

# **RURAL DEVELOPMENT**

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# **FOREWORD**

The Covid-19 pandemic has changed We Effects' way of working. It is not only about working more on-line and globally, together with partners across countries and regions, but about how we do development. The core continues to be support to people's own organisation with a strong emphasis on gender equality, but our thematic work in rural development has switched from broadly supporting sustainable livelihoods to a more precise focus on the right to food and fight against hunger.

The effects of the corona crisis were immediate for our partner organisations and the communities in which they live. To meet the changing context, we adapted our development cooperation. The focus on the right to food is about fighting hunger here and now - but also about increasing resilience and reducing vulnerability towards the future.

This report analysis the thematic development in We Effects development programming over the three-year period 2018-2020. The analysis provides important insight on how more than 150 partner organisations in 22 countries are dealing with the corona pandemic. The report also shows how We Effects support has contributed to increased resilience, both before and during the crisis.

The report also makes clear that structural inequalities are increasing. Women and girls are disproportionally affected through increased exposure to gender-based violence, increased burden of care, and loss of income due to shutdown of the informal sector, where women are overrepresented. Youth unemployment is also on the rise.

This report analyses challenges and achievements; the things that have worked well and those that have not. Most importantly, it documents what we are learning and how we can apply that knowledge in our work.

The results are owned by our partner organisations, but the goals and objectives are shared. Before we continue forward, let's take a minute to celebrate those results and appreciate the commitment of millions of people working to change not only their own living conditions, but working for a more just world.



Anna Tibblin, Secretary General of We Effect

# **EXECUTIVE SUMMARY**



This report refers to the We Effect Rural Development reports of 2018 and 2019, and the mid-term report in 2020, creating synergies for analysis. The report covers the first three years of a five-year programme.

We Effect currently implements 11 rural development programmes in 22 countries, spanning five regions: Asia (Palestine, the Philippines and Sri Lanka); Latin America (Bolivia, Colombia, El Salvador, Guatemala, Honduras, Nicaragua and Paraguay); Europe (Albania, Bosnia and Herzegovina, Kosovo, Macedonia and North Macedonia); Eastern Africa (Kenya, Tanzania and Uganda); and Southern Africa (Malawi, Mozambique, Zambia and Zimbabwe).

We work on seven thematic core areas:

- Sustainable rural development;
- Adequate housing and habitat;
- Gender equality;
- Human rights-based approach;
- Land rights;
- Financial inclusion; and
- The environment, climate change and resilience.

Under the first thematic core area, and through 120 rural development projects worldwide, we work with partner

organisations to deliver interventions on: the environment, climate change and resilience (ECCR); the right to food and to secure livelihoods; financial inclusion; women's access to land; and women's economic empowerment. We take a human right-based approach, with a strong focus on gender equality and advancing women's rights in all spheres of life.

We Effect works with 152 partner organisations, comprising smallholder farmers' movements, rural development networks and national nongovernmental organisations (NGOs), of which 36 partners are women's rights organisations, representing 24.5% of our global partnership in rural development programmes. We also support 1,104 rural development cooperatives worldwide, of which 241 are women's cooperatives (21.8% of our cooperatives partnerships globally).

Despite the devastating impacts of various disasters – including typhoons, hurricanes, droughts, and the (ongoing) Covid-19 pandemic – We Effect's partners have managed to adapt projects to the emerging needs of their members, while at the same time (albeit at a slower pace) progressing towards their objectives. The events of 2020 prompted We Effect to develop an interim global strategy, which was matched by strategies in the regional and country programmes, after thorough dialogue with partner organisations. Reflecting the extreme risks facing our targeted rights-holders, this interim strategy has put the right to food as our top priority for support.

We have conducted context analysis together with our partner organisations, which has included deepened risk analysis and internal competence in the analysis of shrinking civic space. As the Covid-19 pandemic has increased governments' attempts to restrict free speech, advocacy, and the ability of grassroots movements to organise, the need for support rooted in conflict-sensitive and Do No Harm¹ programming has become evident. This will be further explored in the remaining programme period.

 $<sup>^{\</sup>mbox{\scriptsize 1}}$  Please see the We Effect Human Rights Based Approach manual.

In terms of organisational development, results are measured in the internal structures and systems of partner organisations. All We Effect programmes have provided evidence of progress in terms of improved financial structures, women's leadership and representation, and strengthened democratic structures; however, in a few cases there have been setbacks in the form of failed support from technical partners, and internal irregularities. There are organisational advances in the capacity to conduct advocacy with public and private stakeholders; in policy development regarding gender equality, environmental and climate analysis; and in financial inclusion (among other areas). There is still a need to build capacity further in these areas and to include conflict analysis and risk assessment in organisational development.

In advocacy programming, We Effect has implemented various methods of support, the most important being: to support the development of national apex organisations that manage the interests of their member organisations; to coordinate advocacy platforms for partner organisations in certain interest areas; to support women's leadership and advocacy 'schools'; and to broker dialogue with both public and private stakeholders.

In gender equality work – a priority in We Effect's global strategy – all programmes and projects report advances among the cooperatives and their organisations. This progress covers a range of areas: women's active involvement in organising; increased women's leadership and decision-making power at household and community levels; women organising income-generating activities within their communities and cooperatives; care initiatives, including childcare, food production, and other communal solutions; establishing village savings and loan associations (VSLAs) and increasing women's access to financial services; and women's capacity for advocacy. However, the reports also state that there is still much to do in terms of engaging men in the advancement of gender equality, and equal sharing of responsibilities of unpaid care and domestic work at household and community level easing the work burden on women.

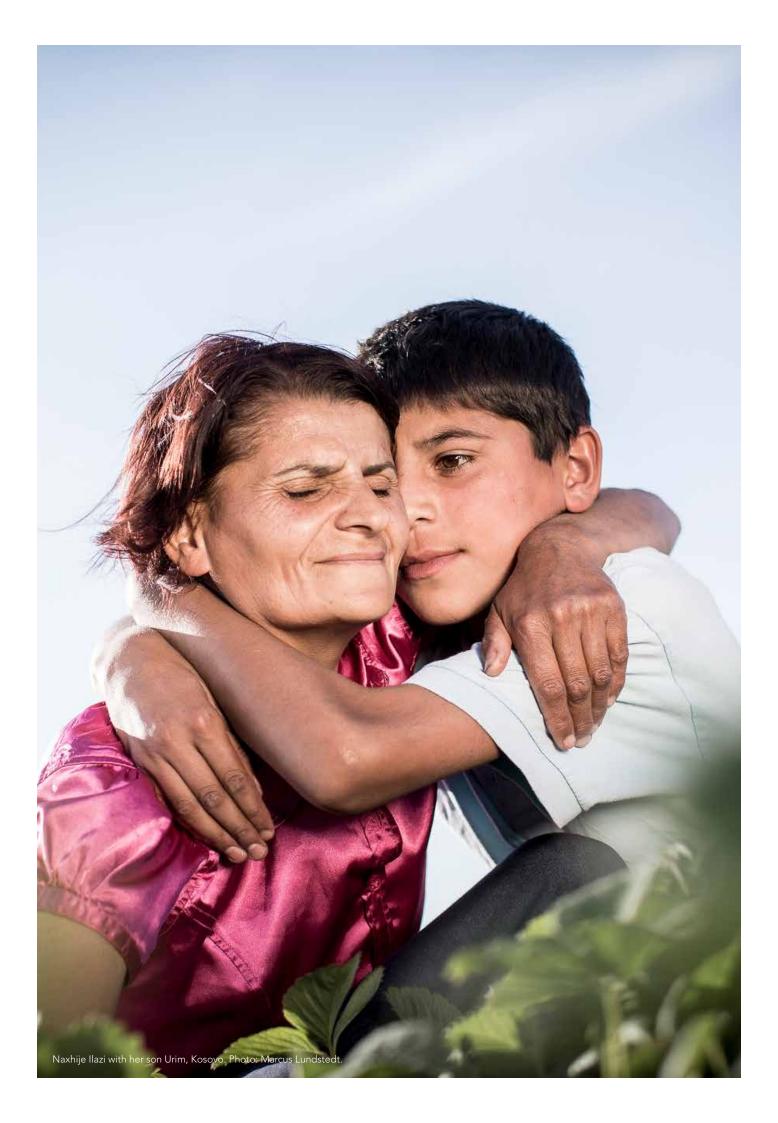
The thematic area of environmental, climate change and resilience (ECCR), being the subject of dialogue between We Effect and Sida, has advanced quite well. The tools developed for environmental and social impact assessment

(ESIA) during this period have been properly introduced and used in most projects, but need some further development regarding the specifics of housing and habitat projects. We Effect needs to improve our gender mainstreaming in ECCR, addressing social norms that might prevent women, girls and individuals in all their diversities from accessing ECCR activities such as training, access to loans and to renewable energy. It is recommended that all programmes take a more holistic approach in ECCR work, including in gender mainstreaming and in integrating with other cross-cutting thematic areas.

The thematic area of financial inclusion is an essential part of our support to ensure sustainable and economically stable organisations working towards gender equality. Our internal specialists have added value to this work by developing a global policy and initiating various pilot projects for more gender-equal financial inclusion. This is particularly important in the housing projects that depend heavily on finding viable financial solutions and products for cooperative members (especially women), and for insurance of their homes. The programmes will explore further initiatives for this, including revolving funds for construction, cooperative insurance and banking, as well as capacity building on all levels, prioritising women members and leaders.

We Effect continuously develops internal methods for monitoring and evaluation (M&E) of programmes and projects. Financial monitoring of partner organisations is done at least twice a year. Partners are audited annually. Capacity building of internal structures, including financial and control systems, is carried out by We Effect staff, and financial support is given to strengthen partner organisations to become financially sustainable.

We Effect certainly provides added value as a cooperative expert and donor to the growing cooperative movement in our programme countries. There is ample evidence of our value in connecting cooperatives and their national organisations to international networks, and to our member organisations in Sweden. Our support for gender equality work can and must be developed further, as well as the ECCR perspective and conflict analysis, including risk assessment and mitigation.



# 1. THE CONTEXT OF RURAL DEVELOPMENT IN THE PROGRAMME COUNTRIES

According to the United Nations (UN) report on the State of Food Security and Nutrition in the World in 2020, there are 60 million more people hungry today than five years ago, and 3 billion men, women and children cannot afford enough healthy food to eat. According to a World Food Programme (WFP) report in 2020, women are more likely than men to experience food insecurity in 10 of the 17 countries in which the measure was tested. UN Women has reported that globally, women have a 27% higher risk than men of facing severe food insecurity. This gender gap is expected to rise in the wake of the Covid-19 pandemic. However, lack of gender-disaggregated data on food insecurity remains a significant challenge.

## 1.1 LEGAL AND POLICY FRAMEWORKS

The legal frameworks related to rural development vary significantly across all contexts. Land rights are a key issue for rural development and a central theme for We Effect's work in rural development. The denial of land rights for women is one of the most significant legal and policy barriers to achieving food security, sustainable livelihoods and broader socio-economic rights for women.

implementation of laws and policies in the rural development and agriculture sector is that farmers are not only impacted by legislation specific to agriculture, but also by legislation concerning other sectors. For example, the non-governmental organisation (NGO) Women and Law in Southern Africa (WLSA) advocates for legal and policy changes on inheritance, custody and discrimination that impact on rural women. In Kenya, GROOTS, in collaboration with other civil society organisations (CSOs), lobbied for changes to discriminatory policies that disadvantaged smallholder farmers, particularly women. In the Philippines, partner organisations have also been involved in challenging policies for large-scale infrastructure projects that will displace indigenous communities.

