we see that is happening very slowly; there's not really a big achievement in that.

And I think the problem that we see there is the sense of insecurity of women. For example, if they're divorced, then they're on their own. Even their parents and brothers would not look after them, so they look at security within the family, so that there is no occasion for divorce and other things, because that places women at risk. There are also other kinds of insecurity, like rape and other things, and they need to have support of their male guardians in order to deal with that. So they don't want to antagonize too much and exercise their power over their husbands or their parents and others with regard to this claim on the resources.

Geeta Rao Gupta

Yeah, just a couple of points to make. I think the point that you just made underscores that what we are bringing about is really social change. And for social change to occur in women's lives, for the norms to change, it's not just about women; it's about gender relations. That's why this panel is called "Gender – agriculture, nutrition and health." It's not just women. It's about how gender norms are defined and how men and women relate to each other, which is why none of these programs could succeed if you didn't involve both women and men in the changes that you're seeking to bring about. So I just want to underscore that point because otherwise, yes, there will be backlash against women, and we have to ensure that we don't do something that causes more damage than good.

The second point is – I in no way want to be misunderstood; I am not at all undermining the usefulness, effectiveness and necessity of microfinance programs for poor women. They have transformed women's lives. All I am saying is that it requires a bigger package than just financing. It needs a larger package of training services so that women's businesses and incomes can grow. That was the point I was trying to make.

And then finally, just to Namanga's comment – the point is that, because these are embedded in sociocultural norms, you need proactive, deliberate efforts to change those norms, even at the local level. And to do that you need women in decision-making sort of positions at all levels. And there are some very creative, innovative programs. The AWARD program in Africa, which is seeking to increase the talent pool of women agricultural researchers, is a very important one. It's providing incentives and giving advantage to women to try and push back the historical legacy of disadvantage that women have faced in entering these professions.

So if you don't do something proactively – I know you brushed aside the idea of quotas or numbers in parliament – but I will say to you that, because this is a historical disadvantage, to shift it initially, you do need

to change the incentives. And you need to change the rules of the game fundamentally by saying, “No, we’ve said now that this much percentage has to be women” – or else you’re not going to change it.

That first generation of women – as we know from women who participate, because of an act of Parliament in India, in local government, in *panchayats*, the local village council; there was a law saying that 30 percent should be women, and 30 percent of all *panchayats* in districts should be led by women, that was fought against but finally passed – that in the first generation, yes, those women were puppets perhaps of their husbands or fathers or uncles. But now if you look at the sixth generation of women leaders, they are actually leaders, and they are mentors and role models for a future generation of women who will enter the election system on their own and will perhaps not require those quotas anymore. But the trigger has to be set, and that trigger, we know from research, sometimes has to be quotas or special incentives or subsidies in order to make it happen, so to change the dynamics of the game.

Catherine Bertini

Well, I’m going to call on Dr. Ngongi in a minute, but I want to ask if people want to line up for questions, because we have a little bit more time for questions, if you would. You want to make a short comment, yes.

Namanga Ngongi

Sure. First of all, Geeta, you don’t – I was not saying I was against quotas. But most of the laws say, like a political party, 30 percent of their candidates should be female. But that does not guarantee their election. Okay? Which means you have to change the electoral system to proportional representation. Isn’t it? Okay, so it’s got to be a more fundamental change than that.

And second, affirmative action is fine, but the people you need to convince the most first are men. It is for men to change a little bit the attitude to be able to have conducive conditions in a community for women to be able to participate, let me say, equally. It’s not for women to be convinced about their participation – it’s for men actually to be convinced that women can participate.

Geeta Rao Gupta

And sometimes all I’m saying is they need to be pushed a little.

Namanga Ngongi

Yes, okay. Then we agree.

Catherine Bertini

Then we’re going to push to the audience. Introduce yourself, please.

