

**GENDER ISSUES  
IN AGRARIAN REFORM  
AND RURAL NON-FARM  
ENTERPRISES**

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# **GENDER ISSUES IN AGRARIAN REFORM AND RURAL NON-FARM ENTERPRISES\***

**Ma Piedad S Geron\*\***

## **I BACKGROUND**

The role of women in development has grown in importance and recognition over the recent years. This is evidenced by the growing interest of researchers and donors in gender issues. However, studies indicate that this recognition of women's role in development should move from the integration of women in development to the incorporation of gender as a variable in development. This calls for gender disaggregated data upon which policy decisions can be based.

The recent policy thrust to focus on countryside agro-industrial development has underscored the significance of non-farm enterprises (NFEs) in providing the countryside income and employment. These small agro-based enterprises are expected to boost development in the area by raising the value of agricultural products. Being labor-intensive, NFEs are believed to employ a sizable number of women in their labor force.

Likewise, the passage into law of RA 6657 implementing a Comprehensive Agrarian Reform Program (CARP) has made a substantial impact on the role of women in agriculture. Inasmuch as a large portion of the family labor force in the farm is composed of women and youth, the change in the tenurial status of farm households has made an impact on the role of women in agrarian reform areas. To the extent that financing in these areas is affected, the role of women as pursers in the house may have also been affected. Women being the household's unrecognized decision maker in financial matters may

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have some effect on financial policies impinging on the agricultural sector. Conversely these policies may also have an impact on the relative position of women in the community and on their access to resources.

In this regard the integration of women in development becomes important. Development programs and policies recognizing the role of women in development facilitate the catalytic role of the agrarian reform program and non farm enterprises in rural development.

It is within this context that a review of the gender issues in rural non farm enterprises and agrarian reform areas becomes relevant. The study will identify the role of women in NFEs and agrarian reform areas and show how various government policies reinforce or impinge on their role (e.g. financial and employment policies). Likewise the role of NFEs and agrarian reform in enabling women to participate in development will also be assessed. Lastly the review will identify empirical issues that need further investigation. These include claims which have not yet been substantially validated by empirical findings.

## **II OBJECTIVES OF THE STUDY**

- a) To review gender issues in development that confront women in general and rural women in particular
- b) To identify the potential role of women in non farm enterprises and agrarian reform areas and the role of the latter in integrating women in development
- c) To identify and discuss the research framework for further analysis of the role of women in farm and non farm enterprises with specific focus on financial and employment aspects

## **III GENDER AND WOMEN IN DEVELOPMENT (WID) ISSUES A DICHOTOMY**

Gender and WID issues have interchangeably been advocated in most of the literature recognizing the role and importance of women in development. As time passes a seeming dichotomy between the two emerges and a thin line between gender analysis and WID is drawn. This dichotomy is briefly summarized as follows:

WID focuses on the important roles of women and on documenting women's inequitable position in society and in the development process. Gender analysis on the other hand considers the activities and responsibilities of both women and men and the similar and/or different impacts that policies, programs and project activities may have on each of them.

From the dichotomy it seems apparent that awareness of the WID issues resulted in the recognition of the use of gender analysis as a more persuasive method of convincing policy and decisionmakers of the importance of integrating gender as a variable in development

#### A *Origins of Women in Development*

The impetus to effect the integration of women in the development process arose from the UN Commission on the Status of Women and the US women's movement. The awareness of WID issues actually began when the UN General Assembly declared 1975 as the International Women's Year with the theme *Equality Development and Peace*. Equality and peace were the predominant themes of most women's movements prior to the declaration of the International Women's Year. Development as a theme emerged when the General Assembly included in the International Development Strategy for the Second Development Decade a phrase stating the importance of encouraging full integration of women in the total development effort.

The economic dimension of incorporating women in development was articulated in Esther Boserup's *Women's Role in Economic Development*. Her argument (which will be discussed in the succeeding sections) legitimized efforts of women advocates to influence development policy not only from the perspective of justice and equality but of efficiency as well.

Three world conferences on women—the World Conference for the International Women's Year in Mexico City in July 1975, the Mid-Decade Conference in Copenhagen in 1980 and the Nairobi Conference in 1985—popularized the concept of WID to governments as well as women. These conferences also increased the awareness of WID issues among developing countries. Parallel conferences and fora, mostly hosted by non-governmental organizations, resulted in free-flowing debates on various issues relating to women and led to the formation of networks and organizations advocating WID issues.

In all the conferences, fora and networking activities for women, the integration of women in economic development has consistently been emphasized. Irene Tinker (1990) noted that the motivation to integrate women into development programming stems from the gender bias that had characterized previous attempts at economic development and so had ignored or undercut women's economic activities. The growing number of women who headed households were particularly disadvantaged—a trend which is capsulated in the phrase *the feminization of poverty*. National planners may have seen women as an unused labor force, but the thrust of the WID argument was that women were overworked and underproductive in their economic activities. Before being available for alternative work, women needed to be relieved of much of the drudgery characterizing their daily struggle to supply basic necessities to their families. (p. 35)

Consequently, the question of how such concerns can be addressed by development programs and policies emerged. Two approaches have often been used: welfare and efficiency programs.