## 1.2 SHRINKING CIVIC SPACE

During the past three years, the 22 partner countries of We Effect have witnessed an increase in the shrinking of civic space, particularly for CSOs. This trend has worsened in some countries as governments have used restrictive lockdowns during the pandemic to repress rather than protect citizens.<sup>2</sup>



<sup>2</sup> Covid-19 Triggers Wave of Free Speech Abuse, Human Rights Watch, February 2021 <a href="https://www.hrw.org/news/2021/02/11/covid-19-triggers-pt-41/">https://www.hrw.org/news/2021/02/11/covid-19-triggers-pt-41/</a>

The impact and manifestations of shrinking civic space are very context specific. However, recent developments linked to the increase in right-wing governments and leaders, greater use of legislation to limit the work of NGOs, and the restrictions imposed during the pandemic have brought to the fore the serious impact of shrinking civic space on development operations in many countries.

# Persistent restrictive legislation

In Zimbabwe, at local level, our partners notice that district development coordinators now officially accompany all civic operations in the field, which has a huge impact on freedom of speech in the rural areas where We Effect works. This has been the situation for some years, but also had a huge impact during 2020 when some activities that could still have been implemented were put on hold, as coronavirus-related restrictions meant it was not possible for the district development coordinators to accompany the field visits.

Shrinking civic space and restrictive NGO legislation is one of the biggest threats to democracy, human rights and justice. There are examples in other countries where We Effect works, including Honduras, Guatemala and Zimbabwe, and Sri Lanka, where the VSSO Act has tightened regulation In Kenya, Tanzania and Uganda, legislative restrictions are accompanied by stricter regulations on internet use. In Zimbabwe and Tanzania during elections in 2020, the respective governments shut down social media to prevent people from mobilising or sharing information.3 In Tanzania, people were forced to rely on virtual private networks (VPNs) to send messages and access information. This has limited the ability to share information, leaving millions of people without access to reliable communication tools. It also meant that the international media was largely barred from gaining accreditation to cover the voting process.

CSOs continue to face multiple challenges and threats. In Palestine, the Israeli authorities continue to monitor and target CSOs and seek to dry-up their resources and restrict their movement and operations, while the Palestinian Authority has adopted practices to control and minimise the monitoring role of CSOs. A series of legislation has threatened the existence of CSOs, especially the policy suggested by the Palestinian Authority requiring pre-

approval for CSOs and cooperatives (through the established Cooperative Work Agency (CWA)) to receive funds. This proposed policy has not yet been put into effect, though it comprises a threat to the work of cooperatives. Furthermore, there are new restrictions for Palestinian NGOs by funding agencies such as the new European Union (EU).

#### Violence against human rights defenders

In Colombia, the United Nations High Commissioner for Human Rights (OHCHR) reported that 120 murders of human rights defenders has taken place during 2020.<sup>4</sup> Although land distribution was key to the 2016 peace agreement, this has not been realised. According to We Effect's partner organisations, the lack of land distribution, the significant differences between urban and rural areas, and between women and men, together with the suppression of civil society and the press, are the most worrying developments. Paramilitaries and the displacement of rural populations, and espionage (both physical and online) are also major threats to our partners.

This is also seen in Honduras, which has the highest rates of violent crime and insecurity for women in Latin America, both as individuals and for women's organisations. Between 2008 and 2019, women's organisations registered more than 5,200 cases of femicide. According to the Gender Equality Observatory for Latin America and the Caribbean, this figure could be even higher in 2020 due to the increase in gender-based violence (GBV) brought about by the Covid-19 pandemic.<sup>5</sup>

# Land rights as a source of conflict

Rural populations are particularly vulnerable to land grabbing, displacement or land seizures for corporate interests, particularly among extractive industries. In Honduras, the new law, Ley de Clasificación de Documentos Públicos Relacionados con la Seguridad y Defensa Nacional (or the 'secrecy law') makes it difficult to get hold of official land documents, which has made it more difficult for CSOs to find out about development plans that might be harmful to the community and environment.

In some cases, land rights have been violated or land has not been fairly distributed – for example, to disadvantaged rural women, as promised in the peace agreement in

<sup>&</sup>lt;sup>3</sup> https://www.bbc.co.uk/news/world-africa-47734843

http://www.oas.org/en/IACHR/jsForm/?File=/en/iachr/media\_center/ PReleases/2021/013.asp

<sup>&</sup>lt;sup>5</sup> Gender Equality Observatory for Latin America and the Caribbean. 'Femicide or feminicide'. <a href="https://oig.cepal.org/en/indicators/femicide-or-feminicide">https://oig.cepal.org/en/indicators/femicide-or-feminicide</a>

Colombia. Land rights and poverty are strongly connected to conflicts, as the examples of Palestine and Cabo Delgado province in Mozambique show, where partners have had to withdraw from particular areas due to conflicts over land and natural resources. According to recent research conducted by several partner organisations the conflict is deeply complex and having a significant and detrimental impact on the livelihoods of the local communities. Internal displacement of communities has resulted in the breakdown of support systems and networks. There will need to be significant investment to reintegrate and strengthen the resilience of households and communities impacted by the conflict.



Our partners have developed several strategies to address the violations of land rights. For example, in the Philippines, dialogues were held between affected peoples and government officials and relevant agencies - for example, with military officials appointed to head agencies such as the National Commission on Indigenous People, the Metropolitan Waterworks and Sewerage System, and the Department of Environment and Natural Resources - to bring to their attention, under the glare of media coverage, the abusive behaviour of their officials and representatives in the field. Both indigenous leaders and CSOs have documented field events, confrontations and dialogues with powerful institutions, posting video or audio on social media, including websites of traditional news media (such as those by Rappler, ABS-CBN and CNN). We Effect's partner, PAKISAMA, the national organisation representing smallholder farmers, reported that its key leaders were 'visited' in their homes by

the Philippine military intelligence officers questioning them about their links to a communist insurgency. This type of harassment remained even during the pandemic lockdown.

## The right to food

In Bolivia, the We Effect country office and partners highlight contradictory government policies that restrict civic space. On the one hand there has been progress in legislation that recognises social movements, including farmers, women and indigenous people, as well as human rights and more equal distribution of resources. On the other hand, there is an unregulated market for genetically modified (GM) crops, biofuels and extraction projects (mines and hydroelectric dams) that pose a severe threat to marginalised people. These contradictory policies create confrontations and threaten civil and political rights. We Effect's partners in Bolivia have raised concerns about these issues with the government through advocacy work.

Our regional office for Europe (the Balkans), where partners have recently enjoyed somewhat more civic freedoms than in previous periods, has highlighted the fact that progressive legislation is often not implemented. The unequal distribution of development funds and evident lack of institutional support for CSOs has clearly had an impact in constraining their organisational capacities. The institutional development of CSOs is prevented by significant staff turnover and limited resources for staff training, since most of the received (scarce) funds are allocated to project implementation. This failure of implementation, alongside shrinking civic space, is directly affecting the most vulnerable and marginalised groups, including women and youth from rural areas, minorities and people with disabilities.

# Strategies to enable civic space

We Effect recognises that in order to respond to the challenges of shrinking civic space, organisations need to be flexible and adaptable. As a result, different regions have developed strategies to reflect this. For example, in Kenya, Uganda and Tanzania, We Effect's categorisation of partners as either core, technical or strategic has helped the Eastern Africa regional office to better understand security issues for our partners, and strengthened

their ability to allocate resources and support. Strategic partner organisations working on human rights and governance issues, using advocacy as their main tool, have experienced more issues with security. As a result, they have needed more support and sometimes more flexible arrangements than normally stipulated in our contracts. On the other hand, technical and core partners are mostly working at local level, focusing on building capacity of grassroots communities. These organisations have experienced fewer security risks and have therefore also needed less support from We Effect on risk analysis and special adaptations.

We Effect, together with partners, has developed more strategic risk analysis and risk-mitigation efforts to inform our response to shrinking civic space. In various countries we have strengthened partners and financed work that helps organisations to assess political risks and to put systems in place to secure the space for civic actions and reduce unnecessary costs of high security measures. Another strong method of tackling shrinking civic space is advocacy work, which most We Effect partners are involved in.

# **Active Non-violence networks**

In the Philippines, We Effect and partners are inspired by the common features of active nonviolence (ANV). The Philippine partner organisations are taking precautionary measures and have adapted to the risk of conflicts by establishing protocols for their field activities. One partner is regularly checking with community leaders about possible signs of encounters, and monitors conflicts that may be brewing in the area. Another partner is closely coordinating with government agencies and sometimes with religious groups or tribal councils in the field to help protect project personnel from possible harassment while at the same time generating support from these institutions for project implementation. Information-sharing through extended networks of human and legal rights institutions and a more agile view on programme budgets has also worked well for partners working in areas of substantial threats and insecurity.

Great results can be seen in rural areas. New forms of intervention are proving successful in parts of Mozambique, where partners became champions for tracking the environmental management plans of various enterprises, especially those working in the extractive industries. One change achieved in the past three years was that four mining companies - Haiyu, Kenmare, Montepuez Ruby Mining and ENI – improved their interaction with civil society and communities and are now sharing their documents (such as activity plans) with local communities. Together with other civil society actors, We Effect's partners in Mozambique have also succeeded in stalling the revision of the association law. This has been achieved through a consensus on strategies, lobbying parliamentary commissions and the Ministry of Justice, but also through seeking international support and alliances.

Rural local partners and cooperatives in Colombia have, with the support of We Effect, carried out practical

# SUPPORTING FEMINIST SOLIDARITY AND COLLECTIVE ACTION TO CONFRONT SHRINKING CIVIC SPACE

In Zimbabwe, We Effect is supporting a Feminist Peer Mentoring project with three partner organisations. The objective of the project is to offer sustained support to the three partners to develop security strategies, integrate wellness and wellbeing, and establish referral systems for ongoing support and protection. The project is flexible and intends to respond to the needs of the partner organisations.

The partners have collaborated to share information, resources and expertise. In turn, this has increased access for one of the smaller partners to critical information and networks to increase their security. The integration of wellness and wellbeing means that the organisations have put in place check-in systems for colleagues working in the field and the office to ensure their safety as well as adapting working hours to be more flexible, reflecting the stress of working on women's rights in the Zimbabwean context.



exercises on citizen participation in local development processes. In the Montes de María region, a space called Table of Actors was established, in which grassroots organisations meet with organisations and regional institutions that work on the issue of social and economic reintegration in the region.

On 9 October 2018, the Government of the Republic of North Macedonia adopted the strategy for cooperation with and development of civil society, as well as the Action Plan 2018–2020. Based on results achieved previously, it also elaborates a framework for future activities that will enable further improvement of cooperation and encourage development of the civil sector, which provides services to citizens and acts as a channel for solidarity, is a partner of the state and business, and a key driver of the EU integration process. The development of the strategy was a lengthy but inclusive and consultative process, in which 68 CSOs participated.

One critical issue is the extent to which the pandemic has impacted on women's rights and what this means for advocates of women's rights and gender equality in the future.

# 1.3 THE INTERSECTIONS OF INEQUALITY AND INEQUITY – GENDER INEQUALITY, CLIMATE INJUSTICE AND COVID-19

The year 2020 was dominated by the Covid-19 global health pandemic. It has had a significant impact on many aspects of our lives as individuals, in our social and working relationships, and in how our societies and cultures are formulated and structured. However, there is no doubt that the pandemic has shone a light on the very substantial structural inequalities that exist. As we advocate for a 'just recovery', there are critical questions about whether inequalities will be addressed or will deepen further.