Question

Thank you. I’m Cheryl Morden with IFAD, and I thank you for a very rich conversation. I wanted to come back to one issue that Geeta just mentioned, which is leadership. Because from where we sit right now – at a moment when the world has, first, discovered smallholder farmers and secondly, discovered that most of them are women – we’re in this moment of enormous opportunity. But I think to carry it forward, this leadership issue is critical. We see it in our own institution – which is one that’s had this on our radar screen for many years – the difference that it makes to have a new president who really, fundamentally wants to champion this issue. It’s cascading down through the institution because of his leadership.

We see it also on the local level, where the critical importance of forming organizations of farmers, often women aren't able to participate equally. So we are also trying to focus on leadership development at the local level. We're seeing it at the U.S. government, with its new initiative, that the Secretary of State is dead serious about this issue. And that message is filtering down through the institution.

So I think I'm going to be a little provocative and suggest right here that the World Food Prize itself has acknowledged the importance of the laureates of role models, and here we have a prime example. But there are very, very few women laureates, and I wonder if we can challenge the World Food Prize going forward. And if all of us can kind of join in that to take the challenge of perhaps flooding them with nominations for next year, so we can make sure that we get a woman Laureate going forward?

Catherine Bertini

Thank you very much. So it's our challenge, and, yes, there are two of us. So we would welcome more company. Go ahead.

Question

Good morning. I'm Pamela Anderson. I'm the director-general of the International Potato Center in Lima, Peru. Catherine, thank you and the panel for a wonderful conversation. I have two specific requests for you.

One of the things that I think we need to do, to expedite a collective agenda like this that is so urgent, is put emphasis on social learning. So, Catherine, and Dr. Rao Gupta, as actual and incoming fellows to the Bill and Melinda Gates Foundation, I would like to ask you to take back to the Foundation the request that they think about "part three" in their series. We have done *Millions Saved, Millions Fed* – what we need now is part three in the series, *Millions Empowered*, where what you do is you put up the success stories. Because we're hearing about them, but we don't have them documented so that we can really learn the lessons and see what the gaps are. The issue that came up this morning, empowerment – at CIP we have actually done research on how to quantify empowerment; it is very difficult. And we need to figure out who's doing what and how to really push the agenda forward. So I think you can actually go back and help us kick-start that.

The second request is – I see she's in the line – but I was going to remind us of what Natalie Hahn stood up here four years ago and said. This is related to an underutilized set of human resources that we have in Africa. We talked yesterday about education and the importance of the education here that then goes back out into the world. There's a whole group of women that were educated here on extension. We used to call them "home economists," but they are out there. I don't think we're organizing them. I don't think we're utilizing them. And so another thing that we should do – besides institutionalizing this panel every year at the World Food Prize – is making sure that one of those groups tries to take on the issue of, Where are these women? Can we do something to take those leaders that are already out there and give them some support? In addition to creating the new leaders through AWARD, which we're all very happy about.

Catherine Bertini

Thank you, thank you. Let's take as many as we can, because we have only five minutes left. So these have been very rich interventions, but at least try to be brief so that we could have a few final comments also from the panel.

Question

Catherine, thank you very much. My name is Peter Matlon, formerly of the Rockefeller Foundation and AGRA, currently at Cornell University. I'd like to go back to the point that Geeta made – and I was waiting for it throughout the session – the importance of leadership.

Now, we do have the example of someone like Namanga who is encouragingly enlightened and sees many quick wins that can be made simply by doing the right thing. Sadly, Namanga is the exception in most, at least, African research and development organizations. We need more women in leadership positions and at middle-level positions as well, in research, in extension, in the university levels, in the private sector.

You mentioned, Geeta, AWARD – and AWARD is a very encouraging enterprise. Supported by the Bill and Melinda Gates organization, AWARD is training some 60 fellows per year over a five-year program, giving them management training, leadership training, networking opportunities. And the impacts that we've seen in a pilot that was done by Rockefeller in East Africa are very, very encouraging, very concrete impacts.

