



FAO European Commission on Agriculture

Working Party on Women and the Family in Rural Development

19th Expert Meeting

**Rural development through diversification of jobs and incomes
Focus on gender-responsive micro-finance**

Summary Report and Draft Policy Notes and Recommendations

25-29 September 2006, Pécs, Hungary

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Focus on gender-responsive micro-finance**

Report of the 19th Expert Meeting on Gender and Rural Development

FAO/ECA Working Party on Women and Family in Rural Development

25-29 September 2006, Pécs, Hungary

I. INTRODUCTION

The FAO/ECA Working Party on Women and the Family in Rural Development (WPW) 19th Expert Meeting (EM) on *Rural development through diversification of jobs and incomes – Focus on gender-responsive micro finance* took place, at the invitation of the Ministry of Agriculture and Rural Development of Hungary, in Pécs from 25 to 29 September 2006. 37 participants attended the EM from 15 countries (8 EU countries and 7 non-EU countries). The main theme of the EM focused on policy approaches and micro finance projects to improve the economic and employment situation of rural women and to respond to needs of women entrepreneurs, but, as in the past meetings, an equally important part was the exchange of national and project experience by participants.

The WPW is a FAO European Commission on Agriculture statutory body, active for more than four decades, that addresses issues of women in agriculture and the rural areas in the European Region. The purpose of the WPW is:

- to promote the role of rural women and their families in development processes;
- to encourage the professional development of rural women;
- to formulate policy recommendations regarding research, extension, training and education and
- to promote cooperation between institutions, agencies and organizations for the integration of rural women in development throughout Europe.

The WPW is a relatively small entity and activity but its value is in the network of people, specialists and institutions it brings together to exchange experience on mainstreaming gender issues in agricultural and rural policies. The FAO Sub-regional Office for Central and Eastern Europe supports and provides secretariat to the WPW since 2005, as gender aspects are an important element of FAO activities in the Central and Eastern Europe and Commonwealth of Independent States sub-region.

Each year a different subject is chosen for the EM, corresponding to the interests of country groups. In 2005, in Krakow, Poland, the 18th EM reviewed the experience and role of women in rural tourism seen as a way of diversification of incomes, creation of jobs and attracting business activities to rural areas. It was found that rural tourism – thus tourist services in rural areas, and in particular farm tourism, where providing tourist services is combined with and based on resources from the farm, are developing rapidly and in many farms and regions are an important source of additional incomes. The exchange of experience on rural tourism during the EM in Krakow showed that most often it is rural women who start, develop and benefit from farm tourism and, as well, also rural women do most of the work, experience the stress and have to learn new skills. The experience of the various training and support projects and programmes in Western Europe countries, that offer support and financing to

rural female entrepreneurs were reviewed with recommendations for better focus to help women entering the tourist services market.

In 2006, following the United Nations Year of Micro finance in 2005, the EM examined and discussed the role micro finance plays – or not – in helping women entrepreneurs to start or expand a new business. Papers and presentations reviewed the experience of projects in countries of Central and Eastern Europe, the Commonwealth of Independent States and the experience of selected Western Europe countries such as Ireland, Italy, Norway, and Sweden. In particular, extensive presentation and discussion took place of the successful Hungarian reforms and transition experience in support of rural development and creating jobs in stagnating rural areas.

The EM was organized at the invitation and with the support of the Ministry of Agriculture and Rural Development which is acknowledged with appreciation. Special appreciation goes to Mr Fulop Benedek, the MARD Administrative State Secretary responsible for cooperation with FAO for his continuing support to FAO activities and to Ms Marianna Kovacs, Deputy Director General of the Department for International Relations at MARD who supported the event preparations. The visits in Pécs and the Baranya region allowed the participants to acquaint themselves with the problems and development potential of the region and the experience of on-going projects to support rural development. Special thanks are due to the EM organizers and resource persons:

- Mr Dezső Kovács, Professor of Sociology at the Gödöllő Szent István University who was responsible for the organization of the program in Pécs, including the above insightful study visits,
- Ms Una Murray, Gender and Development Consultant who provided guidance on rural development approaches with focus on gender, and introduced the FAO manual for teaching and training in gender issues, the Socio-Economic and Gender Analysis – SEAGA methodology developed by the FAO Sustainable Development Department, to which an important part of the EM was devoted.
- Ms Anne Nicolaysen, Household Research Management Officer, Gender and Population Division, who presented FAO work in gender mainstreaming and
- Mr Tomasz Lonc, Policy Officer, FAO Sub-regional Office for Central and Eastern Europe who provided secretariat for the EM.

The EM participants expressed appreciation to the Ministry of Agriculture and Rural Development of Hungary for the hospitality and support provided. Appreciation and gratitude were also expressed to the Pécs region authorities for the excellent organization of the study tour and facilities provided. Special appreciation is expressed to International Fund for Agricultural Development for supporting the participation and presentation of gender-focused projects in Armenia, Azerbaijan and Bosnia and Herzegovina and the actual field work in assessing loan applications and disbursement of loans that allow women entrepreneurs to go into business or expand activities.