One critical issue is the extent to which the pandemic has impacted on women's rights and what this means for advocates of women's rights and gender equality in the future. According to a survey conducted in 2020 with 24 We Effect and Vi Agroforestry partners in 12 countries spanning four regions, 15 of 24 organisations listed gender-based violence (GBV) as the most significant impact of the lockdowns or restrictions imposed during the pandemic. The second most significant impact loss of income or livelihoods as having a significant impact on women, then food insecurity or food shortages. Of the 24 partner organisations, 16 highlighted that food insecurity, livelihoods and lack of economic opportunities would be the main challenges facing women after this crisis. Finally, 18 organisations identified socio-economic rights for women and GBV as key priorities for development work after the pandemic. GBV has been described as the shadow pandemic, affecting 18% of women and girls globally, according to UN Women.6

The pandemic has also been a stark reminder of the destruction that humans have caused to our world and the climate crisis that needs to be addressed urgently. Partner organisations and rights-holders are being increasingly impacted by this impending crisis, as we have witnessed an increase in drought, locusts, and natural



<sup>6</sup> https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19 (9th September 2021)

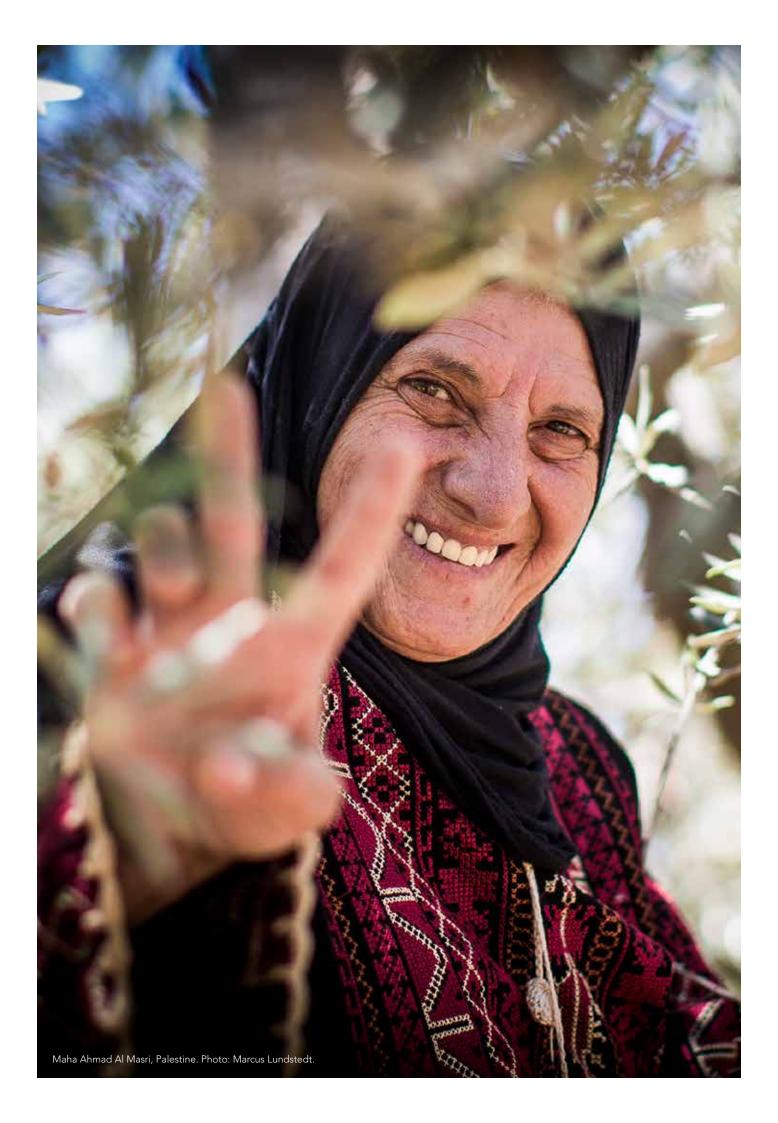
hazards and disasters across regions. Women and girls, rural populations, marginalised and excluded communities in many of the countries where We Effect works are disproportionately impacted by the climate crisis. Its impacts are undermining the right to food among vulnerable people and communities, disrupting supply chains, impacting soil and livestock health, and leading to crop failures. Women are also bearing the brunt of climate-related natural hazards, such as droughts, landslides, floods and hurricanes.

Evidence shows that during times of livelihood insecurity – especially under conditions of climate impacts and disasters – women's and girls' unpaid care and domestic work increases. This affects their ability to participate in activities that will support their rights, such as education and training. This care burden means that women cannot always participate in or benefit from We Effect's programmes. Women's freedom of movement is limited or controlled by demands at household level. In times of crisis or disaster, they are unable to move or relocate as

easily as men because they are often responsible for the care of children or elderly family members. There is also limited access to financial services, especially by women and young people, in most of the areas where We Effect works, as reported in programme mid-term documents. In Palestine, many women remain excluded from formal financial systems due to patriarchy and harmful social norms. Also, access to loans by women remains very low, except for microloans. For example, according to our partner organisations, only 39.1% of loans were taken on by women in Palestine as of December 2020. In the Eastern Africa region,7 Southern Africa region<sup>8</sup> and the Philippines, smallholder farmers and farmer organisations have limited access to financial services due to risks associated with agriculture, unavailability of appropriate products, cost of products as well as an unconducive policy environment for smallholder farmers. Specifically, in Zimbabwe, hyper-inflation remains a huge barrier. Moreover, gender-disaggregated data on access to formal financial products and services remains scarce.

 $<sup>^{7}\,\</sup>mbox{We}$  Effect defines the Eastern African region as Kenya, Tanzania and Uganda.

<sup>&</sup>lt;sup>8</sup> In this example, Zambia, Zimbabwe and Mozambique are included in the Southern Africa region.



# 2. WE EFFECT'S WORK IN RURAL DEVELOPMENT

Our work is supported by a wide range of policies, position papers, tools and guidelines, including:

- Land rights position paper
- Financial inclusion policy
- Housing and habitat policy
- Gender equality policy
- ► Gender-based violence position paper
- Environment and climate change policy and strategy
- Global Strategy
- Programme guidelines
- ESIAs: Since 2019, the existing environment, climate change and resilience (ECCR) tools to support integration within the organisation have been constantly developed and updated. These are: the Environmental and Social Impact Assessments (ESIAs) toolbox; ECCR Organisational Development (OD) tool; and the disaster risk reduction (DRR) toolkit, currently under development. We Effect also has the ECCR capacity programme (including learning materials), which aims to support the ECCR capacity of We Effect staff and partner organisations
- Gender transformative disaster risk reduction report
- Brief on gender equality and the right to food

We Effect currently implements 11 rural development programmes in 22 countries, with 120 rural development projects worldwide. These interventions focus on strategies for dealing with: the environment, climate change and resilience; the right to food and securing livelihoods; financial inclusion; women's access to land; and women's economic empowerment. We work from a human rights-based approach, with a strong focus on gender equality and advancing women's rights in all spheres of life. In terms of partnership, We Effect works with 152 partner organisations, comprising smallholder farmers' movements, rural development networks and national NGOs, of which 36 partners are women's rights organisations, representing 24.5% of our global partnerships in rural development programmes. We also support 1,104 rural development cooperatives worldwide, of which only 241 are women's cooperatives (21.8% of our cooperatives partnerships globally).



Our interventions reached 3.7 million rights-holders, of which over half (nearly 1.6 million) are women and girls. Our indirect reach, through our campaigns and advocacy work, is 11.7 million people, of which 3.7 million are women and girls. However, as noted in Table 1, not all

countries have available data regarding reach to indirect rights-holders in our campaign and advocacy work, and this data is not always disaggregated, which may explain lower indirect reach for women and girls.



Regions	Countries	Program	Partners	Women's rights organiza- tions	Coops	Women Coops	People partici- pating Directly	Women and Girls partici- pating Directly	Projects
Latin America	Honduras Bolivia Colombia El Salvador Nicaragua Guatemala Regional LAC	VIVHAT- Vivienda & Habitat	42	13	438	90	83224	55083	36
Eastern Africa	Kenya Uganda Tanzania	LEAP – Livelihoods and Equality Advancement Programme – CIVSAM	28	4	22	0	2651783	1109756	31
Asia	SEA	Economic Empowerment & Social Inclusion for Farmers & Agricul- ture Producers	10	1	N/A	N/A	14199	4772	N/A
	Sri Lanka	Equality First – Philippines	14	5	115	59	10322	7276	10
	Palestine	Equality First – Palestine	6	1	336	84	7917	4106	6
	Philippines	Equality First – Philippines	6	1	78	1	38443	21821	7
Southern Africa	Zambia	Equality First – Civil Society for Sustainable Rural Development	1	1	9	7	2982	270	1
	Malawi	Equality First – Civil Society for Sustainable Rural Development	7	2	19	0	84342	49291	2
	Zimbabwe	Equality First – Civil Society for Sustainable Rural Development	9	5	87	0	262162	76912	4
	Mozambique	Equality First – Civil Society for Sustainable Rural Development	17	2	0	0	403916	257628	4
Europe	Kosovo Albania								
	North Macedonia Moldova	Empower Europe CIVSAM	12	1	0	0	21354	11149	19
	Bosnia and Herzegovina								
TOTAL			152	36	1104	241	3580644	1598064	120



# 3. WORKING IN PARTNERSHIP WITH COOPERATI-VES, SOCIAL MOVEMENTS AND CIVIL SOCIETY

This section provides analysis about We Effect's work in strengthening partner organisations and our collaboration with networks, alliances and social movements.

# 3.1 INTERNAL DEMOCRACY, STEERING AND MANAGEMENT

A central component of our work involves strengthening and supporting democratic governance in partner organisations, with most core partners embracing the cooperative principles of one member, one voice.

The work on democratic governance has also included efforts to ensure transparent leadership. For example, in Eastern Africa, efforts have been made to avoid dual roles for chief executive officers (CEOs) of partner organisations to encourage them not to be board members, thereby strengthening member-based democracy. In this region there has also been investment in leadership development, such as the Leadership for Change programme run by the Cooperative University of Kenya. During the pandemic, this programme was delivered online; however, only 61 of the 90 (33 women and 28 men) participants managed to complete the course. In Zambia, support to partners has enabled all partner organisations to conduct an annual general meetings (AGM) in 2018 and 2019. Due to Covid-19, farmer organisations failed to hold an AGM in 2020. For member-based organisations, the AGM is critical to ensure democracy, accountability and transparency in their governance and management.

There are further examples in other regions of the results achieved through We Effect's support for partners around internal democracy, transparency and accountability. In Sri Lanka, successes include complaint-handling measures among all partners and primary cooperatives, and a more open approach to sharing information such as minutes of meetings, annual budgets and audit reports with rights-holders. In Palestine we have seen an increase in participation in the general assemblies held by partner organisations, with the share of young people participating up by 26% since the programme started.

All programmes identified that the majority of members within partner organisations (specifically farmers' organisations or member-based organisations) are men, and so We Effect supported partners to begin to address this imbalance. In many programmes, there have been changes in by-laws or partners have created spaces/committees for women and youth, thus enhancing their ability to be heard and to organise themselves. For example, in the Balkan region, the Balkan Rural Development Network has a women's committee to ensure that gender is mainstreamed and that women's role is visible. In Latin America and Sri Lanka, this has included policies on GBV and sexual harassment. In Latin America, 64% of our partners have incorporated institutional mechanisms and tools to support staff to manage GBV and sexual harassment cases.

Most of our programmes included work to raise awareness, monitor the share of women in organisational leadership (and among the membership), and strive for a long-term shift in harmful gender norms that hinder empowerment and inclusion of women. In most programmes, progress is slow, and the pandemic has seen a clawback of women's rights. In the Philippines, for example, the expert partner Gender Equality Regional Campaign has developed a tool to advance gender equality that is now used in the entire cooperative sector – a result reaching far beyond the We Effect programme partners.

Promotion of a rights-based approach together with partners has made rights-holders more vigilant and aware of their roles and rights as well as of the responsibilities of duty-bearers – for example, in Sri Lanka, where the programme works with rights-holders in vulnerable situations, such as small-scale farmers and fishers. In the Balkan region, this has been important in terms of ensuring that no one is left behind,<sup>9</sup> and as a result we are working with partner organisations that are led by and working with minorities and people living with disabilities. In Latin America, promoting youth participation is still a challenge in most of the membership-based organisations, specifically at decision-making levels. We are

<sup>&</sup>lt;sup>9</sup> https://unsdg.un.org/2030-agenda/universal-values/leave-no-one-behind

supporting partners in promoting strategies to integrate young people into their organisational development, working with partners such as CONFRAS, ACUDESBAL in El Salvador, PODEEIR partners in Guatemala, COPINH and CODIMCA in Honduras, and ECOMUN in Colombia. <sup>10</sup> In Eastern Africa, two financial inclusion partners in Tanzania have managed to keep operations running by being registered as farmer-based organisations, demonstrating transparency and accountability, while other community banks in the country have been deregistered.