*Welfare Programs* Early programs for women consider them as largely having a reproductive role (as mothers). This paved the way for the formulation of activities which enhance women's domestic roles for instance maternal child health, family planning and free food distribution. While they involved women, these programs only succeeded in increasing their dependency and in magnifying the dichotomy between their productive and reproductive roles.

In this approach, WID concerns were also integrated into development programs by designing projects that support income-generating activities for women. This approach considers economic activity as the key to improving the economic status of women. Most of these projects assumed that women are predominantly housewives who hardly have time for activities outside the home and only need money for supplemental food or clothing. As a result, projects which focused on the following economic activities were designed for women: sewing, knitting, basket making, crocheting, bag making, etc. Other projects with higher profit potential were also identified: drying fruits or making purees, baking, waxing, *batiks*, etc. While these activities provide higher incomes, most of them remain within the female sphere and hence can be categorized as mere extensions of their domestic roles.

*Efficiency Programs* These include projects that allow women to participate in the design and implementation of development programs. They are considered active agents of the project rather than passive beneficiaries. Women are consulted about their role in the planning process and are informed of their specific roles in the implementation of the project. This includes transforming beneficiaries into self-sufficient rather than dependent clientele of development programs. This perspective, which views women as having both productive and reproductive roles in society, provides greater understanding and deeper appreciation of the role of women in the development process.

The disparity in the approaches used in integrating women in development probably stems from the lack of appreciation of what WID is all about, what gender issues really are and how they evolved. The succeeding section addresses these questions.

## B Gender Issues: A General Comment

To better understand gender issues, the following basic concepts and terms need to be defined. This will help the reader appreciate and understand the issues that confront women in development.

*Gender* Gender refers to the social differences that are learned, changeable over time, and have wide variations within and between cultures. Gender is a socio-economic variable relevant in analyzing roles, responsibilities, constraints and opportunities of the people involved. It considers both women and men. Sex, on the other hand, refers to the biological differences that are universal and unchanging.

*Gender Roles* Gender roles are learned behaviors in a given society conditioning which activities tasks and responsibilities are considered feminine and masculine Gender roles are dictated by age class, religion, ethnicity regional origin and history They can also be profoundly affected by changes brought about by development efforts The gender roles of women and men are closely interrelated and may be similar different, complementary or conflicting

*Gender Analysis* Gender analysis is the systematic effort to document and understand the roles of women and men within a given context Key issues include (a) the division of labor for productive and reproductive activities (b) the resources individuals can utilize to carry out their activities and the benefits they will derive from them in terms of access and control and (c) the relationship of (a) and (b) above to the social economic and environmental factors that constrain development

*Productive and Reproductive Activities* A distinction is usually made between productive or economic activities and reproductive or human resource maintenance activities Productive activities include tasks which provide income to the household and community e.g. crop and livestock production handicrafts marketing and wage employment Reproductive or human resource maintenance activities are those carried out to reproduce and care for the household and community They include fuel and water collection food preparation child care education health care and home maintenance Often viewed as non economic they carry no pecuniary remuneration and are usually excluded from national income accounts

These definitions came from an FAO (Food and Agriculture Organization) manual on gender analysis

### C *Gender Issues and Development*

As earlier defined, gender refers to the socially learned behaviors and expectations associated with the male and female sex It changes over time and is affected by the development process itself We will briefly comment on how gender roles are generally affected by the development process

*Mode of Production.* The mode of production employed in the economy has implications on the role of women in rural economies Changes in it affect the sexes in different ways In subsistence economies women usually engage in the production of food crops alone since this is regarded as an extension of their reproductive role (i.e. to augment the family income and ensure that each member of the household has enough) Crops harvested are consumed by the household and are thus not given due economic value The labor spent by women in these activities is often considered part of their reproductive role resulting in low productivity value

However women also engage in cash crops In the household the allocation of labor between cash and food crops depends on the extent of the woman's household chores and the cash income the family needs This allocation is also affected by the male farmer's

non farm income opportunities As his non farm income opportunities increase the probability that the woman would engage in cash crops also increases As the farm output is brought to the market and given economic value the labor she has put in is given higher value increasing her relative labor productivity

As the economy transforms from a purely subsistence economy to one with a more complex differentiation of farm holdings producing output for the market more women mostly from the low income bracket participate in agriculture either as unpaid family workers or as wage workers Their increased participation is often the result of men's outmigration from the farm to find wage employment Thus increased employment opportunities in the wage sector result in an increased participation of women in agriculture Moreover large farms provide women harvesting work

As agricultural production intensifies the division of labor between the sexes changes With production intensification an increase can be noted on women's manual work load On the other hand men's work load increases once a task is mechanized Likewise the length and rhythm of productivity of women's farm work and the value of their labor are affected

*Economic Growth* As earlier discussed women's work and eventual economic contribution are highly influenced by economic structures and the dynamic forces behind accumulation and growth The penetration of market into subsistence agriculture and the introduction of commercial crops have an impact on the productive activities of women For instance the introduction of market and commercialization entails the use of high yielding varieties (HYVs) and new technology which sometimes result in the displacement of women's labor In this regard women's productivity is eroded