Expert Meeting objectives

The objectives of the Expert Meeting (EM) were to

- share the experience of Western Europe, Central and Eastern (CEE), and South-Eastern Europe and the Commonwealth of Independent States (CIS) countries in rural development through diversification of jobs and incomes;
- compare and discuss country experiences in rural entrepreneurship and micro finance;
- distinguish between factors that affect rural women and men in their roles and attempts to (i) diversify incomes and (ii) obtain financing for rural development and entrepreneurial activities and
- identify factors and approaches that have contributed to success of rural development projects in various countries and in the Pécs region (visits during study tour).

The subject of the EM was selected to match the needs of rural female entrepreneurs that wish to benefit from using rural finance programmes to develop their businesses. This was approached in the context social and economic structural changes during the period of transition to a market economy and against the background of continuing patriarchal gender roles that remain a challenge for rural women in some countries. The EM facilitated an exchange of ideas and experiences among rural development practitioners in Europe with a view to promoting gender equality and directing attention to the specific challenges for rural development policies. The extensive presentation of the Hungarian experience – a successful transition economy - allowed to assess if the challenges faced by women in rural Hungary – and the policy approaches and instruments are similar to those encountered by in other countries.

II. NOTES ON EM PAPERS, PRESENTATIONS AND DISCUSSIONS

During the EM, the country experience in rural development at three levels: (i) national programmes and role and approaches of ministries and Government agencies, (ii) regional and community level and institutions that support – or not – women entrepreneurs and (iii) NGOs that emerge in the CEE and CIS sub-region, with focus on addressing gender issues, was presented at length by national specialists from Azerbaijan, Armenia, Georgia, Hungary, Latvia, Moldova, Slovakia and Serbia.

The experience of six rural development microfinance projects– or with a key microfinance component in Hungary was also presented in view of their contribution to the agricultural market reforms and revitalizing the countryside. In addition, the experience of Hungarian Statistical Office in retabulation of the agricultural and population census to obtain gender-sensitive data was presented.

The material and experience presented may be grouped as below, reflecting on one hand, the actual practice and activities discussed during the EM, on the other, indicating the related policy issues and areas of support, thus:

1. mainstreaming gender issues in rural development by policy makers, regional and local government and involving rural communities and NGOs
2. building and/or reforming institutions at all levels to mainstream gender into rural development programmes and counteract formal and informal discrimination of women in rural development programmes and economic activities
3. microfinance projects and in particular microcredit as a tool to facilitate access to financing and entry of women entrepreneurs into business and
4. review of available methodological approaches and training tools, such as FAO SEAGA and methods for gender-sensitive retabulation of census data.

The experience of Hungary in micro credit in support of rural development

Gender issues and their mainstreaming are addressed by the Ministry of Agriculture and Rural Development of Hungary (MARD) as part of the policy formulation and implementation of Common Agricultural Policy in Hungary for the financial perspective for 2007-2013¹. This, it was noted is the case for all EU New Members States that joined in 2004 and in 2007. Gender issues are seen in the context of preventing depopulation and degradation of depopulating, as a rule of the peripheral, rural areas. The main approach is strengthening rural businesses, this mainly through the EU Leader + programme.

Gender mainstreaming is a part of MARD's concern and responsibility with ensuring equal

¹ Based on the presentation by Mr Fülöp Benedek, the MARD Administrative State Secretary during the EM.

opportunities for minorities, e.g. the Roma but, at the same time it is seen as an instrument to not only revive rural areas through investment in infrastructure but also preserve the cultural and natural heritage, folk art and traditional crafts. Policies aim to enhance the capacity of women entrepreneurs to acquire new vocational skills or move to new jobs and diversify sources of incomes and reduce disparities and improve the standard of living but also to alleviate unfavourable demographic structure problems in rural areas.

PRIMOM Foundation for Enterprise Promotion

As part of the presentation of the institutions and experience of Hungary in rural development support programmes, with focus on micro credit female entrepreneurs, Mr István Kovács, PRIMOM Foundation for Enterprise Promotion, introduced the Hungarian Micro finance Network (HMF). The Network, built with the support of the 1990s EU PHARE programme, at present aims to implement the EU Lisbon objectives to improve competitiveness through support to development of micro- and medium-sized enterprises through

- micro credit
- counselling and
- training.

Micro finance is seen as an efficient tool to reduce social and economic exclusion of social groups at disadvantage and, in particular, for starting entrepreneurs that do not succeed when applying for standard bank loans. The advantage of the HMF is providing integrated services at low transaction costs, with some 15 years' experience in EU projects' and programmes, readily available procedures and in line with the National Development Plan II for the 2007-2013 period. The SMEs client group in Hungary numbers some 830 thousand enterprises (95 percent of total number), employing up to one million workers (37 percent of total). Between 1992 and 2005, 25 thousand micro credit allocations were made for a total amount of about US\$195 million; it was noted that depending on the region, women entrepreneurs account for up to one third of loans.

AVHGA Rural Credit Guarantee Agency

The Rural Credit Guarantee Agency (AVHGA) that started in 1991 with EU Phare financial and capacity building support provides direct credit guarantees for SMEs that lack collateral, start ups with no credit history and sectors considered risky, such as agriculture. Women entrepreneurs are not considered a special risk group. The total value of guaranteed loans so far has reached €1.3 billion for enterprises employing some 135 thousand persons, with women entrepreneurs accounting for one out of five guarantees. Worth note is the fact that two thirds of this client group were women over 40 years old and mainly in farming as such, rather than non-farm rural activities. AVHGA cooperated closely with SAPARD and presently supports the AVOP Agricultural and Rural Development Operational Programme and Leader +. The 2006 new credit guarantee product, offered by the AVHGA for SMEs – the KALAKA – was introduced to facilitate access to loans for establishment and start up of rural services, for young entrepreneurs and country tourism is linked to the European Investment Fund line.