Celia Choc, Guatemala. Photo: Claudio Vasquez. Bianchi.

One key indicator of strengthening civil society is the sustainability of organisations. In Eastern Africa, during 2020, We Effect conducted a partner review. The result was that one partner was ranked as not having made progress on sustainability, while 10 partners demonstrated slow progress and the remaining 15 were considered to be developing well. We Effect believes that if women's organisations are stronger and more sustainable, then they will be more able to champion women's rights and lead on delivering changes for women in society. There is good evidence of women's organisations becoming stronger and more independent, both financially and in terms of governance. There were examples of women's organisations receiving technical support in financial management and governance in Latin America; using funds from We Effect to build a stronger evidence base for their work and profile (Palestine, Eastern Africa and the Balkans); collaborating with another organisation to secure funds and resources (Eastern Africa); or positioning themselves more strategically to obtain backing and protection in Latin America. These examples demonstrate that We Effect funds are supporting – either directly or indirectly - the sustainability of women's rights organisations.

We Effect supports a wide variety of technical training. For example, in Zimbabwe, partners received training on:

- Concepts, approaches and methodologies on sustainable agriculture;
- On-farm and off-farm business development;
- Financial inclusion;
- Climate change adaptation;
- Gender mainstreaming;
- Organisational development;
- How to improve provision of outreach services to members.

Technical support to partners to develop knowledge and skills in their specific fields has included climate change and integrated agricultural practices, leadership, financial literacy, book-keeping, accounting, computer literacy, household financial management, savings, marketing and more. In Sri Lanka, 75% of members of cooperatives received training, while 70% of cooperatives secured financial services for members, such as savings, credit

de Mujeres Mayas Rurales – PODEEIR; El Consejo Cívico de Organizaciones Populares e Indígenas de Honduras (COPINH); Consejo para el Desarrollo Integral de la Mujer Campesina (CODIMCA); La cooperativa Economías Sociales del Común – ECOMUN

<sup>&</sup>lt;sup>10</sup> La Confederación de Federaciones de la Reforma Agraria Salvadoreña (CONFRAS); La Asociación Intercomunal de Comunidades Unidas para el Desarrollo Económico y Social del Bajo Lempa (ACUDESBAL); PODEEIR is a Project/no partner .- Proyecto Empoderamiento Económico Integral

and loans. In Palestine, technical training for cooperatives has included business development, packaging and labelling, price mechanisms, creating relationships with buyers, closing deals and preparing for exports.

A further indicator of the capacity of partner organisations is their resilience during shocks, hazards or pandemics. The Covid-19 pandemic has highlighted how resilient civil society is and the critical role of CSOs during times of crisis. Our partners have shown their ability to adapt to the difficult circumstances. For example, Women and Law in Southern Africa in Zimbabwe, Vive Zene in Bosnia and Herzegovina and the Palestinian Working Woman Society for Development (PWWSD) in Palestine have adapted their projects to strengthen their GBVrelated services, to meet the urgent need of women for helplines and support. In many programmes, we have seen partners making adaptations to cope with the situation; some have even been mobilised by local government to assist in the distribution of relief goods and some have used their own resources to provide relief to members. Others have seen the business opportunity to produce or distribute personal protective equipment (PPE), as in the Philippines and Uganda. The Palestine programme supported networking to get better prices for products. Women in the Balkans programmes received training to market and sell their products online.

In Latin America, the most significant shift was having to rapidly adapt our partners' methods and tools from a face-to-face setting to working online. There were enormous challenges in terms of internet access and technological devices for most of the membership organisations we support, particularly those in rural areas. To this end, the region launched the Regional Digital Communities project to strengthen digital and connectivity capacity of nearly 30 partner organisations.

### 3.2 ADVOCACY AND CAMPAIGNS

Our advocacy and campaign analysis focuses on three mains areas of intervention and support:

- Advocacy on financial inclusion;
- Advocacy and campaigns on land rights; and
- Coordination and collaboration between partner organisations.

# THE BALKANS: SUPPORTING RURAL AND ROMA WOMEN THROUGH CEDAW ADVOCACY WORK

Our regional programme in the Balkans intensified training around CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women) for gender champions in partner organisations. The collaboration was not only about su-pporting a CEDAW shadow report led by rural and Roma women, but to follow up the shadow report for the CEDAW Committee with direct meetings with a rapporteur and committee members.

The We Effect Gender Lead from the Balkans offered hands-on support during the dialogues to ensure visibility and representation of our partners. However, another important outcome of this advocacy was the process of preparing the reports. The partners worked together closely to understand and learn from each other. We Effect supported training that created solidarity among the gender equality champions, which has significantly strengthened work on gender equality in the region. One partner, NFF, involved in the CEDAW shadow report from North Macedonia, commented that, 'I learnt so much during this process, I made connections with organisations that I had met before and learnt a lot more about women's rights outside my organisation and sector' (CEDAW training, North Macedonia, 2019).

Overall, all regions reported on the extent of their support to partner organisations in terms of their advocacy work. Compared to previous years, advocacy work has intensified, improved and brought successes, illustrated by several examples. Several partner organisations reported being more confident in conducting advocacy work.

In Eastern Africa, the regional office has stepped down from its earlier role as coordinator for partners in the Universal Periodic Review (UPR) process on Human Rights, with the partner organisations having taken on that responsibility. We Effect has supported several advocacy activities, including networks of partners. The strategy for strengthening advocacy has been to build partners' capacity and support them in forming strategic partnerships for joint advocacy. However, there is a need to build the capacity of We Effect staff to see advocacy as a process rather than a one-off activity.

The strategy for strengthening advocacy has been to build partners' capacity and support them in forming strategic partnerships for joint advocacy.

In general, all regions where We Effect works describe having supported partners to establish or strengthen advocacy networks. The coffee unions lobbying platform in Kenya, advocacy synergy clusters in the Philippines, the advocacy task force in Kenya – these are just a few of many examples from all regions. We Effect has supported partners technically and financially to enable their participation in national, regional and global advocacy networks.

All regions describe how partner organisations are engaged in policy dialogue with governments. Southern Africa provides good examples from Malawi on partners advocating for changes in cooperative legislation and women's participation in the public sphere. However, the Southern Africa regional land rights campaign was put on hold until 2021 due to the coordinator position becoming vacant, and due to the pandemic.

Latin American partners describe a backlash when it comes to advocating with governments – as most programme countries have a repressive attitude towards civil society. However, partners continue to campaign and try to use the spaces available to do so. Some groundwork has been done on securing land rights, through six national studies on women's access to land, and support to partner networks to establish advocacy strategies.

### Advocacy on financial inclusion

Partner organisations and their members engaged in advocacy for changes in various policies. For example, the Malawi Union of Savings and Credit Cooperatives (MUSCCO) engaged with the Reserve Bank of Malawi and registrar of cooperatives to lobby for regulatory changes that would allow MUSCCO and Savings and Credit Cooperative Organisations (SACCOs) to remain profitable and competitive during the Covid-19 pandemic. Towards this end, MUSCCO developed a Covid-19 response paper highlighting the effects of the pandemic on SACCOs and community-based financial organisations, which led to commercial banks temporarily halting repayments on loans.

In addition, partners in Sri Lanka came together, led by the Collective of Women Victimised by Microfinance, to challenge the financial policy that has led to exploitation by microfinance institutions. They prepared and presented a proposal to the Ministry of Finance and the Central Bank of Sri Lanka with the following demands: mandatory registration of all microfinance institutions to regulate interest rates and their functions; setting up of a consumer protection/oversight institution at village level to stop oppressive practices by companies; and establishing women's cooperatives with low interest rates to meet the credit needs of rural women, in collaboration with state banks.

The Uganda Central Cooperative Financial Services (UCCFS) was part of a group of stakeholders that engaged policy-makers on policy issues, such as: mobile banking legislation (the National Payment Systems Bill, 2019); participating in drafting Microfinance Institutions and Money Lenders Regulations; participating in the harmonisation of the Cooperative Act 1991 with the Tier 4 Microfinance Institutions and Money Lenders Act 2016 and the 10 years taxation waiver for SACCOs; advocating for Women and Youth Funds to be channelled through SACCOs for easy access; and lobbying for the establishment of a Cooperative Bank in Uganda.

### Advocacy campaigns on land rights

The main advocacy work supported by We Effect on land rights is in Eastern and Southern Africa. Our Eastern Africa partners have been involved in various campaigns. Women's rights organisations have highlighted issues



of land ownership for women through various activities and forums, including a visit to New York in 2018 for the Commission on the Status of Women (CSW), with representation by three partners: the National Association of Women's Organizations in Uganda (NAWOU), Action for Development Uganda(CFODE), and GROOTS Kenya, representing grassroots women.

In Zimbabwe, Women and Land in Zimbabwe also conducted several campaigns in districts advocating for women's land rights, including the One Woman, One Hectare and the Women Can Do It campaigns. These were one-off campaigns addressing a specific problem but their impact is ongoing, such as the One Hectare campaign for a piece of land, which is to this day being utilised by women. These efforts have resulted in rural women advocating, petitioning, lobbying, engaging and holding to account district, provincial and national stakeholders to address land rights issues for rural women.

# 3.3 COORDINATION AND COLLABORATION BETWEEN PARTNER ORGANISATIONS

Two examples of increased coordination and collaboration between partner organisations include the 16 Days of

Activism in Palestine and legislative advocacy in Malawi. During the 16 Days of Activism, We Effect Palestine partnered, for the first time ever, with a feminist organisation. The PWWSD had started activities in October 2019, and as a result had to bring together partners like Palestine Agriculture Cooperative Union (PACU) and Applied Research Institute Jerusalem (ARIJ); and even new partners like Union of Agricultural Work Committees (UAWC) to participate in the 16 Days of Activism campaign against GBV. We Effect's partners also took part in global campaigns (16 days against GBV) and the 17 Days of Empowering Rural Women in 2020. The campaigns were collectively coordinated to tackle challenging issues and to advance women's rights to access to and control over land and other productive resources. The Ministry of Agriculture in Palestine, rights-holders (including rural women and members of cooperatives), women-led coops, and CSOs were engaged in the activities.

In Malawi the programme supported all four partners with financial and technical support that enabled the organisations to strengthen their capacity to engage in lobbying and advocacy for legislative change. As a result, all four partners have engaged in policy dialogue with the

government since their inception. These organisations have gained mutual respect, which enhances opportunities for them to promote citizens' voice, as well as participation in and influence on public decision-making. For example, the partner organisation MUSCCO produced two position papers that had a positive influence on changes to the Cooperative Act in 2018. Another partner organisation, the Women's Legal Resources Centre (WOLREC), led advocacy through press releases, demonstrations and dialogue. Their aim was to increase the number of women appointed to public positions from 20% to 35%. All four partners were involved in the task force that spearheaded the development of the farmer organisations strategy, which deals with the country's aspirations for cooperatives and associations. One key success is that the Malawi government has now begun to emphasise the development of cooperatives. As a result, a database for cooperative development is being developed, spearheaded by the government and We Effect, with the participation of the Farmers Union of Malawi (FUM) and the Malawi Milk Producers Association (MMPA). We Effect's support in building capacity in this instance has been important to achieving these results.

# 3.4 NETWORKING AND VOICE

We Effect provides advisory support in advocacy and political processes for our partners across all programmes, including networking forums and platforms for alliance building between partner organisations and government stakeholders at national level. There has been increased investment in support for advocacy.