Since wage differences reflect relative marginal productivity of both sexes this connotes a degree of inferiority of women's labor This has several implications on the employment of women's labor as well as on the investments in female human capital Thus women's labor is employed in activities that more or less relate to their reproductive role These include activities considered as extensions of their domestic roles vending baking basket weaving etc In view of the notion that women's labor is relatively inferior investments in it are not very attractive This results in the inadequate or limited access of rural women to the various training programs which can improve their productivity

Aside from the inadequacy of investment in female human capital differences in labor productivity by sex may also be accounted for by the differential access to labor saving devices Where tasks are similar women often work by hand while men utilize more advanced technology e.g. machines that spread chemical fertilizers rather than hand tools that spread organic fertilizers, machine rather than manual threshers and so on (Boserup 1970 p 53)



The role of both national and international markets and how women's productive activities are linked to these markets also affect women's productive ability and hence, their income earning potential. These influence their access to resources and consequently their productive potential. Apparently this resembles a cycle that if not broken would result to the disadvantage of women.

*Income Distribution* Rural class hierarchies also alter women's activities. Work performed by women in rural economies differs according to their household's access to productive resources. A woman belonging to the upper income bracket will have greater access to resources (physical and financial) compared to one who belongs to the lower income bracket.

In this light poverty has a profound impact on the gender roles. Rothschild (1991) states in communities and households with very scarce resources gender becomes a salient criterion for the allocation of these resources. Poor households are forced to adopt short and long term survival strategies which involve inequitable allocation of resources that treats preferentially members who are deemed to be the best endowed to help the household to survive. Furthermore while scarce resources are preferentially allocated to men and boys time consuming tasks and responsibilities are more often allocated to women and girls who work more hours per day than men and boys. Beyond the household a powerful gender stratification system that places men in decision making positions is responsible for the designation of funds for education and training primarily for men as well as for the designation of profitable employment and training opportunities as masculine while women are relegated to traditional feminine training and economic activities with limited demand that do not provide them with adequate means to escape poverty (p 42)

## **IV CURRENT RURAL DEVELOPMENT PROGRAMS AND THE ROLE OF WOMEN**

### *A The Comprehensive Agrarian Reform Program*

*A Brief Note* The foundations of the Comprehensive Agrarian Reform Program (CARP) were laid down through a series of presidential issuances which include (a) Proclamation No 131 which instituted the principles for the implementation of the CARP (b) Executive Order No 228 which declares full land ownership to qualified farmer beneficiaries covered by Presidential Decree No 27 (c) Executive Order No 229 which provides the basis for CARP implementation (d) Executive Order No 129 which reorganizes and strengthens the Department of Agrarian Reform (DAR) and (e) Republic Act 6657 which provides a more holistic framework for CARP implementation by defining the priority areas and retention limits of the program.

The Comprehensive Agrarian Reform Law (CARL) of 1988 includes all public and private agricultural lands regardless of tenurial arrangement and commodity produced. The CARL covers approximately 10.3 million hectares of land and 3.9 million beneficiaries nationwide. The two major agencies responsible for land distribution are the DAR for the 3.82 million hectares of private government and resettlement lands and the Department of Environment and Natural Resources (DENR) for the 4.6 million hectares of public alienable and disposable lands. The DENR is also responsible for the issuance of Certificates of Stewardship Contracts (CSCs) to occupants of an estimated 1.9 million hectares of forest land.

The CARP is a total rural development program which has two major components: (a) the improvement of the land tenure system in the country through the implementation of land and non-land transfer programs; and (b) the improvement of the socioeconomic status of program beneficiaries through the timely provision of support services such as legal assistance, extension, information, education, credit, and marketing.

The Medium Term Philippine Development Plan (MTPDP) 1987-1992 emphasizes the implementation of the CARP. It specifically stresses the promotion of social justice and equity by giving the highest priority to the improvement of the welfare and socioeconomic status of small farmers and farm workers and by protecting their right to own the land they till. The Philippine Development Plan for Women (PDPW), the companion plan of the MTPDP, spells out the strategies to improve women's concerns. It ensures that all qualified women in the agricultural labor force are provided the equal right to own the land they cultivate and equal access to agricultural delivery systems and support services needed to make their lands productive. This objective is consistent with the principles of equity and social justice espoused by the CARP.

In the agrarian reform chapter of the PDPW, it is envisioned that rural women will participate in the implementation of the CARP as direct beneficiaries. This gives them equal opportunity *vis a vis* rural men with regard to agrarian reform. However, the lack of sex-differentiated data hinders attempts to foster broader participation and hampers efforts to monitor and give equal footage to women's concerns in agrarian reform.

*Role of Women in the Agrarian Sector* The role women play in the Philippine agrarian sector cannot be overemphasized. Latest data show that an estimated 8.37 million women are in the agricultural sector as farmers, farm managers, overseers, or animal husbandry workers (Occupational Data Bulletin, NCSO 1989). Of the female agricultural workers, approximately 77 percent are in rice and corn farms, eight percent in coconut farms, four percent in sugar farms, and 6 percent in other crop areas. The remaining eight percent are involved mainly in livestock and poultry production. Of the total number of hired laborers, 36 percent are women. Women in rural areas do 40-60 percent of all farm activities, mostly labor-intensive, and form the bulk of the unpaid family labor force.