Somogyhárság Village Revival Project²

The participants visited the Somogyhárság Village Revival Project in the Szigetvár area, one of the most disadvantaged in the Baranya region. With high unemployment, the area is most disadvantaged from the point of view of rural development and, thus, one of the main beneficiaries of support programmes, in line with Government Regulation 64/200 (IV.15). Gender differentiation is evident on the labour market, with women in a more difficult situation compared to men. Family related duties

² See annex for more detailed description.

and obligations force women to leave the labour market for many years. This is in particular characteristic for women that have a low level of education and/or outdated qualifications, as well as those that are over 40 years old and live in economically stagnating areas. The project offer a unique opportunity to obtain certificates of training and skills that will help women to re-enter the labour market and earn incomes. Furthermore, the process of getting a job brings about positive psychological changes in terms of the women's self confidence and assertiveness.

*Szigetvár Savings Bank*³

The Szigetvár Savings Bank in Pecs, the largest savings bank in Hungary has over the years expanded from rural to city financial markets but focus remains on rural clients. The Bank management invited discussion of adjusting lending and financial services to the specific needs of female entrepreneurs. On one hand, no discernible cases of discrimination were found, on the other, no special or focused services were provided for female entrepreneurs who benefited from lending for SMEs. The Bank management exercises special care to support female staff and create an enabling environment to combine work obligations with family responsibilities. The current Hungarian legislation allows considerable field and financial resources for this purpose but no less important is attentive management of human resources and special social activities for integration of staff's families.

Selected CEE and CIS country experience in rural development with focus on micro credit and women entrepreneurs

Armenia⁴

Armenia continues to experience significant rural poverty despite GDP growth. Micro finance projects manage to reach outlying areas, despite higher costs of work with such clients; the change from asset-based collateral requirements to cash flow-based lending was successful, all the more that most loans for the time being are for marketing projects rather than farming. In some projects, no formal collateral was required with reliance on group guarantees.

NGOs involvement was a key element of success of the micro credit projects. Focus is on assisting rural women over 50 years old that require new skills to re-enter the labour of services market as well as women that have to assume new social and economic roles once men have migrated in search of jobs. The project offered small scale loans but its impact and merit was in building women's self-esteem and social capital in communities, developing entrepreneurial skills with less focus on socially vulnerable groups.

Azerbaijan⁵

In Azerbaijan during the second stage of economic and agricultural reforms, one instrument to support rural entrepreneurs are the loans offered to SMEs by the National Fund for Entrepreneurship and another is the new legislation on leasing of, among other, farm machinery and assets. Both are intended to fill in the void in rural services and infrastructure that appeared following the dissolution of state and cooperative farms and procurement and marketing systems. An IFAD project in mountainous areas provides an opportunity to purchase breeding stock and enter livestock production, including as priority women farmers. While amendments in legislation have removed any gender

³ See annex for more detailed description.

⁴ Gayane Mkrtchyan: Gender responsive micro finance in Armenia

⁵ Tarana Bashirova: Rural development through diversification of jobs and incomes; Focus on gender-responsive micro finance

discrimination, experience has been recorded of male staff in banks not ready (and willing) to work with women entrepreneurs and, on the other side, lack of experience in analysis and providing credit applications from farmers. The Azerbaijan projects have positive experience in working with farmers and clients in rural and less favoured areas through involving municipalities and farmers groups. The IFAD projects have developed a well functioning approach and servicing of the micro credit.

Georgia ⁶

In Georgia agriculture remains the main source of incomes, food and condition to maintain food security for the rural population that continues to account for almost one half of the total population. It is also the rural population that suffers most acutely from collapse of infrastructure, poor access to education and health services, water shortages and the energy crisis. Against this background the dominating form of employment of women in rural areas, thus work in small family owned farms without remuneration, is in particular an acute constraint to improving women's economic and social position.

The gender factors proposed to be considered by the Government include (i) allocation of budget resources to mainstream gender issues in reform of the labour market and social policy, (ii) ensuring social safety and security for excluded population groups, e.g. in peripheral regions or minorities and (iii) projects to enhance opportunities for women's economic activities, primarily through professional and vocational training.

Moldova ⁷

The experience of Moldova as part of the Government Agriculture and Rural Areas Revitalization Program and the World Bank Rural Investment and Services Project in rural development support projects highlighted the potential conflicts between support for SMEs and ensuring their competitiveness with other businesses, noting the concentration of SMEs in urban or peri-urban areas, thus leaving peripheral rural areas out. Rural support measures in the country have been, as a matter of principle, harmonized with EU legislation, including the relevant institutional framework and targeting excluded population groups or areas where these concentrate.

In line with EU legislation approximation, the measures used are transparent, focused and support specified outputs and extended for a defined period of time. Leasing was found a useful approach as it resolves the problem of collateral, in most cases not available. A main part of the effort was the establishment of viable rural micro finance institutions that will continue once donors and IFIs have left.