For example, the Eastern Africa regional programme has used a two-pronged approach for enhancing partners advocacy capacity, through:

- Building the advocacy capacity of rights-holders; and
- Supporting the formation of strategic partnerships where those strategic partners have supported cooperatives in their advocacy.

A survey among 23 partners demonstrates that 22 believe they now have the capacity to conduct successful advocacy on human rights issues.

We Effect often acts a facilitator to bring partners



together or support partners to collaborate on advocacy projects or form strategic partnerships. For example, in the Philippines (advocacy synergy clusters) and Palestine (advocacy task force), partner organisations and their members/rights-holders' concerns are developed into demands towards duty-bearers. The advocacy task force in Palestine has also created opportunities for partners to work together on key campaigns such as 16 Days of Activism.

We Effect has also provided consistent support to partners to participate in key strategic national and international processes. This support has included training and mentoring in the Balkans for partners to draft CEDAW shadow reports, and Eastern Africa partners collaborating to monitor the implementation of UPR recommendations on socio-economic rights. In the Philippines, rural development partners are linking with the UN Decade of Family Farming (2019–2028) and commenting on the Philippines National Action Plan to voice the concerns of rights-holders. In Latin America, shrinking civic space has led organisations to focus their advocacy efforts in international forums and local spaces to voice

their views and demands. For example, the Bolivian Platform Against Climate Change (PBFCC) became a member of the Global Campaign for Climate Justice (GCDCJ) and participates in regular meetings of the United Nations Framework Convention on Climate Change (UNFCCC). As a result, an International Tribunal for the Rights of Nature was able to take action on a complaint filed by the women of Chiquitania (in the east of the country) for the burning of millions of hectares of land, which triggered a field visit by representatives of the Tribunal and a subsequent ruling against the Bolivian government. Advocacy opportunities have also increased partner organisations' access to donors and additional funds. The women's rights organisation WOLREC (from Malawi) participated in the CSW event in New York in 2018, which provided exposure for the organisation's work in promoting and defending women's rights. This has contributed to donors' confidence in WOLREC, which resulted in the organisation attracting additional donors.

# 3.5 ORGANISATIONAL SUSTAINABILITY AND RESILIENCE

We Effect supports partners to strengthen systems and improve transparency to increase sustainability and resilience. The support is wide ranging and diverse, based on the needs of each partner. For example, in Eastern Africa, all partners except one have computerised their financial records to increase efficiency and transparency. In Latin America, as a result of We Effect's support, around 94% of our partners have administrative and financial systems in place. We have also accompanied partners and membership-based organisations in legal registration, opening of bank accounts and tax reports, which are critical for strong organisational development. Partners acknowledge the added value of We Effect's support in this regard, as in many countries compliance with these

## **EL SALVADOR: TECHNICAL SUPPORT**

The Confederación de Federaciones de la Reforma Agraria Salvadoreña (CONFRAS) strengthened 13 productive business ventures of 6 cooperatives through the provision of seed capital, equipment, commercial advice (promotional material, brand development, development of points of sale), business training, virtual training in the use of information and communication technologies (ICTs) and in the creation of spaces for local marketing.

provisions has become a means of co-optation that has brought political harassment for organisations. We Effect has also explored different approaches and ways of funding organisations to ensure sustainability. In Mozambique, for example, there have been substantial political and environmental challenges during the past three years, including: extreme weather events in 2019; the escalation of the armed conflict in Cabo Delgado that started in 2017; the semi-active political and military conflict ongoing since 2013; and the Covid-19 pandemic in 2020. However, due to the large size of the country programme, our many partners, and the core funding approach (which contributes to flexible adaptation to new contexts and the inclusion of global partner results), the programme objectives have either already been achieved or are well on track to be achieved. The sustainability offered by core funding, long-term partnership and an agile approach have had a positive impact.

However, our partners are still facing extensive challenges in terms of accessing resources, diversifying donors, and establishing stable and consistent financing.



# 4. GENDER EQUALITY

Gender inequality is underpinned by harmful patriarchal, gendered norms that are reinforced at all levels of society –household, community, institutional and state. Norms are unwritten rules about how to behave. Societies and institutions expect individuals and groups to behave according to those rules, in a particular social group or culture. There are norms defining appropriate behaviour for every social group. Gender norms are particularly harmful to women and girls, because they are driven by unequal power relations and they lead to social control. This hinders women's and girls' access to resources and limits their power within most societies and, ultimately, perpetuates a cycle of violence and control.

## Criteria for gender-transformative work

- Programme context analysis specifically analyses norms, attitudes and values using qualitative data. Addressing social norms, attitudes and values using the ecological model
- Working with women-led cooperatives and strengthening their capacity
- The programme addresses other issues such as GBV, water, sanitation and hygiene (WASH), and sexual and reproductive health and rights (SRHR) from a feminist perspective
- The impact of the programme is measured by centralising the experiences of rights-holders in that programme
- The programme has sufficient resources to implement gender equality activities (staff, budget allocation, etc.) and allow flexibility to adapt based on learning and reflection throughout the programme cycle

We Effect Programme Implementation Guidelines, 2021

Gender-transformative programmes take norms, attitudes and values that are barriers to realising women's rights as a starting point. Transformative programming seeks to transform these norms by promoting shared power, control of resources and decision-making, and affirming women's and girls' rights.

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An intersectional approach is key to working in a gender-transformative way because it ensures that we leave no one behind. When different forms of discrimination overlap, this makes those barriers and forms of exclusion worse. Intersectionality ensures an understanding of individuals as shaped by the interaction of multiple identities (race, ethnicity, indigeneity, gender, class, sexuality, geography, age, disability/ability, migration status, religion), which can increase (or decrease) a person's vulnerability, exclusion, marginalisation, and access to services.

# 4.1 WOMEN'S PARTICIPATION AND LEADERSHIP WITHIN PARTNER ORGANISATIONS

As a key result area, all 13 programmes regard this is an important aspect of work. The reports, however, reflect the challenges involved in measuring an increase in membership and an increase in leadership – that is, an increase in decision-making power for women.

At partner organisation/member organisation level, all programmes noted an increase in women's membership within partner organisations. For example, in Palestine, there was a 273% increase as a result of 'concentrated efforts by partner organisations to support and attract [women] to the sector'. Other strategies include implementing gender policies within partner organisations. In 2018 and 2019, the programmes focused on the development of such policies and in 2020 there was a shift towards operationalising the policies, which resulted in increased membership.

Lack of ownership of assets is a critical barrier to women's membership. Subsequently, another important strategy for increased membership has been to review the conditions for membership (that is, ownership of assets) or ensuring household membership (a husband and wife join together). This strategy has also worked alongside strategies such as increasing women's ownership of land.

# Vietnam: women-led cooperatives

A specific example of women-led organisations under our programme is the Red Dao community-owned cooperative in Lao Cai province, Vietnam. This cooperative comprises 120 members, of which 118 are women. They are from the Red Dao ethnic minority in Ta Phin commune, Sapa district, Lao Cai province. The cooperative director, Tan Ta May, faced many difficulties since establishing the cooperative in 2015. Now, she is inspiring her members to advance themselves in their social and personal lives.

With the project initially supporting training, she encourages members to join as many sessions as possible to improve their knowledge and awareness. The cooperative is creating more jobs for members, improving their incomes and their livelihood in the community.

Affirmative action seems to have been an effective strategy for increasing women's leadership. This has included by-laws in cooperatives to ensure that women are represented at board level.

One important achievement is the increase in women's membership in male-dominated sectors. Two key examples for We Effect partners are the coffee and dairy sectors. Coffee is considered a male cash crop, while the requirement to own livestock has often excluded women from becoming members of dairy cooperatives.

In Eastern Africa, there was a three-pronged approach to addressing women's exclusion from the coffee sector.

This involved establishing 'women in coffee' groups and providing good-quality inputs such as seeds; enabling women to access financial services; and reviewing membership conditions that have been discriminating against women. This approach resulted in a 175% increase in women's membership.

In Zambia, women's membership of the Dairy Association of Zambia (DAZ) increased from 10% at baseline in 2018 to 46% in 2020 as a result of DAZ's implementation of a gender equality policy. In Zimbabwe, the percentage of productive assets owned/co-owned by women in the dairy sector increased from 28% to 50% across all partner organisations.

However, there have not been increases in every region. In fact, there were decreases in women's membership in the Balkans as a result of the impact of Covid-19, which was a big step backwards' for women and gender equality. Two programmes in the Balkans and Latin America note the increased burden of care on women as a result of the pandemic (although burden of care was already a significant barrier to women's leadership before the pandemic) as well as harmful social norms that often prevent women from participating in cooperatives.

Although it is still challenging to increase women's leadership, most programmes identified an increase in women occupying decision-making positions – for example, in the Philippines, 40% of membership-based organisations have a female president.

There are a range of strategies that work to strengthen the capacity of female farmers, including a women's leadership training school in Latin America, village advisors (Mozambique), study circles (and a training of trainers in study circle methodology in Malawi), and support for more formal studies to obtain certificates (Zambia).

# 4.2 VOICE AND REPRESENTATION AT ALL LEVELS: HOUSEHOLD, COMMUNITY, PARTNER ORGANISATIONS, NATIONAL AND GLOBAL

There is evidence in a number of programme reports of a shift, not just at policy level but in terms of attitudes and practices within partner organisations. In the South East Asia programme, for example, a partner organisation changed strategy in their work on gender equality by



using a male facilitator to engage with men. This reflects the challenges faced by women in doing this work, but also the importance of being flexible and adaptable to encourage a shift away from harmful norms.

There is also evidence of such a shift in the coffee sector. For example, in Eastern Africa, not only are women becoming involved in sectors traditionally dominated by men, but they are also moving up the value chains and also diversifying their role within value chains. In the Balkans, women were supported during the pandemic to move into online sales and marketing. The Digital Communities project in Latin America demonstrated the importance of supporting communities, particularly women, to access digital spaces.

Women's representation at national and international levels is an increasingly strong area of work. As highlighted in section 3.5 on advocacy, women's rights organisations are becoming stronger and more vocal at national and international levels. However, it is also important to note that partner organisations are creating access for women to a variety of spaces – for example, the Non-Governmental Gender Organisations' Coordinating Council (NGOCC) in Zambia invited women to join dialogues on health and to public consultations on the Constitution.

These linkages are important as women living in rural areas can often be excluded from these processes and consultations.

## FAIR RESOURCE ALLOCATION SYSTEM (FRAS)

The Fair Resource Allocation System is an important tool for We Effect and partners. It aims to ensure that at least 50% of all organisational and programme/project resources are allocated to women. This system has been an important starting point with partner organisations for dialogue about the need to allocate resources towards gender equality. For example, one partner in Vietnam, recruited a staff member as a gender specialist to develop its own gender strategy and build staff capacity on gender. Another strong example of a shift from policy to action comes from Mozambique, where one partner adopted a new policy to increase maternity leave from 2 months to 3 months. That partner also decided to allocate more resources and transport to female staff working in rural areas with difficulties in accessing services. This is strong evidence of actually allocating resources more fairly.

## 4.3 WOMEN'S ECONOMIC EMPOWERMENT

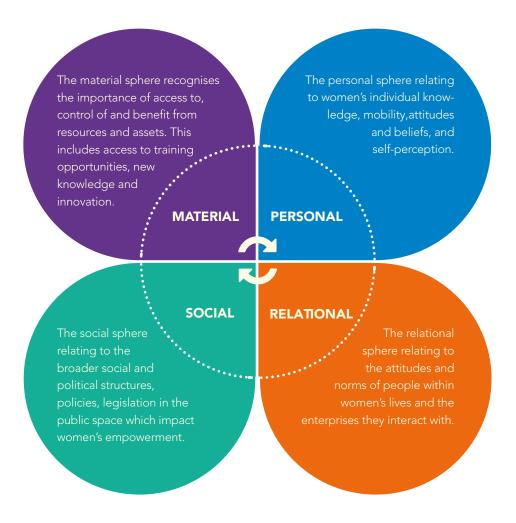
This cluster is organised under four spheres: (1) personal; (2) social; (3) legislative/policy frameworks; and (4) material. Many of our partner organisations work in a variety of ways in the different spheres. However, there are three main challenges to progress. First, the conceptual framework of women's economic empowerment is not consistently applied. Second, the rigidity of the log frames sometimes makes it challenging to see the programme holistically and explore the extent to which the whole programme contributes to women's economic empowerment. Third, the data is not consistently disaggregated and there are no progress indicators, which means we are not mapping progress in a consistent manner across programmes.