The visibility of women in most farm tasks are particularly seen in the rice farming system. Women are mostly involved in transplanting, weeding, harvesting, and threshing.

winnowing drying and marketing of palay (National Commission on the Role of Filipino Women 1989) The fact that they also play dominant roles in these activities gives them as much rights as men in owning property such as land and in having access to support services The CARP provides them the opportunity to claim these rights

Women in other countries also perform the same roles as women in the Philippines In Indonesia more than half of the population are women and 78 percent of them live in the rural areas Comprising 40 percent of the total labor force Indonesian women play a crucial role in the farm as well as in household management Farm activities are done by both men and women Land preparation is generally a man's job but transplanting rice weeding threshing and drying are more of a woman's domain On the average Indonesian women spend 3 to 4 hours a day in their own farm Domestic or household work takes about 5 hours or more, which shows that they spend more time at home than in the farm

Women in Malaysia meanwhile comprise half of its population The labor force participation rate of Malaysian women has steadily increased to 46.6 percent in 1980 However it is still significantly lower than that of men at 85.8 percent (Population Census of 1980) Majority of those engaged in agriculture in family farms are unpaid workers In addition to their farm work rural women are also involved in household chores which are classified as domestic work Since Malaysian women are burdened by both farm and domestic work they work longer than men It was found out that 44 percent of them spend 4 to 6 hours on farm work and another 4 to 6 hours on housework while about 47 percent of men work 7 hours or more on the farm a majority of whom (81 percent) do no housework at all

In Thailand women also comprise half of the active work force and most of them (an estimated 6.5 million) are in agriculture (National Policies in Women Farmers in Thailand 1990) Tasks generally performed by Thai women include various aspects of agricultural production food processing animal husbandry inland fishing and marketing of produce

*Constraints to Participation of Women in Agrarian Reform* One of the main objectives of agrarian reform programs is to increase the economic assets of small farmers and provide them a more secure base and better incentives to perform productive activities However ownership of land or any property has been the subject of many contentions one of which is gender related.

While policies may ensure equality in practice women find it more difficult to claim their right to inherit, own and transfer land than men The practice is to bestow title deeds or lifelong tenancies on men particularly heads of households Women who are not household heads have less opportunity to receive land even when their productive activities call for it This practice has constrained their participation in development activities With land as a major factor of production whoever holds the right to it controls its use and disposal Thus women who have less opportunity to own land have limited access to other necessary inputs/factors the acquisition of which are normally tied to land ownership

Similar situations regarding women and agrarian reform issues have been noted in three other Asian countries: Indonesia, Malaysia and Thailand. Studies reveal that certain traditional and institutional factors work against women and consequently affect their productivity. Annex I provides a documentation of these issues.

During the pre-colonial period, Filipino women enjoyed enormous rights and privileges which included the right to own property. However, the issue on repressed women's rights became pronounced during the colonial period when the intrusion of European androcentric values altered the position of women in society. For instance, the Spanish law deprived wives of their right to dispose of their properties, engage in business without the consent of their husbands and hold any public office except the office of the teacher. While the Americans modified the status and roles of the Filipina, land ownership especially in the rural areas continued to be biased against women. At present, there continues to exist many deterrents to women's participation in development programs in general and their access to land and its peripheral privileges in particular.

*Farm Employment* Women in the Philippines are often perceived as invisible farmers while men are considered the full-time and genuine tillers of the land. This happens because most major farm operations such as land preparation, insecticide application, fertilization and irrigation are done by men while women are confined to secondary farm activities such as weeding and harvesting. Women are expected to do most household chores and take care of such family matters as nutrition, bookkeeping and marketing. These activities occupy most of their time and often compete with other productive agricultural activities.

*Education* Most rural women lack formal education or other forms of training, limiting their horizons for other productive endeavors. Compared with rural men who have a literacy rate of 80 percent, rural women have a literacy rate of 77 percent and have lower educational attainment.

*Ownership of Land* R.A. 6657 which provides the framework for the implementation of the CARP explicitly guarantees the equal right to ownership of land and equal shares of farm produce of rural women. However, it can be observed that very few rural women were given Certificates of Land Transfer (CLTs), Emancipation Patents (EPs) or Certificates of Stewardship Contracts (CSCs) because the male farmer is recognized as tiller and head of the family. While the wife is recognized as a beneficiary by virtue of the provisions on conjugal property in the Family Code, the CLT, EP or CSC is issued to the husband.

In case of death or permanent incapacity of the tenant beneficiary, succession to the farm holding tends to be biased against the female children. Rules and regulations covering Operation Land Transfer provides that the ownership and cultivation of the farm holding shall be transferred to the heir who is (a) a full-pledged member of a duly recognized farmers' cooperative, (b) capable of personally cultivating the farm holding, and (c) willing to assume the obligations and responsibilities of a tenant beneficiary.

The second qualification may prevent female children from becoming heirs since the male farmers are considered the genuine tillers of the land. Likewise, family tradition affecting succession usually favors the male children. As a result, more female children tend to be landless.