Romania ⁸

The case study on community development to foster growth of social capital in a semi-peripheral village of Mera, near Cluj, Romania, implemented by the Diakonia Foundation, focused on rural women as one of the excluded population groups. Emphasis was placed on self-organization of women's activities, according to own and accepted priorities that resulted in enhanced self-esteem. NGOs appeared to perform better than government institutions.

⁶ Helena Rusetskaia: Overview of challenges and perspectives for rural development in Georgia

⁷ Anatol Palade: Moldova experience in rural development projects with focus on micro finance

⁸ Eniko Veres: Gender-sensitive community development in Romania

Hungary and Romania cross-border cooperation ⁹

As part of the EU Interreg III funding cross-border cooperation between Hungary and Romania is supported to overcome isolation of remote rural communities in border/frontier regions that have problems in links and communication with the capital or regional centres of the respective countries. The experience of EU Leader projects was built on, including building a researchable database on rural development expertise in both countries and manuals for farmers and business persons. The projects main role is to act a much appreciated forum for practitioners in rural development, including experience of accessing EU funding in the EU New Members States with different time of membership.

Serbia ¹⁰

Rural development projects in Serbia tackle problems of transition to a market economy but, more specifically, also problems in rural areas resulting from out migrations, mainly of male labour force. Some data is available on women's higher share in unemployment and men's higher ownership share of assets but more data is needed on rural poverty, labour mobility in order to better target support. Micro finance projects are only starting in Serbia, due to legal impediments and will probably link loans to land ownership. There is positive experience of regional agencies responsible for gender equity (northern Serbia) through support to SMEs and advice centres for female entrepreneurs. No particular gender-sensitive measures are present in national legislation although gender-based discrimination is excluded and continuing high level of centralization of decision making and resources allocation makes targeted support difficult. The Integrated Milk and Dairy Development Project is successful since it activated women's groups, resulted in upgraded milk production and improved provision of inputs to increase productivity and ultimately improved market access.

Slovakia

The role of micro credit in support for rural development in Slovakia was presented in the context of the National Rural Development Plan, part of the implementation of the CAP since 2004. The INTEGRA Micro Fund programme in particular offers loans and matching training for female entrepreneurs as well as the VOKA micro credit for small scale entrepreneurs in rural areas. In turn, the Micro Loans and Loans Support programmes and, in a specialized area, the Tourism Development Grants Schemes are operational since 2002. The targeted support for the agri-food sector includes:

- investment in agricultural holdings;
- development of processing and marketing of agricultural products;
- forestry;
- land consolidation;
- diversification of agricultural activities and
- training.

⁹ Andrew Fieldsend: Cross-Border Centre of Expertise in Rural Development

¹⁰ Dragana Tar: Experience of rural development projects in Serbia; Gender support to rural economy

III. SELECTED EM CONCLUSIONS AND RECOMMENDATIONS

Rural development programmes and policy experience

The discussion of particular countries' experience focused on constraints faced by rural women entrepreneurs in access to land, credit, marketing infrastructure as well as appropriate equipment and technologies to start businesses and provide services of required standard and at competitive level. Many female entrepreneurs experience problems with utilization of idle resources no longer used for, such as buildings, as considerable investment is required to turn these into services facilities and return on such investment is slow. While in a number of countries, specific and targeted advisory services are available, in many appropriate extension is not available or not accessible in distant and peripheral regions.

Rural policies are expected to tackle issues such as

1. rural development in depopulating and stagnating areas, if only to prevent their degradation and ensuing loss of infrastructure
2. bringing women that lost jobs in former cooperative farms and state enterprises back into the labour market; this will require extensive and expensive vocational training skills, taking into account the women's obsolete professions, often low formal education and practical vocational skills in demand in a market economy, the target group being women over 50 years old
3. reviving and possibly subsidizing social services, from public transport to kindergartens, in economically depressed areas that would allow women to undertake at least part-time work also outside of their home village

The following main points and policy issues were singled out as being of key importance for policies and support programmes for sustainable rural development, with focus on gender-related aspects:

1. An integrated approach and thus based micro finance programmes to support sustainable rural development, recognizing dangers and constraints to single objective programmes and projects that rapidly run into barriers;
2. Micro finance projects were recognized as a key and promising instrument to support multi-functionality and pluri-activity in rural areas with a view to
 - a. diversify economic activities
 - b. generate local jobs and increase incomes
 - c. improve access to jobs for women excluded from labour markets in the course of market transition and
 - d. a promising measure to prevent depopulation of rural areas and out migrations and thus sustain rural settlements and
3. Micro finance projects may be a useful instrument to utilize idle farm land and other rural resources and revive less-favoured areas.

Micro-finance and gender-sensitive indicators

The EM afforded an opportunity for both an exchange of experience in selection and use gender-sensitive economic and institutional indicators and an introduction to the experience of Western Europe countries in this field. It was noted that these indicators will vary depending on the level, e.g. central government to field level but effort should be made to quantify impact of micro finance projects.