However, there is strong evidence of programmes working explicitly within certain spheres and a different analytical framework could support an analysis of the

programmes from a women's economic empowerment perspective. It was difficult to see, in all the programme reports, which components of women's economic empowerment were being focused on. In some programmes – for example, SEMBRANDO in Latin America – women's economic empowerment is the overall focus, although one report comments that 'greater accompaniment of these initiatives is required in order for them to be sustainable, especially if there is no access to assets and other services'. The SEMBRANDO programme highlights the importance of collective action and solidarity linked to women's economic empowerment, and the link in the SEMBRANDO programme is very clear and strategic.

#### 4.4 WOMEN'S LAND RIGHTS

There is evidence of strong work to advance women's land rights. Our work on land rights focuses on three main areas: (1) building knowledge and capacity on land rights; (2) securing formal tenure of land for women; and



(3) supporting women to gain greater access to and control of land. There is also extensive advocacy work on land rights, which is covered under section 3.5 of this report.

## Community gender aware dialogue

In this approach men and women discuss sensitive gender issues and other pertinent matters such as socio-cultural concerns affecting the communities and result in a way forward on how to deal with such issues. The community conversations were attended by 71 participants (39 females and 43 males) including members of local partners (traders and farmers, members of women's groups, local leaders and duty bearers in targeted communities).

The conversations were produced in the local language and aired on UBC Voice of Bundibugyo and Messiah radio in Kasese. During the dialogues, community members were sensitized on land rights, identified issues related to land and recommendations that will inform the national advocacy campaign on women's land rights in Uganda. Other dialogues discusses GBV issues in the commemoration of 16 days of Activism. The radio talk shows also led to massive awareness creation on women's rights, gender equality and the laws against GBV in the targeted districts.

All programmes acknowledge that women's access to land is governed by traditions, norms, attitudes and values that 'act as a constraint on women's activities and restrict their ability to compete on an equal footing with men'. Tenure has been predominantly interpreted as ensuring that women have title deeds in their name. However, most reports do not explore the extent to which having the title deeds means that women can farm the land they own, control the income it generates, and make decisions about how to manage the land. Most of the programmes do not reflect these complex dynamics. However, recent environmental and social impact assessments (ESIAs) have highlighted these areas noting, for example, in Zambia that women can own land but

are not granted permission by their husbands to farm it. The focus on land rights in We Effect programmes remains at the advocacy/legislative level, which is not sufficient to address the root causes of gender inequality and harmful gendered norms at the individual, household and community levels.

According to two evaluations conducted in Eastern Africa (Tanzania and Kenya) and one in Southern Africa (Zimbabwe), our partner organisations are employing several strategies in their work on women's land rights, including: (1) working with 'gatekeepers' (mainly village level leaders, land tribunals and assemblies) to transform norms around land ownership and the structures governing land adjudication and administration; (2) creating awareness among community members and leaders about individual land rights as provided for under relevant legislation; and (3) mobilising women and supporting them to secure title/ownership documents.

## Building knowledge and capacity on land rights

There has been considerable work on awareness-raising about women's land rights over the past three years. The approaches include community dialogues in Uganda (see box) to participating in global advocacy campaigns and developing manuals and study circle materials on the right to land. These dialogues covered a wide range of topics (including land rights), highlighting that land rights cannot be discussed in isolation from other topics. In the Balkans, the strategy for women's access to land is a component of the financial inclusion thematic strategy. The issue is more one of traditional values rather than legislative discrimination and so the financial inclusion strategy advocates for a favourable policy framework to support the growth of institutions and women's access to products and services.

In Zimbabwe, Zambia, Malawi and Mozambique, there has been extensive work on materials for study circles. For example, in Zimbabwe, study circles are held by Rural Women Assembly members and Women and Land in Zimbabwe (WLZ) facilitators. Most of the women interviewed by the programme spoke highly of study circles as they have helped them in their communities, through learning and sharing among each other. In Mozambique, village advisors have been used to disseminate information on a number of topics, including land rights.

<sup>&</sup>lt;sup>11</sup> Mid-term evaluation, Women's Land Rights Zimbabwe, June 2021.

### Securing formal tenure

This is very dependent on the context and the legal framework of each country. Although there are some regional similarities (for example, in Eastern and Southern Africa), the success of securing formal tenure for women is very dependent on a conducive legal environment. As a result, partners have adapted various strategies that reflect the complexities of this issue. In Tanzania, the Tanzania Women Lawyers Association (TAWLA) has undertaken a will writing campaign to reduce the risk that women will be disinherited following the death of their spouse.

One important strategy has been the mobilisation of women in rural communities to affirm their right to land. This is evident in the work of GROOTS (Kenya) and Women and Land in Zimbabwe. Both organisations mobilise women to form assemblies, community-based groups of self-help groups to advocate for their rights. These platforms act as critical support systems, as one woman explained:

After my husband died, I was left alone with no financial help. My brother-in-law came and asked to use my land since I had no resources to use on the land and had left it idle for 2 years since my husband had died. I allowed him and he would give us a 50kg bag from his harvest. When harvest time came, he took it all, and when I asked him about my share, he said he was not going to give me any - after all, it was his brother's land. This hurt me so bad as my family had nothing to eat. I went to work for food at another homestead and the woman was a member of the Rural Women Assembly (RWA). She spoke to me about joining RWA and using the land. I joined RWA and learnt a lot during the study circles. With the money I got from working for other people, I joined the VSLA [village savings and loan association]. When farming season came, I had bought maize seed, which I planted, and used cow manure for fertilizer. After harvest

I was happy to feed my family and have excess to pay for fees. When my brother-inlaw came with his plough, he found the land already tilled and maize planted.

(Women's Access to Land Evaluation Report 2021)

In 2020, TAWLA partnered with Mviwata Kilimanjaro and the Mwanza Rural Housing Programme to create awareness on will writing to secure rights such as land rights. A total of 544 people (304 women and 240 men) were reached. In Tanzania, inheritance is the main route by which people gain access to land. However, the law governing inheritance is discriminatory because of the legal pluralism that allows the application of the Customary Law Declaration Order of 1963, which discriminates against women and girls on inheritance. In Uganda, the National Association of Women's Organizations (NAWOU) were part of the national Land Awareness Week. Together, they created awareness of land rights and legal frameworks in the northern districts where two of We Effect's partners operate.

# Supporting women to access, control and benefit from the land:

There have been several strategies that support women to control and benefit from the land. However, more work needs to be done to ensure that women not only have secure title to land, but can also farm and benefit from the land. In Malawi, We Effect partner organisations have sensitised their members to avoid using GM crops. Likewise, banned pesticides were discouraged by the FUM and the MMPA through awareness of the list of banned chemicals. About 11,143 smallholder farmers (7,873 female, 3,270 male) accessed information on climate change resilience through study circles at mid-term.

#### 4.5 GENDER-BASED VIOLENCE

GBV was highlighted more extensively in these annual reports and particularly in the 2020 reports, in relation to the impact of pandemic-related lockdowns. In a survey conducted with We Effect partners, 15 of 24 listed GBV as the most significant impact of the lockdowns or other Covid-related restrictions. Of these 24, 18 organisations identified socio-economic rights for women and addres-

sing GBV as the main priorities for development work after the pandemic.

However, it is somewhat worrying that backlash and resistance against women was highlighted by some programmes as both a risk and a factor in implementation. For example, one Latin American programme noted 'conflicts associated with violence against women, stemming from women's growing participation and personal and political empowerment both in homes and organisations'.

In Palestine, in 2019, one partner withdrew from the 16 Days of Activism celebrations 'due to their disagreement with CEDAW, mainly in relation to inheritance and Shari'a Law'. The We Effect team organised a dialogue with that partner. They were persuaded to join the campaign, and indicated a willingness to engage further in understanding how consult. However, the report makes a critical point about the importance of supporting women's rights organisations to ensure that 'women become recognized champions' of rights within their own context. The impact of religious beliefs and values on gender equality cannot be ignored in all of the contexts in which we work.

## Men and masculinities

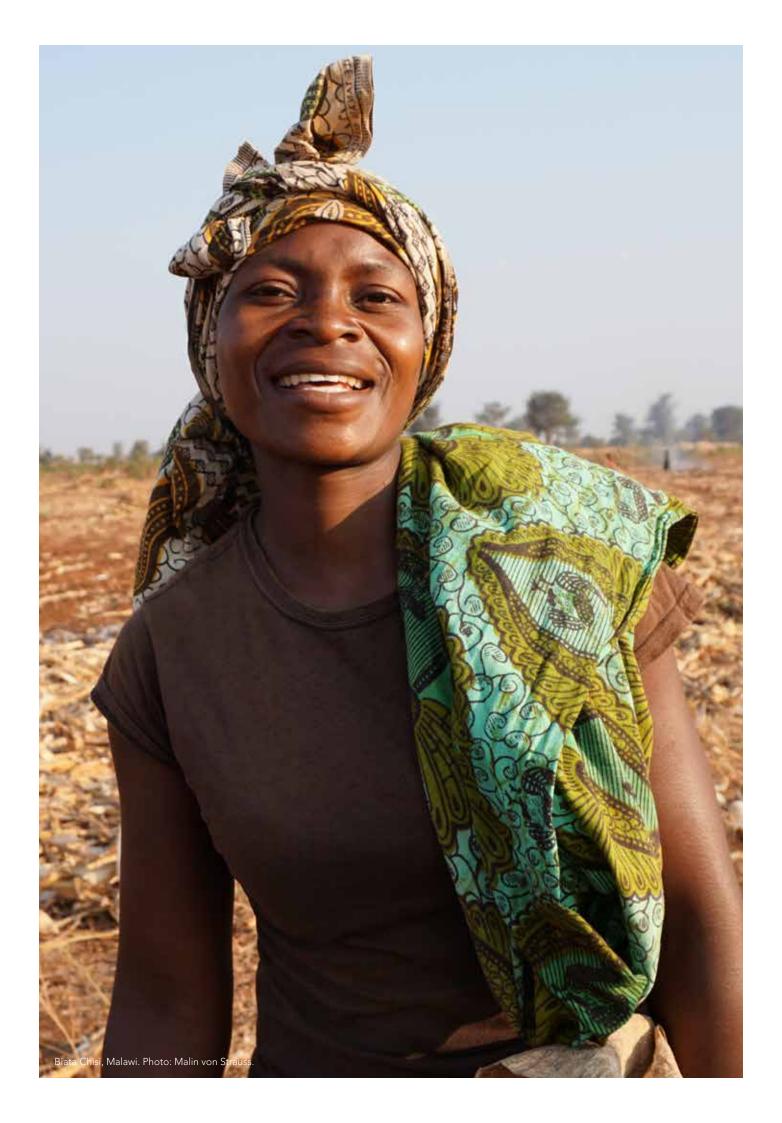
We Effect works on men and masculinities in most of the regions where we have programmes. This work takes one of two approaches: (1) addressing 'destructive ideals and forms of masculinities' and/or (2) engaging men as champions and to ensure 'buy-in'. There was consensus across the programme reports that 'men must be targeted for change'. The work varies by country, but there is a need for consistency in this area of work. However, there were some very interesting examples. In Kenya, the 'technical' partner is male-led, which is a critical strategy to 'get men on board and to encourage their peers to do likewise' (e.i. Advocate for Social Change Kenya). There was agreement about the importance of men engaging with other men to make change happen for gender equality.