Under the CARP, land distribution is accompanied by the provision of support services, particularly technical assistance on production, credit, postharvest, and marketing facilities. Considering that rules on land distribution tend to be biased in favor of men, it follows that they have an advantage over women in availing of these accompanying support services.

*Credit* The more likely impact to women of having no ultimate right to land or of being landless is their limited access to credit. Since most lending institutions require land to be used as collateral, a number of women find it difficult to avail of credit from formal sources. They may also find difficulty borrowing from informal credit sources since the latter also use land ownership as a basis for evaluating the credit worthiness of borrowers.

Land, as a basic factor of production, is used as collateral to obtain credit. Financial institutions usually shy away from rural borrowers who need small loans with corresponding high administrative costs and who often lack collateral. In this regard, these institutions require that loans be made on a collective and potential productivity basis. Thus, more often than not, they require rural borrowers to be members of cooperatives or other viable organizations.

There are other gender-specific beliefs that further constrain women's access to credit. Their ability to effectively utilize small loans, their inability to engage in agricultural production and profitable non-traditional self-employment, and resistance and interference of male relatives are a few examples. In addition to household chores which occupy most of their time, women have relatively poor access to training in development skills and non-farm enterprises. These lead creditors to believe that they are less capable of effectively using funds for enterprising activities, limiting their access to credit. On the other hand, male relatives often discourage female members of the family from embarking on income-generating activities because of the household tasks the latter have to attend to.

*Other Support Service* Since productive activities in the rural areas depend on land, the landless have lesser chances of joining farmers' organizations and training programs on skills development and farm technology. Available training and technical assistance on production activities are mostly tailored for men. For instance, most technological innovations developed are designed to lighten the work load of men, not of women. Most of these are designed to ease plowing, harrowing, and fertilizer application, mostly activities of men.

Traditional as well as institutional factors affect the status of women and their access to land. Since access to support services like credit, skills training, and agricultural extension is usually tied to land ownership and/or tenancy, the promotion of equitable access to and control of land by women is critical in ensuring their highest productivity.

This was found to be true not only in the Philippines but in other ASEAN countries as well (Annex 1)

Since they have always been performing their reproductive role rural women are stereotyped as invisible farm workers and housekeepers. This traditional thinking has constrained women to own assets and have institutional linkages. Consequently they find difficulty in obtaining credit, agricultural extension services and skills development training.

In cognizance of the role of women in development, a number of rural development programs and projects have integrated women's concerns. However, there is a need to strengthen these programs and projects to reach more women and maximize their potential as government partners in the implementation of agrarian reform. In this regard, the provision or conduct of more training programs on consciousness raising and skills development for more women in the rural areas is necessary to change their outlook on their traditional roles and enable them to assert their right as beneficiaries and partners in development.

#### *B Rural Non Farm Enterprises*

*Definition of a Rural Non Farm Enterprise* Based on the definition of the Bureau of Agricultural Statistics (BAS) of a non farm income, a rural non farm enterprise (RNFE) may be defined as an activity not related to the actual operations of the farm but is done inside or outside its vicinity. An RNFE though can be related to agriculture. Examples include handicraft making, sewing, *sari sari* store, meat processing and pottery.

On the other hand, an off farm enterprise (OFE) often interchangeably used with RNFE is an agricultural undertaking outside the main activity or operation of the farm. It can be an agricultural activity outside one's farm or an allied agricultural production undertaking such as livestock production and vegetable gardening.

Non farm employment is crucial for the alleviation from rural poverty of the landless, near landless or those who have small landholdings, production from which does not ensure the survival of the household. With limited opportunities in the farm and the seasonal nature of agricultural production, non farm employment is necessary to augment or supplement farm incomes and utilize farm labor during the slack production periods.

Furthermore, rural non farm employment links agriculture and industry. Some RNFEs involve the conversion, processing, packaging and marketing of agricultural products. Thus, they play an important role in the promotion of agro industrial development in the countryside.

*The Role of Women in RNFEs* Tasked with household budgeting, women are often forced to make ends meet when family income is insufficient. Since the men are occupied with the farm's major operations, the women are left to stretch their time to do extra income generating work aside from their farm and domestic chores. This situation

supports the claim that women have longer working hours than men. In other instances however, rural women have non farm employment as their primary occupation.

There are several factors which affect the entry of women into non farm employment. The introduction of such mechanisms as transplanters, row weeders, harvesters and threshers have displaced women's labor in the farm. As a consequence, they are pressured to seek other income generating activities to help support their families. Landless or near landless households also require female members to seek other activities as male members look for work in other people's farms. As the shortage of cultivable land intensifies, non farm or non agricultural occupations have assumed greater importance as the main source of income.

There is dearth of statistics on women's involvement in RNFEs in the Philippines. One reason for this is the definition of RNFEs which transcends agriculture and industrial activities. As such, the contribution of women to non farm production cannot be accurately presented. However, evidence shows that they are very much involved in the RNFEs. In the Philippines, for example, a study on the differential impact of farm technology on men and women conducted by Banzon Bautista and Dungo (1987) showed that women carry the brunt of shortfalls in cash and the ultimate responsibility for the subsistence of their households. To meet budgetary shortfalls, a number of women have gotten involved in off farm and non farm activities. In one village, labor allocation of household members showed that 27 percent of female farm heads and 9 percent of hired female laborers are employed in non farm jobs. However, most of them are still involved in domestic chores, family labor or hired labor.