So the question that I'd like to pose is to Namanga. AWARD was designed to work in a complementary fashion with AGRA, selecting the same countries to work in, and indeed the cooperation has been good at the early design stage. My question is: How can we leverage what AWARD is doing through AGRA to be able to leverage their training, provide them with the support they need when they complete their fellowships to actually become more successful, more impactful researchers, and to advance in their own careers into leadership positions?

Catherine Bertini

Thank you. Go ahead.

Question

My name is Rachel. I'm afraid I'm a humble undergraduate student, so I don't have as much expertise as anyone here. But I did have the privilege of interning with BRAC in Bangladesh this summer. And I went to some of the schools and saw some of the students. And my question is: How do you leverage aspiration? Because I asked these young children, "What do you want to be when you grow up?" And these young girls are telling me, "I want to be a barrister, I want to be a judge, I want to be a businessman."

My concern is: How do you make sure there are opportunities at a higher level than just becoming schoolchildren, as to how they can then continue their aspirations later? And then if you do do that, won't you become a victim of your own success? Because none of them wanted to be farmers when they were older – so how do you manage that as well?

Catherine Bertini

Thank you. Go ahead. Let's try to finish the line if you please don't mind being very brief.

Question

Margaret Catley-Carlson, Council of Advisors, World Food Prize. I'm very much under the sway of somebody named Randy Olson who wrote a book called, *Don't Be Such a Scientist*, and I recommend it to everybody in this room, because it's about how you translate what we know through data into compelling public policy. *Don't Be Such a Scientist* – \$15, Amazon, Olson.

And one of the points he makes is that the reason policy changes – and I take Namanga's point very much that you don't need to change policy to get a lot done – but the reason policy changes is because of emotion. And I wanted to know from Geeta in particular, and Namanga – where have you seen emotional appeals to national change on the situation of women? And what's worked there? Because he says policy doesn't change because of data – it changes because people in their gut and in their heart start to realize that it has to happen.

And I just wondered, and there probably isn't time now, but I'd love to hear about some of the examples that exist about where that knowledge intuitively has been used to change the way we go about the whole business and the situation of women. Thanks.

Question

I'm Natalie Hahn with the Malaika Foundation in that wonderful state of Nebraska. I would like to talk positively about African women's knowledge of indigenous food crops. Nutritious crops – sometimes we call them homestead gardens; sometimes we call them backyard gardens – nutritionally rich, multilayered, seasonally survivable, if you like, and foods that are either sold or used for the household. I would love for more attention to be given to this, particularly building on the knowledge of the Ibos in Nigeria, the Chewa in Tanzania, and hundreds of examples that we have.

But I'd like to move that forward and to make a request of all of us to help to support a unique African country, Liberia – the first woman president, the first woman minister of agriculture. And their priority is on home gardens for the urban community, because during 13 years of war everyone lost their farms, men and women.

So Ellen Johnson Sirleaf, the president, and Florence Chenoweth, who is a wonderful, wonderful minister of agriculture, have made a priority of household gardens for Monrovia. I would like to call on AGRA to commit at least \$2 million, and I would like us to come back in a year's time and be able to celebrate this unique country that is being led by women – there are more women in her cabinet than any other African country – and to say we have truly made a difference for women in Liberia and through all of Africa by making an example of the intellectual knowledge that women in Africa have always had – and that's backyard farming.

Catherine Bertini

Thank you. Last, final comment.

Question

Hi. My name's Emily Bange. I am a student attendee here, and I got to stay for this session. I want to know how you plan to implement changes that empower women without creating the backlash that you spoke of, that decreases that power that men have and changes their social status. I think that that's a really difficult thing. It's going to require a lot of work, and there's a lot of delicate problem-solving so that you don't create that backlash that you spoke of. And I want to know specifically how you plan to do that.

Catherine Bertini

Okay. The panel is already being told that we are ending, but we're going to comment; we're going to override that and comment first. And I think we'll start with Geeta, then go down this way.