In Latin America, the approach to engaging men includes a programme of work on 'care and masculinities' that promotes collective care solutions between men and women and awareness-raising among men of the need to share care and domestic work responsibilities.

# The work of the male-led organisation has been a preserve of Advocates for Social Change Kenya

Advocates for Social Change Kenya (ADSOCK) has been offering technical support to partners to adopt the 'male champions' model, which supports male engagement as agents of change towards gender justice. ADSOCK has been supporting five partners: Meru, Kipkellion, Gusii, BAMSCOS (union of farmers' cooperatives) and Machakos Union. All are coffee partners except BAMSCOS, which is engaged in dairy farming.

Coffee has been a male-dominated crop since it was introduced in the region, while dairy farming under BAMSCOS has also been a male enterprise, according to the culture within the partner's area of operation. Therefore, it was important for ADSOCK to come in with tested methodologies and create a critical mass of male champions for gender equality and women's rights, to help challenge patriarchal power structures. ADSOCK has also successfully convened and facilitated a series of inter-gender dialogues and community conversations on GBV and other issues. They call on men to become key allies in the process of undoing the historical injustices that have been meted out to women and girls since time immemorial.



# 5. ENVIRONMENT, CLIMATE CHANGE AND RESILIENCE

Since 2019, tools to support the integration of the environment, climate change and resilience (ECCR) thematic focus within We Effect have constantly been developed and updated. These are: the environmental and social impact assessments (ESIAs) toolbox; the ECCR organisational development tool; and the disaster risk reduction (DRR) toolkit currently under development.

We Effect also has the ECCR capacity programme – including the learning materials – to strengthen the ECCR capacity of We Effect staff and partner organisations. Our ECCR work is strengthened through our global thematic group, comprising 13 focal points located in various regions and countries.

### ENVIRONMENT, CLIMATE CHANGE AND RESILIENCE (ECCR)

ECCR is a cross-cutting theme for We Effect, divided into four core areas (according to the ECC policy and the new interim strategy):

# 1. Environmental sustainability and resilience:

- Our aim is to strengthen the capacity of communities to handle environmental shocks and climate unreliability. In rural development, support can include the introduction of Sustainable Agriculture Land Management practices, agroecology, crops insurance, and sustainable energy solutions for agriculture (solar panels for irrigation systems, for example). Also, an intersectional approach to support multiple vulnerable and marginalised groups and individuals to promote and protect their right to food and to land, and to cope with climate change and environmental challenges.
- 2. Climate change adaptation: We support the adaptive capacities of partner organisations and local communities to build their resilience, cope with the impacts of climate change and ensure environmental sustainability. Examples of interventions include renewable and clean energy solutions, financial services, use of drought-resistant crops and livestock breeds, sustainable waste management and sustainable water resources management.
- **3. Climate change mitigation:** We are putting interventions in place that will help to reduce greenhouse gases (GHG) emissions. Based on

- the Do No Harm principle, we have a duty to avoid worsening impacts on the climate and on the environment, and to find opportunities for positive contributions. Examples of mitigation activities include the introduction of renewable energy solutions, afforestation of degraded areas, waste management, reusing, reducing and recycling.
- 4. Disaster risk reduction (DRR): Together with partner organisations, we work in areas exposed to natural hazards, where certain impacts can lead to disaster. For development activities to be sustainable, they must also include DRR measures, to reduce vulnerability and risk of crises by increasing preparedness and capacity at both the local and higher levels. For example, natural resource management, insurance schemes, weather prevention schemes, early warning systems and risk prevention planning.

## The environmental and social impact assessment

**(ESIA)** tool supports the integration of all ECCR core areas with other areas of We Effect's programming. This guarantees a human rights-based approach in all activities, and ensures that our ECCR work is both meaningful and just climate justice.

# 5.1 ENVIRONMENTAL SUSTAINABILITY, RESILIENCE AND CLIMATE CHANGE ADAPTATION

All programmes work extensively on activities related to sustainable practices, advocacy and capacity building in the agricultural sector. Gender equality is central to We Effect's work on climate change. This includes women's access to training, to land and land titles, as well as to financial services.

# Moldova: Farmers advocacy work during extreme weather events

This is an example of We Effect's advocacy work with partner organisations in the Balkans to improve conditions for farmers affected by drought.

In the second half of 2020, following the government's intention to grant a compensation of only Moldovan lei (MDL) 500 per hectare of arable land to mitigate the consequences of the drought, FARM and NFFM, in partnership with other organisations, raised public awareness through media campaigns, lobbied the leadership of the Ministry of Agriculture and had a meeting with the Prime Minister of Moldova. As a result, they managed to increase the value of the compensation payable per hectare of arable land to MDL 1500. They also managed to establish a government commission involving development partners authorised to assess the impact of the drought on the agricultural sector and develop a set of economic, legal and financial measures to reduce the damage to farmers' livelihoods in 2020 and ensure the production base for years to come.

The Balkans mid-term report 2018–2020.

Programmes use diverse sustainable practices ranging from tree planting to crop diversification, reduced use of pesticides, no use of GM crops, and water harvesting for irrigation. All of these activities support rights-holders to adapt and to build their resilience to climate change

challenges. In Zimbabwe, two programmes – Equality First, and Green Enterprise and Business Development – saw the partner organisations increase investment in solar-powered irrigation systems to respond to severe drought. The programme activities designed to empower female farmers and to build their resilience – such as increasing their capacity on income diversification, sustainable agriculture through study circles methodology, advocacy, and access to crop insurance schemes – were critical to ensuring the uptake of solar-powered irrigation systems.

Programmes have also worked on capacity strengthening such as Sustainable Agriculture Land Management training of trainers for farmer organisations in Eastern Africa and the online agroecology training in Latin America for partner organisations and We Effect staff.

In Eastern Africa, there is also a focus on organisational development of partners, with capacity-building activities and support in developing and implementing their own environmental action plans and policies, according to their context.

Latin America introduces agroecology as the main tool for sustainable agriculture and as a political tool for climate justice.

Advocacy work for environmental climate justice and the right to land has been key during the past three years, and is an essential part of building resilience among rights-holders for the longer term. In Latin America, there have been various initiatives to raise the voice of environmental defenders and of indigenous communities. The region introduces agroecology as the main tool for sustainable agriculture and as a political tool for climate justice. For instance, partner organisations are actively reporting and advocating in public spaces and networks to highlight the depletion of natural resources and the

violation of the rights of rural communities to a healthy environment. Also, advocacy roundtables on rural women's access to land have taken place in each country in the region. In Mozambique, there are initiatives to support the rights of climate refugees, such as lobbying to include assistance for people displaced and affected by climate change in government instruments.

# Environmental and social impact assessments: a tool for effective qualitative data collection

In Southern Africa, a comprehensive ESIA was conducted with partner organisations in all four countries where We Effect works (Malawi, Mozambique, Zambia and Zimbabwe). The purpose was to form the baseline for the regional sustainable cotton project. Partners conducted interviews and focus group discussions with more than 1,000 participants – mainly female and male farmers working in the cotton sector.

The findings highlighted the intersection between climate change and other social issues, including: inequalities between men and women and the impact this has on sustainable livelihoods; the exploitation of farmers by ginneries and cotton companies; the complex power dynamics and shrinking civic space that limits farmers' participation and voice; and conflict or fragility that impacts on markets and the economy. These findings resulted in critical changes to the programme to reflect the complex interactions between climate change and social and gender dynamics.

Regarding ESIAs, 11 out of 13 programme reports stated that simplified and/or full ESIAs were conducted, giving a total of 23 simplified and 12 full ESIAs. <sup>12</sup> In Kenya, the findings from the ESIAs revealed 'low participation of women in leadership and decision making among partners, huge women workloads, negative patriarchal beliefs, attitudes and norms, unequal power relations and vulnerability, limited access to land and other productive resources, low-income level and GBV. The key environmental challenges identified include unsustainable



<sup>&</sup>lt;sup>12</sup> These numbers refer to the total number of ESIAs conducted in sustainable rural development and housing programmes. We have excluded here the 579 simplified ESIAs from Zimbabwe because these were used

only as a requirement for project funding. Also, as the South East Asia region is in a phase-out period, it is not expected that any further ESIAs will be conducted

farming systems practiced by farmers, waste generation from factories, emissions from diesel-powered machines, excessive use of agrochemical at farm level, improper handling and disposal of agrochemicals.'

As a result of conducting an ESIA, some regions reported a better gender analysis in their programmes, and making adjustments to include activities to address environmental and social challenges.

# DEVELOPING HOLISTIC PROGRAMMES FOR CHANGE

GROOTS started working in a county in Kenya that focused on 'Irish' potato farming. However, productivity was low. The reasons were limited access to expertise, and limited access to financial services to purchase inputs. GROOTS identified 18 women's groups and began to organise them around Irish potato production.

Mary is one of the farmers who received support. Before working with GROOTS, Mary was able to produce two 110 kg bags of potatoes in 2018. She received training in Sustainable Agriculture Land Management practices, particularly to support pest control for her potato crop. She received clean and high-yielding seeds. She also joined a village savings and loan association (VSLA), which enabled her and other women to save and purchase equipment and inputs to improve their farming. As a result, in 2020, on the same land, Mary's yield increased threefold to six 110 kg bags.

There was also an advocacy component to this programme around packaging of potatoes. The existing packaging disadvantaged and exploited farmers by underestimating the weight, which meant farmers were being underpaid. GROOTS joined other civil society organisations, including the National Potato Council of Kenya, to engage duty-bearers to introduce a new packaging regulation. Crop productivity has improved which has contributed to increased income and sustainable livelihoods for women.



### 5.2 CLIMATE CHANGE MITIGATION

Most ECCR activities contribute to the reduction of global GHG emissions. For instance, activities related to the protection and restoration of natural resources, including agroecology initiatives, in Latin America; the use of renewable sources of energy such as solar-powered drip irrigation systems in Zimbabwe; environmental awareness campaigns in Palestine and in the Balkans; Sustainable Agriculture Land Management practices in all regions; and reduction in the use of banned pesticides in Swedish markets in most regions. Sustainable Agriculture Land Management is the main method of ECCR integration in rural development programmes, as such practices reduce the risks of pests, minimise soil erosion, improve water-holding capacities of soil, and increase carbon sequestration capacities of the land.

We Effect has a strong focus on climate justice in the new interim strategy, so it is important to highlight that developing countries are the least responsible for producing GHG emissions but they are paying the highest price for its impacts and for the mitigation measures that need to be taken. Also, marginalised communities are even more vulnerable to the impacts of climate change. As already mentioned, our programmes in Latin America has a strong component of ecofeminism and climate justice to demand climate action from governments in order to protect the rights of women, youth and indigenous peoples.

#### 5.3 DISASTER RISK REDUCTION

Regarding DRR initiatives, the most visible actions were taken in the Philippines, Sri Lanka, the South East Asia programme, Mozambique and the Balkans.

We Effect also published a Gender-Transformative Disaster Risk Reduction research in 2020.<sup>13</sup> Its main conclusions are that women are on the front line of the climate crisis and disasters, and they tend to experience disproportionate negative impacts. They also have the knowledge, experience and agency to help address crises and disasters and build resilience. Yet gender inequality and harmful social norms weaken their resilience and prevent their voices being heard.



The research outlines the risks and exposure to disasters in the regions where we work, using a gender perspective. As per our 2020 interim strategy, We Effect acknowledges that women, girls and gender minorities are disproportionately affected by the climate crisis, as well as by poverty and inequality, and violence, and that the Covid-19 crisis has intensified their vulnerabilities. Therefore, any work in disaster risk management should put gender equality at its centre. The research maps some avenues towards a systemic approach to responding to the climate crisis, building resilience, preventing disasters, and building a more sustainable world.