In Pakistan, 33 percent of women in non agricultural households are engaged in embroidery, tailoring, crocheting, carpet and durrie weaving, hand loom production, pottery and ceramics as well as in construction and food processing. Although incomes from these types of non farm employment are very low, they contribute a lot to the survival of the poor household (World Bank 1989). In Bangladesh, 12.1 percent of rural women indicate non farm employment as their primary occupation and 21.6 percent as their secondary occupation.

*Constraints to the Participation of Women in RNFEs* Rural women experience difficulties in engaging in income generating activities because of their general lack of education and training and their time consuming responsibilities at home and in the farm. This emphasizes the competition between the productive and reproductive roles of women. For instance, the use of traditional farm tools for weeding and rice pounding, as well as tedious household chores such as fetching fuel and water, require many hours of work a day. Given these conditions, the women and their families, especially the children, are prone to suffer from illnesses, general weakness and debilitation. To ease their work, rural women are often forced to seek the help of their daughters, who are consequently drawn into the same conditions of life and often fail to obtain the same educational opportunities as the boys.

The gender stereotyping of rural women has further contributed to their inability to engage in non farm activities. This stereotyping also hinders the active participation of women in rural development projects which aim to increase countryside productivity by facilitating employment in rural non farm and income generating enterprises. Rural women are often thought of as (a) mostly illiterates who cannot be trained effectively and cannot engage in productive non farm activities (b) often burdened with household chores and secondary farm activities having only limited time to participate in skills training and engage in other profitable self employment, (c) capable of coping only with small amounts of credit and handling only small investments and small scale non farm activities (d) more motivated by their families welfare that they would rather spend time doing household chores and caring for their families than be employed in non farm enterprises which require time outside their homes and (e) interested in and cope only with stereotyped feminine occupations such as handicrafts knitting and sewing but not with new traditional occupations that require technical skills.

Several studies have proven that these are not always true and that rural women prefer to be involved in other income generating activities including non farm enterprises to improve the situation they are in.

The gender stereotyping of rural women has limited their access to training in technical skills credit and non farm business opportunities. Rural development programs on women likewise tend to incorporate these in their design. Consequently the effectiveness of women's programs in integrating their concerns and upgrading their plight has been negatively affected.

## V EMERGING EMPIRICAL ISSUES

Some gender issues in agrarian reform and rural non farm enterprises have already been identified. Nonetheless most of these issues need further empirical verification. While they may be true in other developing countries there is a lack of sufficient empirical information to support the claim that such issues exist in the Philippines.

The importance of supporting claims and postulates on gender issues in an agrarian reform program and rural non farm enterprises with empirical evidence is recognized. The need to disaggregate data by gender is further highlighted as gender as variable in development advocates convince policymakers on truly encouraging women to participate actively in the development process. Specifically the issues center around the role of women in these programs and how the latter can improve their bargaining position.

### *A Access to Land Resources*

While the comprehensive agrarian reform program specifies equal right to ownership of land and equal shares of farm produce among rural women there is no empirical evidence whether rural women are able to gain access to land resources. In addition while the



Family Code recognizes the wife as a beneficiary of CARP there is no evidence whether the agrarian reform beneficiaries wives get the same benefits received by their husbands. It should be noted that the agrarian reform beneficiaries access to land resources entitles him to avail of various support services which are part of CARP. These include technical assistance on production credit assistance and provision of postharvest and marketing facilities.

Other relevant questions may be asked. Are women entitled to receive EPs, CLT or CSCs like their male counterparts? If so, can they use these legal instruments to gain access to other productive resources like credit? If not, what are the constraints? Are these constraints non land related?

With the seeming constraints on the access of women to land resources, what proportion of landless rural workers are female? Does the lack of access to land affect their income earning potential and consequently their bargaining position?

#### *B Access to Credit*

The following were identified as gender specific barriers in obtaining credit assistance: (a) lack of assets for collateral and institutional linkages through cooperative membership, (b) women's inability to efficiently and effectively use large amounts of loans and engage in agricultural production and profitable non traditional self employment, and (c) resistance and interference of male relatives.

Despite these barriers, it is argued that women need and can effectively use as much credit as men, save more than men, and have higher repayment rates than men. While there is evidence on the credit and savings performance of women in other countries, no gender specific analysis on this has been done in the Philippines. Geron (1991) documented some informal credit and savings arrangement of women's groups. However, this did not compare women's credit performance and behavior with their male counterparts.

The following are some of the more specific questions that need empirical evidence: Are women better savers than men? Do they have higher marginal propensity to save than men? Do they have higher repayment rates than men? Are women better users of funds? Are they capable of using loans more productively or are they more likely to divert loan proceeds to other non productive activities? How does the allocation of resources in the household affect their performance as creditors and savers?

Answers to these questions will have an impact on the access of women to credit resources, both from formal and informal sources.