The indicators may include

1. recorded/quantified support to development or rehabilitation of rural infrastructure
2. increased number of clients and stakeholders down to the eventual impact on employment structure and new activities in the area
3. availability of micro finance products, including ratio of loan applications and disbursements and graduation of preferential micro finance clients to regular banks and assessments of borrowers improved creditworthiness status
4. appraisals of increased links to market and cash flows in farm and rural households
5. share of staff in rural institutions aware and sensitive to gender issues

Project implementation experience

The EM afforded an opportunity to review the actual, on-the-ground experience of projects in rural development with focus on gender. While the dimensions of food insecurity and local conditions are obviously different in countries and continents, in one case - the experience of a South Africa project working with subsistence farmers and assisting these to enter local markets at village level was found to be of interest, in particular ensuring not only increased cash flows to the household once poultry is marketed but as an additional effect, improved nutritional status of the farmer family.

The experience of Norway in working with immigrants entering rural communities, finding jobs and also of work with other disadvantaged or excluded population groups was found to be useful. In both cases, the emphasis of the projects was on identifying new markets and skills that merit investment in terms of training and capital, through microcredit, that will allow minorities and women to find a niche in the changing markets.

The example of the experience of Ireland where rural EQUAL projects started with identification of barriers for women entrepreneurs, such as lack of collateral or family and household duties making regular work outside the village impossible was presented. EQUAL is a successful laboratory for piloting gender mainstreaming, from improving visibility and gender awareness to building special financial packages and standard procedures for investors. There was debate whether specialist agencies only for gender can be successful or can gender be addressed as part of programmes for many disadvantaged groups.

Swedish and Norwegian experience presentations provided very useful insights on these countries' extensive experience on assisting women to develop positive attitudes and overcome stereotypes, avoiding an addiction to dependence on social benefits and introducing innovative approaches to starting small rural businesses. The design of special and adapted financial packages was key of success in all projects, e.g. avoiding group guarantees if not acceptable to participants, working with small groups of participants, designing efficient management, networking and ensuring adequate counselling and business advice.

Gender-sensitive statistics

As concerns the matter of gender-sensitive statistics, the issue was raised if Ministries of Agriculture are indeed the institutions to be responsible for such retabulation of data, perhaps as part of their growing involvement in rural development programmes. Ministries do need data for instance on labour resources by farm types, thus fewer women employed in market oriented farms but subsistence farms providing jobs and food security, as well as housing, to elderly female farmers that cannot find jobs elsewhere. Hungarian census data retabulated by gender criteria confirmed that while (i) men and women account for a similar share of the rural labour force, (ii) women have lower share in farm and land ownership and (iii) female

farm owners are as a rule older than men (inherited subsistence farms) and lastly, (iv) women farmers dominate in groups of subsistence small-scale farms and production and sales of low value products. These are considerations that have to be addressed by support policies.

Themes re-occurring during EM: gender policies, microfinance, entrepreneurship and communication

Through the EM presentations, participants realized that more or less same gender related problems in rural development through diversification of the jobs and incomes occur in all countries. The EM served well to present different approaches required in each country.

Formal and real gender equality

It was highlighted that gender equality is often written and present on paper, but only lip service is paid to such issues. Gender equality issues are often in reality not practiced or implemented. Although many countries in the region have policies and legislation, on the ground compliance and implementation are lacking. This is particularly true for institutions implementing rural policy and formulation of legislation. Few examples of documented gender-based discrimination were found but a clear lack of policies and programmes to specifically support female rural entrepreneurs that constitute a major part of the rural unemployed and excluded from labour markets was also noted. It was noted that while, for example, there is no formal discrimination to employ pregnant women, employers express concern over the obligation to keep a work place for them while on maternal leave and, depending on the country, the obligatory payments to cover part of the social security.

In many countries in the region, the actual situation on the ground in terms of gender equality differences is not clearly known. Reliable statistical and analytical information is needed, for example, on issues such as the effects of migration in particular countries and highlighting trends in terms of gender and how migration affects role of women in rural areas.

Those working on rural development projects and attempting to diversify jobs or income require comparable data for men and women labour force. Such data will help to illustrate and prove the actual situation. In terms of collecting information on the position of both rural women and men, it was suggested that a common/joint methodology should be employed for data collecting; it was reiterated that FAO SEAGA is useful approach in this respect.

Actual access to microfinance

Mere access to microfinance in itself is not a solution. Microfinance must be accompanied by further services, especially for women. A multi-level and integrated approach is a good practice for rural development through diversification of jobs and income. Integrating approaches with local partners allows each organisation to build on its' strengths, and ensure that no one organisation is trying to cover all aspects of the problem. Initiatives should also be local, and involve local civil society organizations.

Issues from some presentations highlighted the problem of collateral for women farmers and entrepreneurs and group guarantees for loans was found to be useful; participants from some countries wish to explore these technical issue further during future EMs.

Sustainability of projects to support role of women in rural development

For rural development initiatives to be sustainable, projects must have a 'bottom-up' approach. Any initiative must begin with consultation of rural women. A women-led process should be adopted for many rural areas. Women should be asked for their opinion before a 'project' is designed.