Geeta Rao Gupta

Okay. Just very quick answers to some of the questions. Measuring empowerment – at ICRW we actually have indicators for measuring empowerment, a good definition of it, how to quantify it in very specific ways. So please do access our website or come talk to us.

The second – the point about leadership cannot be emphasized enough, and the fact that you need leadership at all levels, from the farm cooperatives right up to the big institutions that make decisions on the allocation of dollars or resources.

The third point I wanted to make about emotional change, Maggie – the biggest example of where it's worked, and it's staggering to me why it didn't work before, is on violence against women, especially violence as a weapon of war. Sexual violence in the context of war has created this incredible understanding and acknowledgement and wanting-to-do-something-about-it kind of response, primarily because of the emotional appeal. But I think the economic appeal is also a good one, to show an economic return on these kinds of investments has also appealed to many decision-makers.

The issue about leveraging aspirations – that is our challenge. How do we get girls from primary school into secondary school to maintain those aspirations? And then the biggest challenge is the transition from school to work, and how do they make that transition is a big challenge.

Then in terms of home gardens, I just want to point out a new program that the Rural Development Institute is undertaking with microplots in Karnataka and in West Bengal in India, which is proving much the same thing – that is, with small pieces of land, 1/15th of an acre targeted to women, you can get a lot of impact in terms of increases in income at the household level.

And finally, the message that I always try and give when we are involved in communities is empowering women is not a zero-sum game – because power is not a finite concept. More power to women, more power to the household, because when women earn more, the household earns more. And that's sort of a concept that we need to build on. And the way to build on that, as I said before, is to work with women and men and with communities – not just with women. That's where we've gone wrong in the past.

Mahabub Hossain

I think time is short. Actually, we have to close, I suppose. I would like to respond to this leveraging of aspirations for the children from poor families. It's no good just focusing on primary education. We have initiated a program which is giving scholarships to children who do exceptionally well in the school certificate examinations. We particularly pick up children who come from households where the main source of income is selling labor. So if we find them, then we try to provide a scholarship. We are now working with the ministry of finance in Bangladesh, trying to see where the contributions from better-off households to this program could be made tax-free, so that we can accumulate enough funding for expanding this program so that they can go through colleges and universities, those meritorious students.

The other point I would like to mention is this backlash for men. I think we made that point that we must engage men as well as women in those activities in order to avoid those backlashes.

Namanga Ngongi

Thank you. Just briefly, yes, on AWARD – thank you, Peter Matlon for that question. Come January, we will have an agenda for employees of AGRA to be able to engage more effectively with AWARD.

On emotion, I think really we should use the positive emotions to show that change is possible, to show that women who have been supported have made a difference in the community – not only for themselves, their families, but for the community. I think that would be a strong motion for Africa.

And backlash, of course, win-win situations should be made widely possible and wives should be able to participate in development activities without jeopardizing, of course, the marriage security of the women. That would be good.

On how to get youth or younger people, younger women, involved in AGRA – actually, I've taken on year to consult the rural levels and now we are ready to have a convention in January on youth in agriculture, what we can be able to do with the various partners on youth in agriculture and then move it forward – not just an AGRA program but a joint [inaudible] of agencies.

And on Liberia, I hope the funders of AGRA are listening because we have a proposal and we are going to have a vote in December.

Catherine Bertini

Okay. Well, then I would ask you all to do two things as we close here and before Ken comes back up. One is to thank the panel for all of their contributions.

And two is – picking up on the IFAD comment at the beginning of the questions – we now are in the state of affairs where agricultural development is back on the front burner in Africa, in Asia, in the donor countries, and around the world. And so it's our responsibility, our time to be sure that, while people are paying attention to agricultural development again, we're also redefining the definition of farmers, and that farmers are primarily women, and that we must pay attention to the gender and the differentiations and the needs of both women and men in agriculture, health, and nutrition.

Thank you all very much.