#### *C Access to Inputs, Training and Technical Assistance*

Aside from the need to verify if women have access to land and credit, there is also a need to check if women have access to production inputs, training and technical assistance. This is significant, considering that capital inputs should be complemented with human

resource inputs for maximum productivity. The production role of women cannot be harnessed unless they are given appropriate training.

Rothschild (1991) identified the major barriers to women's access to skills training: (a) the lingering of feminine stereotypes regarding appropriate training for women that drastically limits the fields within which women are trained and precludes their training in profitable skills that are in demand because they correspond to basic needs of the local population; and (b) the availability of vocational training to those who have high school diplomas.

In this light the following questions may be asked: Are skills training given to women? If so, are these trainings appropriate to their needs? What types of training should be extended to women: those which improve their productive potential or those which extend their domestic role beyond the household?

#### *D Employment*

The division of labor between sexes is said to be the result of women's reproductive functions, conditioned by the nature of the productive process and by the requirements of a given pattern of growth and accumulation. As a consequence, the household is perceived to be the focal point of women's work since it is here where activities related to physical reproduction are concentrated. Women's mobility is restricted as a result of this function. However, this varies in degrees of intensity among societies.

As a result, women's productive activities are often those which are extensions of their household work and those which imply a low degree of physical mobility, since the care of children automatically reduces mobility. These tasks include food processing, taking care of domestic animals, handweaving, and handicrafts. In view of this, women's involvement in production is perceived as secondary to their pre-productive activities, resulting in their marginality and secondary role in production. Thus, women's earnings are considered as complementary and not as primary source of family income. This may be one of the reasons for women's low earnings and wage discrimination.

Further research is needed to check if these claims are true in the Philippines. In addition, there is a need to document the actual role of women in rural non-farm enterprises. The claim that most women are not able to engage in non-farm enterprising activities must be empirically verified. Do women engage in RNFEs? If so, is this considered part of their productive or reproductive role? Are incomes from RNFEs considered supplementary to or part of the whole family income? What percentage of the rural female population engage in RNFEs? Of those engaged in non-farm economic activities, what proportion is female? Are they owners themselves or simply workers? How do their roles affect economic decision-making in the family?

## **VI SUGGESTED FRAMEWORK OF ANALYSIS**

Gender as a crucial parameter in social and economic analysis complements rather than competes with the variables of class ownership occupation income and family status These can be verified by treating each member of the household as a separate sample unit rather than treating the household as one unit in itself This will assist researchers in carefully analyzing the role of each individual in a household Using this framework the allocation of resources among household members can be easily studied The impact of the allocation on the role of each individual inside and outside the household can then be determined

Analysis of gender issues should take the perspective that household members face two types of problems simultaneously one involving cooperation (adding to total availabilities) and the other conflict (dividing the total availabilities among household members) With this in mind the division of labor between sexes and the relative access to resources of each member can be better understood Specifically the question who produces what and earns how much may be accurately answered

## ANNEX 1

### Women in the Agrarian Sector Other Countries Experiences

**Indonesia** The Indonesian 1988 Guidelines of State Policy stipulates that overall development requires maximum participation of both men and women in all fields. Therefore women have the same rights responsibilities and opportunities as men to participate fully in all aspects of development (Women in Agricultural Development in Indonesia, 1990). The major national policies on the promotion of the role of women in development include (a) the creation of equal educational opportunities for both men and women (b) the eradication of female illiteracy especially among female workers (c) the creation of more and wider employment opportunities for women (d) the promotion of training for increasing the skills and productivity of female workers (e) the development of safety norms for the protection of female workers and (f) the maintenance and control of enforcement of law which lay down equal rights for women.

Programs and projects which promote the role of women in development can be classified into four categories (1) education and training (2) family welfare (3) manpower and employment, and (4) socio cultural environment. Most of these programs and projects are intersectoral and directly coordinated by the Ministry for the Promotion of Women's Role. However due to the broad concerns of the Ministry most women in the rural areas are still wanting in assistance. Moreover there is no specific program which addresses issues relating to women and land ownership.

Even though the national policies on women are in place programs which direct women in their economic roles and their role in the development process are still relatively scarce especially in the rural areas. At present, development programs for rural women often stress the role of women as mothers with all the responsibilities the term implies. These programs include sewing cooking sports religious teachings health services collective gardening and home garden improvement.

In addition female farmers usually have little access to the regular agricultural extension programs. The very nature of programs available to women limits their horizons to other productive activities and their awareness regarding their rights. This is further hampered by the low educational level of women (literacy rate of 74 percent) which constrains their use of extension methods requiring reading or writing. The nature of these programs has not helped create awareness in women on their right to own land.

The land distribution program while aiming to benefit small farmers further weakened the position of women as land can only be registered in the husband's name. Traditionally women have access to land in their own right. They are entitled to a share of property through land transfer inheritance or divorce cases. However land is normally registered in the name of the household head (usually male). Female heads of households comprise only 1 percent of the total number of households in 1980. With the high rate of divorce in

Indonesia (44 percent of Islamic marriages) more women gain ownership of land. However, most women remain as household heads only for a short time since they usually remarry soon after divorce. The limited ownership of land by women often constrains their access to programs like distribution of inputs, provision of credit and extension services for which ownership certificates are often obligatory.