Women require self-confidence and introduction to enterprise culture

Women require self-confidence. It was noted during the EM field visit that the women involved in projects, met by the participants were extremely shy initially. Networking and meetings are very important for rural women. Because women have multiple burdens, they require more and specific help in starting a rural enterprise initiative. However rather than focusing on weaknesses, building on women's strengths was suggested as a way forward. Thus economic development opportunities for women should build upon their existing skills. A new skills base can be explored, but it should emanate from existing skills. There is often too much emphasis on women's formal education. However, building on women's knowledge does not have to focus on women's formal education. In this context, linkages between formal education and vocational education and training along with agricultural extensions and universities working in rural area should be developed.

Communication and dissemination of good practices

Many EM participants felt that a focus on good practices and continuous dissemination of positive examples could be practically useful to extrapolate ideas for strategies that could be commonly used. The issue of communication strategies was mentioned many times. On one level it is important to be able to communicate to those at the policy level the actual situation from rural areas. Advocacy work should be strengthened overall.

Follow up

The EM afforded a much appreciated opportunity to exchange practical experience between gender and rural development specialists, representing government agencies, farmers and entrepreneurs organizations as well as NGOs from Central and Eastern Europe and CIS countries, reviewed against a background of Western Europe's extensive, many decade experience in rural micro finance for entrepreneurs. The EM participants expressed recognition of the WPW as a forum to exchange experience in rural development and to network and, in this context, asked for further FAO ECA support to WPW activities

Specific issues and areas discussed during the EM and recommended for further WPW activities and training included:

1. The need for targeted capacity building and training in micro finance, including economic analyses and return on investment to aid rural female entrepreneurs;
2. Dissemination of experience of micro finance supported innovative approaches to utilize idle resources, from labour to buildings and land available in rural areas that could generate jobs for women in post-transition period and
3. Developing specific targeted micro finance projects and techniques, including training focused on assisting female entrepreneurs and involving local communities and NGOs, as a specific component of extension and advisory services. The training should focus on the female entrepreneurs' education and be adjusted to their perception capacity and actual – often low – market and business experience.

The following proposals were offered by participants on gender mainstreaming and related institutional work:

1. Locate and document good practices on how gender mainstreaming is implemented in practice at local level as well as at the governmental level. At one level, the aim would be to share ways in which we can make public institutions more competent in the area of gender mainstreaming. At another level, the focus would be good practices from rural women and what they are doing for themselves.
2. Prepare guidelines on how to access sourcing finance for developing entrepreneurial skills and how to help female entrepreneurs build their competences in skills that can be marketed.
3. Prepare comparable and meaningful gender-sensitive data on the experience, successes and constraints of rural entrepreneurship.
4. The WPW could focus on the issue of communication, in particular sharing experience of developing entrepreneurial skills. Another suggested area of communication focus is community energizing and mobilizing the community for development initiatives, including sharing experience on how to involve NGOs, women's associations and promoting initiatives to enhance leadership skills of women in communities, necessary to foster an entrepreneurial spirit.
5. The FAO SEAGA - the Socio-Economic and Gender Analysis manual for teaching and training in gender issues constituted an important part of the EM training component. SEAGA is important because it is based on FAO's extensive experience in many parts of the world, in different conditions and this experience is available in one place, as a manual for training, available also in Russian. The WPW was asked to continue to promote and disseminate SEAGA for future EMs.
6. Further work on gender-sensitive data was strongly recommended. From the policy planning and implementation perspective, detailed data disaggregated by sex should be collected, analyzed and made available to rural policy planners and implementation institutions in order to obtain deeper insights into social life and have better analysis of the situation concerning rural life from a gender perspective.
7. FAO was requested to assist the WPW and Board in more efficient and targeted dissemination of information on WPW activities, meetings and publications as information sent to Permanent Representatives to FAO is often delayed in reaching interested institutions and organizations.

Future WPW Expert Meetings

In order to develop structures for gender mainstreaming and to better mainstream gender in institutions, for future meetings invite participation and observers from decision-making institutions, donors and community-level rural development institutions.

The following countries have, informally, for SEUR and the WPW Board to follow up, expressed interest in organizing future activities of the WPW: Azerbaijan, Italy and the Republic of Serbia.

Annex 1

*Rural development through diversification of jobs and incomes
 Focus on gender-responsive micro finance*

PROVISIONAL PROGRAMME

Sunday, 24 September 2005	
	Arrivals
Monday, 25 September 2005	
8.00	Registration
9.00	Opening session - Ministry of Agriculture and Rural Development of Hungary (MARD) - Representative/s of Pecs city and regional authorities - FAO Subregional Representative for Central and Eastern Europe - Chairperson of FAO/ECA WPW Board
9.30	Expert Meeting programme, organization, tasks and expected outputs Introduction of participants and resource persons; workshop expectations
10.00	First technical paper: Equal opportunities and women's involvement in the AVOP National Development Plan in Hungary
10.45	Coffee break
11.00	Second technical paper: Presentation of Hungarian experience in rural entrepreneurship and finance; lessons learned: <ul style="list-style-type: none"> • Economics and access to capital for investment, • Institutional support and gender aspects • Financing diversification of farm activities and incomes
12.30	Lunch
13.30	FAOs Socioeconomic and Gender Analysis Programme (SEAGA) - Gender issues and tools in micro finance
14.30-18.00	Central and Eastern Europe (CEE) countries' experience in sustainable rural entrepreneurship and finance. <ul style="list-style-type: none"> - National presentations and case studies - Group work - Discussions in plenary Summary and wrap-up of day sessions by resource person; preliminary policy conclusions and recommendations. Coffee break around 15.00 included
19.00	Welcome dinner hosted by MARD