Emphasis is now given by the Indonesian government to improve extension programs for farm women. Notably, programs for women have shifted focus from social issues to more economic oriented ones. Productive activities for gaining more income, especially from off-farm activities, are now being emphasized. Policies which ensure the access of women to land where they can be registered as landowners (either as sole owners or co-owners) are also being further improved.

**Malaysia** Although rural women in Malaysia play an extensive role either in the traditional farming sector, resettlement schemes or in the estates, they have remained as invisible workers and have largely been ignored in the planning and implementation of agricultural development programs. The fact that a considerable proportion of the farm women are also household heads has also, by and large, been ignored. Consequently, rural women have less access to economic resources such as land, capital, technology, credit and training services.

A number of other constraints also deter their rapid assimilation into the mainstream of agricultural and rural development processes. These include low educational and literacy levels, high mortality rate, low participation in science and technology and the existence of a number of socio-cultural values less supportive to the advancement of women.

During the traditional agrarian system before the colonial rule, economic contribution of women in the production process was recognized by the customary law of inheritance. This law provided both male and female children equal access to property upon the death of their parents. Thus, women were granted customary rights to land. With the advent of British colonialism, rural women's economic status was eroded and reconstituted. For example, the institutionalization of private property implied that inherited property could no longer be automatically divided equally between men and women but on the basis of the heir's capability to work on the land.

The introduction of plantations also affected gender relations. Men became dominant in the cultivation of rubber while women remained in the subsistence sector. Smallholdings were usually registered in the man's name. Likewise, men had relatively easier access to cash income, e.g. rubber smallholders and estate workers. This meant that men's work were valued more than women's non-waged work in subsistence production. Male dominance in the cash economy resulted in the (a) treatment of women as subordinate to and dependent on men, (b) limited access of women to the political sphere of social power and decision making, and (c) view that women's earnings are supplementary to the male wage which was regarded as the primary source of family income.

Even after the colonial rule when land settlement schemes were developed under the Rural Development Plan of the 1950s and 1960s the New Economic Policy of 1969 and the National Agricultural Policy of the mid 1980s the selection of people to the schemes was based on the characteristic of the male household head. In the early implementation of the Federal Land Development Authority (FELDA) scheme for example only married men were considered as eligible settlers. Later however the policy on land ownership was revised where the wife or one of the children can inherit the title upon the death of the husband. The wife also inherits half the property in the event of a divorce.

The Sarawak Land Consolidation and Rehabilitation Authority (SALCRA) in Sarawak in East Malaysia also adopted the same land tenure principle used by the FELDA. While men and women both have full and equal rights of access to land and inheritance certificates of ownership were registered in the name of the household head. Since there was shortage of land settlers received only a few acres of land for plantation crops without the additional land for paddy and garden plot which were supposed to be provided also. As a consequence women were uprooted as shifting rice cultivators to plantation cash croppers where they lost control of the decision making powers they previously had over their paddy production. It should be mentioned that as plantation cash croppers they are treated as secondary workers or helpers.

Various programs for farm women are currently being implemented by many agencies in the country. Efforts are being done to shift programs from the traditional home economic activities to income generating activities. Common to these programs is the establishment of women farmers groups at the village level to encourage participatory planning and implementation of programs.

Steps are also being undertaken to ensure that women in rural areas may become farmers in their own right, especially in view of the substantial rural outmigration and that extension services may be designed to cater to their special needs. Complementary to these women's access to land, water, credit information and employment are being facilitated by the provisions of functional education to women.

**Thailand** The lives of the Thai farmers are governed by the matrilocal kinship system, a social arrangement where the grown up son moves into his wife's family network. This arrangement forces the remaining children, including women, to take up the responsibilities left behind by the married son. Since the establishment of the Thai kingdom, the men have been forced to engage in warfare with neighboring states. Under the feudal system, male farmers often owed their landlords obligatory labor services. This drained off male workers from the farms, obliging women to take on the tasks of men. This eventually resulted in rural married women concentrating more in family farming and agricultural wage work.

Although there is diffused sexual division of labor in the farms between men and women, the traditional belief that the male household heads are the fore legs of the elephant and the women as the hind legs is still being adopted. This tradition coupled

with the limited land for distribution/private ownership considering that almost 40 percent of the land in Thailand are state owned resulted in most available lands being registered in the name of the male household heads

The same tradition also affected the implementation of programs involving women. Most agencies mandated to strengthen the role of women farmers regarded women as mere housewives responsible for home management activities food preparation and preservation household maintenance health and sanitation. The role of women in agricultural production management and marketing was not sufficiently given importance. Thus farm women did not have adequate access to information and training on new technologies. The exclusion of women farmers from agricultural development programs has resulted in the retardation of agricultural productivity and the failure of rural incomes to rise faster than when both men and women were taught improved farming methods. Moreover a growing gap in the earning power of men and women has been created. As a result less women find farming worthwhile. In fact during the past five years the number of female farmers in Thailand has decreased more rapidly than that of male farmers.

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