*Rural development through diversification of jobs and incomes
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PROVISIONAL PROGRAMME – continued

Tuesday, 26 September 2005	
9.00 -9.15	Feedback from the previous day
9.15-12:45	<p>South-eastern Europe (SEE) countries' experience in sustainable rural entrepreneurship and finance</p> <ul style="list-style-type: none"> - National presentations and case studies - Group work - Discussions in plenary <p>Summary of South-eastern Europe experiences; wrap up by resource person; preliminary policy conclusions and recommendations. Coffee break around 10:30 included.</p>
13.00	Lunch
14.00-17.30	<p>Commonwealth of Independent States (CIS) countries' experience in rural entrepreneurship and finance</p> <ul style="list-style-type: none"> - National presentations and case studies - Group work - Discussions in plenary <p>Summary of CIS experience; wrap up of CIS sessions by resource person; preliminary policy conclusions and recommendations. Coffee bread around 16:00 included.</p>
Wednesday, 27 September 2005	
Morning and afternoon	Study tour in Pécs region; visits to rural development projects, entrepreneurs and farms

Rural development through diversification of jobs and incomes
Focus on gender-responsive micro finance

PROVISIONAL PROGRAMME – continued

Thursday, 28 September 2005	
9.00	<p>Western European (WE) countries' experience in rural entrepreneurship and finance</p> <ul style="list-style-type: none"> - National presentations and case studies - Group work - Discussions in plenary <p>Summary of WE experience; wrap up of WE sessions by resource person; preliminary policy conclusions and recommendations. Coffee break around 10.30 included.</p>
12.30	Lunch
13.30	Visit to local bank: Experience of programmes and finance projects to support sustainable rural entrepreneurship and diversification of farms' activities and rural incomes
15.00	Coffee break
15.30	<p>Theme working groups sessions report to plenary</p> <ul style="list-style-type: none"> • Summaries of national programmes' and projects' experience and • Wrap up of day sessions by resource persons.
17.00	Preliminary conclusions and recommendations
Friday, 29 September 2005	
9.00 – 12.30	<p>Synthesis of experiences and discussions</p> <p>Expert Meeting conclusions:</p> <ol style="list-style-type: none"> 1. Discussion of meeting report 2. Recommendations 3. Evaluation of meeting and recommendations <ul style="list-style-type: none"> - Resource persons - Meeting participants - WPW Board - FAO <p>Includes a coffee break from 10:30 – 10:45</p>
12.30	Closing of the Expert Meeting
13.00	Lunch

Rural projects and banks in HungaryThe Somogyhárság Village Revival Project ¹¹

The Szigetvár area is one of the most disadvantaged in the Baranya region; as concerns its stage of development, it lags behind other parts of Baranya. It is most disadvantaged from the point of view of rural development and, thus, one of the main beneficiaries of support programmes, in line with Government Regulation 64/200 (IV.15). The number of unemployed in the area, as of 20 July 2005, was 119 persons. In the Magyarlukafa village 9 persons were unemployed, which meant a 26.5 percent unemployment rate, in the Vasarosbéc village 40 persons were unemployed (46.0 percent unemployment) and in Somogyhárság – 70 persons (37.0 percent).

Gender differentiation is evident on the labour market, with women in a more difficult situation compared to men. The main reason appears to be the women's cohesion role at home and the family-related duties and obligations that force women to leave the labour market for many years. While women are in a relatively secure position during the period of inactivity, due to the social security and maternity provisions, they are not accustomed to reacting to the changing needs of the labour force market and, in effect, re-integration becomes almost impossible. This is in particular characteristic for women that have a low level of education and/or outdated qualifications, as well as those that are over 40 years old and live in economically stagnating areas.

The number of unemployed women in Somogyhárság is 30, which accounts for 42.8 percent of the registered unemployed individuals, while in Magyarlukafa there are two unemployed women (22 percent of total number of registered unemployed) and in Vasarosbéc, 16 women are unemployed (40 percent). The number of women that regularly receive some social benefits in Magyarlukafa is one (over 40 years old), in Vasarosbéc, 15 women receive some social benefits (40 percent of which are over 40) and in Somogyhárság 22 women receive some social benefits, of which 11 are over 40 years old. The number of vocationally inactive women – on maternity leave and receiving maternity benefits – is 7 in Somogyhárság, 5 in Vasarosbéc and 11 in Magyarlukafa. The village and community authorities are trying to reduce unemployment and the number of people depending on social benefits through a programme of public works and social work. Presently, there are 17 women working in such projects of which 70 percent (12 women) are over years of age.

The project is for the target group the only opportunity to obtain certificates of training and skills that will help them to enter the labour market and earn incomes to achieve a better standard of living. Furthermore, the process of getting a job brings about positive psychological changes. The women's self confidence and assertiveness increases and this positive process can be supported for a longer time by project assistance. Women also become participants of the labour market that are more adaptable to the needs of the open labour market. The changes discussed exert a positive effect on the family lives of the project participants, since a confident person can contribute more as a cohesion force at home. The project experience and needs of the region's population confirm the project's importance, including training and teaching to obtain jobs for the disadvantaged women in the area.

¹¹ Visited by EM participants as part of the study tour.

Szigetvár Savings Bank in Pécs ¹²


The Szigetvár Savings Bank in Pécs is the largest savings bank in Hungary and one of the leading banks of Pécs-Baranya region. Both the bank management and the staff are devoted to the governing principle that the money of the customers must be kept perfectly safe. The Bank prides itself on the traditional co-operative spirit, experience and attention to clients' needs. With its modern structure, bank offers comprehensive financial services to private customers, entrepreneurs and local authorities.

The Savings Cooperative as a credit association was founded by its legal predecessors 48 years ago in Nagydobsza in 1958. It was established under the name of Szigetvár és Vidéke Takarekszövetkezet by village cooperatives of Nagydobsza, Ibafa, Kétújfalu and Somogyapáti. The legal predecessors of the Savings Cooperative in the 1960s had branches in 8 villages. Opening branches in the cities was possible only from the middle of the 1970s. In 1975 the first branch opened in the city of Szigetvár. Becoming a centre management of the savings cooperative, was a definite step forward. After this, the first branch was opened in Pécs in 1988, the second in 1992 and in 1993 a branch at Kecskemét – outside Baranya county. Opening branches in the cities did not mean a turn away from rural clients. In 1993 started the reconstruction and renovation of village branches. In 1996, the savings bank opened a container branch in the Hobol village and one more branch in 1996 in Pecs - a small city near Pécs. In 1999, in the centre of Pécs a new branch opened the business centre of the bank. In 2000, the branch in Komló moved to a new modern office and in 2004 a new city branch was established in Kalocsa in the county of Bács-Kiskun.

The Szigetvár Savings Cooperative has local government partners and services several accounts owned by chambers, associations and trusts. Extension of network, the services and technical conditions as well as continuous training of employees of the Savings Cooperative have jointly ensured its rapid development over the past few years.

Support for and care for female colleagues are both a tradition upheld and a main concern for the Bank management. Female staff is offered support, in line with national social security legislation in force but, no less important, ensuring a supportive and enabling environment for working mothers are a management priority. The Bank organizes and supports also social activities and events to integrate staff and their families.

¹² Visited by EM participants as part of the study tour.

	<p>NINETEENTH FAO/ECA WPW EXPERT MEETING</p> <p>Pécs, Hungary 25-29 September 2006</p> <p>LIST OF PARTICIPANTS</p>
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Working Party on Women 19th Expert Meeting

List of papers and presentations

Name	Country	Title of paper or presentation
Gayane Mkrтчhyan	Armenia	Gender responsive micro finance in Armenia
Tarana Bashirova	Azerbaijan	Rural development through diversification of jobs and incomes; Focus on gender-responsive micro finance
Liisa Niilola	Finland	Developing rural women's entrepreneurship in nature and tourism business
Helena Rusetskaia	Georgia	Overview of challenges and perspectives for rural development in Georgia
Michael Alderson	Hungary	Scale, skill and sustainable livelihoods - participatory approaches to improving poultry production in peri-urban communities: evidence from South Africa
Michael Alderson	Hungary	Diversification begins at home - experience from South Africa
Erzsebet Bajtai	Hungary	Agricultural and Rural Development Agency Measures 2002-2013
Pal Boday	Hungary	Gender-sensitive agricultural data
Andrew Fieldsend	Hungary	Cross-Border Centre of Expertise in Rural Development
Istvan Kovacs	Hungary	Enterprise development rural and female entrepreneurship aspects, Hungarian Micro finance Network
Hajnalka Petrics	Hungary/Italy	Job creation and empowerment: Gender based rural development in South-West Zala, Hungary
Aniko Ulrich	Hungary	The position of the AVGH Foundation in support for Hungarian SMEs with focus on women entrepreneurs
Lorne Patterson, Jacqueline Kennedy	Ireland	Increasing women's access to the Longford labour market through combating gender discrimination & inequality in the field of entrepreneurship, in a partnership approach; EQUAL Round 1 & 2 EU Projects
Lorne Patterson, Jacqueline Kennedy	Ireland	Supporting the Development and Sustainability of Female Entrepreneurship in a Rural Area of Ireland - Emerging Lessons
Marina Calvino	Italy	National Observatory for Female Entrepreneurship in Agriculture and The Experience of Mainstreaming Gender Issues into Rural and Agricultural Support Policy Experience in Italy

Maiga Kruzmetra	Latvia	Experience of Latvia in Developing Resource Centres for Rural Women, Micro credit and Training
Anatol Palade	Moldova	Moldova experience in rural development projects with focus on micro finance
Ingeborg Knevelsrud	Norway	Experience with Interreg III B project - Female Entrepreneurs in the Baltic Sea Region
Annika Saanio, Elin Sabbasen	Norway	Women's Entrepreneurship in Norway
Angelika Grande	Norway	MittNett projects in business development
Dragana Tar	Serbia	Experience of rural development projects in Serbia Gender support to rural economy
Una Murray, Resource person	FAO	Rural Development through diversification of jobs and incomes - Focus on gender-responsive micro finance: FAO SEAGA
Agnieska Szawara	FAO SDWW	Study cases on gender in rural development