DRR ideally implies a role in both development and humanitarian work, and We Effect currently focuses on the former. It also implies taking a holistic approach, both in sustainable rural development and in housing programmes. We Effect has different levels of engagement in the regions where we work in this ECCR core area, mostly reflecting the level of expertise among partner organisations and the level of natural hazards affecting each region. For example, the Balkans has strong partner organisations that promote awareness campaigns and conduct advocacy activities to emphasise the importance of risk analysis. In the Philippines, PAKISAMA has been lobbying to stop the construction of a mega dam, which will flood the ancestral domain of indigenous peoples in southern Luzon and which threatens to destroy the forests and wildlife in Kaliwa Watershed. The country also has a good example of working together in the housing sector to build more resilient communities.

In Sri Lanka, cooperatives have established disaster risk reduction committees and linked with DDMCs established in district secretariats. All members of cooperatives have compulsory and individual savings, and the cooperatives offer different loan schemes for their members, including emergency loans to reduce the risk of disasters. Partners in the South East Asia region work on building networks to strengthen community and local government capacity in disaster management, which includes awareness-raising and emergency preparedness and response planning (EPRP). The Sri Lanka country report states that: 'when people understand the cause and effect of their daily behaviours and the disasters, it will help to positively improve their awareness and behaviours'. Village savings and loan associations

<sup>13</sup> https://weeffect.org/policy-and-research/



### 6. FINANCIAL INCLUSION

This section has been organised under the following headings:

- Partnerships and outreach;
- Financial inclusion and agribusiness;
- Access to insurance;
- Financial inclusion and environment, climate change and resilience (ECCR).

One of the most striking results reported by programmes over the past three years is the increase in women's participation in financial inclusion and insurance. This is evidence of demand for appropriate products for women, and particularly young women. This has led to women's economic empowerment, enjoyment of human rights and increased participation in cooperatives previously dominated by men.

### 6.1 PARTNERSHIPS AND OUTREACH

This section highlights some of the partnerships that We Effect works through to facilitate access to financial services and insurance.

#### Savings and credit cooperatives

Eastern Africa reported an increase in the number of savings and credit cooperative organisations (SACCOs) providing financial services, from 711 in 2018 to 974 in 2020. Membership of SACCOs also increased substantially, from 1.1 million to 2.4 million over the same period. By 2020, the number of women members had increased to make up 41% of the total membership. Further, the number of women who opened a bank account increased from 63,000 to 900,000 in the Eastern Africa region.

Sri Lanka reports that 70% of participating cooperatives have increased secured financial services to members and thereby almost all members have access to those services. In addition, Social Mobilisation Development Foundation(SMDF) and the Women's Cooperative promoted cooperative savings and credit facilities (with a focus on secured microfinance) to 36,234 women and 1,907 men in the Northern and Southern provinces. Cooperatives in Sri Lanka also helped women take up employment opportuni-

ties, through which 3,025 women and 800 men received a direct income.

In Malawi, MUSCCO provided financial literacy skills to 36,400 rights-holders in rural communities (24,751 female, 11,649 male). MUSCCO facilitated formation of a SACCO for young professionals, which is a great way of engaging young people to join cooperatives. It also established women's leadership in the SACCO network, which aims at mentorship and capacity building. Also, noting that religious groups hold strong influence in communities, MUSCCO reached out to religious institutions with financial inclusion awareness. In Uganda, UCCFS also supported the formation of two SACCOs by members of existing agricultural cooperatives - Semuliki Cooperative Union SACCO Ltd and West Acholi Financial Services Limited. These two SACCOs were also connected to the mobile banking platform, which enabled farmers to access digital financial services. This indicates that farmers need affordable financial services and are therefore willing to form their own organisations to fill the gap in provision.

# Sri Lanka: Promoting a stronger gender perspective within cooperatives

For many communities in Sri Lanka, the legacy of the conflict has been disenfranchisement and economic hardship. This has particularly affected women in Anuradhapura, who were unable to work or earn an income and were confined to the household. A women's rights organisation and partner of We Effect, Rajarata Praja Kendraya (RPK), works with women and children to support their economic empowerment. RPK has supported women-led cooperatives and groups to establish savings and loans associations, and provided training in financial literacy, entrepreneurship, business management and budgeting. Not only did this create vital opportunities for women, it also challenged harmful gender norms that had prevented women from being able to set up and

run businesses. For many women, particularly single or widowed women, RPK has given them an opportunity to save money and invest in a business, as well as support their families.

The cooperative savings and loans schemes have also become safe spaces for women to address issues such as gender-based violence and sexual and reproductive health. Women offer each other support and refer survivors of gender-based violence to RPK for counselling services. Women have also used the cooperatives to mobilise other women and take action for change in their community. In interviews with We Effect, one woman commented, 'we offer each other counselling and support, we would not allow a member to suffer without supporting her'. The support system provided by the cooperatives and the safety net provided by the savings and loans has transformed women's role in the community. Now, women are entrepreneurs, and working together in the cooperative, they also ensure sustainable sources of income and livelihoods for their members.

### Village savings and loan associations

Between 2018 and 2020, approximately 13,000 VSLAs were formed and strengthened (as reported by programmes in Eastern Africa, Palestine, Malawi, Sri Lanka, Zimbabwe and the Philippines). Outreach through these VSLAs grew to approximately 300,000, most of them women. Members of the VSLAs gained access to savings options, enabling them to remain financially stable while meeting diverse needs such as paying hospital bills, having disposable income for daily household use, purchasing insurance, and investing in on-farm and off-farm income-generating activities. VSLAs provided women with an opportunity to build up assets and undertake income-generating activities, thereby increasing their economic resilience and wellbeing. The savings and social insurance provided by VSLAs offered protection against crisis and contingencies needed by families who have irregular incomes, enabling them to develop some resilience against future crises. This is highlighted in a manual written with Economic and Social Development Centre (ESDC), a We Effect partner, in a VSLA Field Officers' Training Guide.14

#### Linkage

Some programmes reported promoting linkage as a financial inclusion strategy for provision of demand-driven services. Several groups were linked to SACCOs or banks as a way of facilitating their members to access bigger loans as well as insurance. In Malawi, for example, 1,158 VSLAs were linked to SACCOs /MUSCCO while 71 Milk Bulking Groups (MBGs) were linked to banks. Furthermore, the Cooperative Insurance Company (CIC) partnered with MUSCCO, the Farmers Union of Malawi (FUM) and the National Smallholder Farmers Association of Malawi (NASFAM) to mobilise smallholder farmers to access insurance, with the result that 30,361 rights-holders took up insurance. In Eastern Africa, CIC has been retained as a partner to develop and provide a wide range of insurance options to farmers. As a result, 8,052 dairy farmers (3,412 women and 4,640 men) have taken dairy insurance cover for their cows.

### **Revolving funds**

The Palestine programme has facilitated the set-up of a revolving fund that is benefiting eight membership-based organisations. The loans contributed to strengthening their businesses by enabling them to access capital.

### 6.2 FINANCIAL INCLUSION AND AGRIBUSINESS

Access to financial services through SACCOs helped 1,300 women to plant 140,000 coffee seedlings as well as engage in on-farm businesses in Eastern Africa. Production of coffee is gradually increasing as more women join. VSLAs have helped women to save and borrow, and support production and marketing within diversified enterprises. In Tanzania, smallholder-owned Agriculture Marketing Cooperative Societies have been accessing loans to enable them to purchase/aggregate produce such as coffee, paddy and onions from farmers. This has strengthened their business. Financial institutions have been sensitised on land rights and are now embracing alternative collateral, seeking to facilitate land ownership by women through tailor-made financial products.

### 6.3 ACCESS TO INSURANCE

We Effect started promoting formal and informal insurance (2018–2022) as a way of mitigating the impacts of risks among members of partner organisations, with each programme expected to integrate risk management within their interventions. Smallholder farmers have

<sup>14</sup> https://mangotree.org/Resource/VSLA-Field-Officers-Training-Guide-v2-1-Sharia-compliant



been managing risks (death, illness, loss of livestock, etc.) through social welfare/informal support, which remains inadequate. The partner organisations created awareness of the benefits of microinsurance, and directly engaged commercial insurers to serve members by supporting linkages, product development and delivery.

To date, there has been notable progress in helping partner organisations' members be better prepared to manage risks. For example, in Uganda, there was an increase in the number of women and men holding credit life insurance policies, from 124,762 in 2019 (43,875 women and 80,887 men) to 134,646 (48,996 women and 85,650 men) by December 2020. In Tanzania, insurance is provided through banks: two banks, Mwanga Hakika Bank and Uchumi Commercial Bank, promoted credit life insurance products. Timely claim payments are proof to farmers that insurance works, which is driving interest in other insurance products like agricultural and medical insurance. In the Southern Highlands of Tanzania, the Tree Growers' Association facilitated farmers to enrol in voluntary saving schemes to protect them when they retire, reducing dependency in old age.

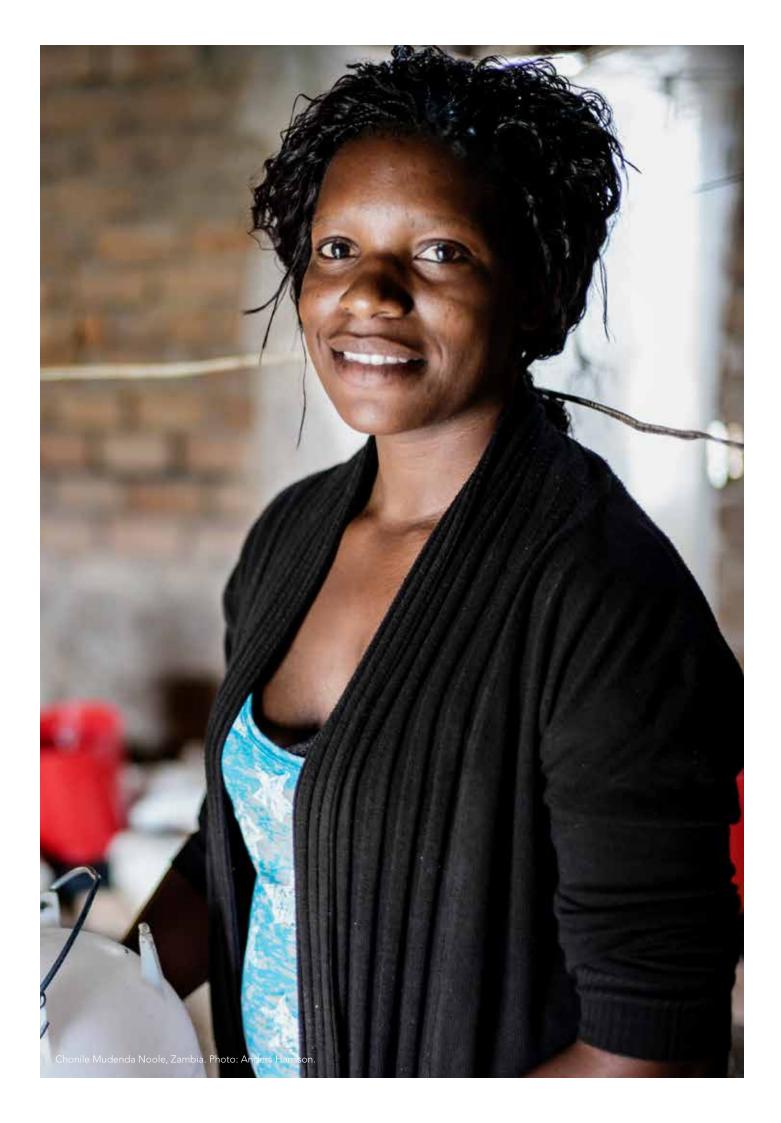
The Cooperative Bank of Kenya carried out a market study and noted that potential clients cite cost of insurance as a barrier to access. As a result, they came up with cheaper products (for example, for personal accident cover). In Malawi, the number of people with insurance has grown from zero at baseline to 30,688 (12,343 women and 18,345 men) by 2020. This has been achieved by MUSCCO in collaboration with the CIC. The housing programme The Eastern Africa Housing Programme reports an increase in uptake of insurance (mainly medical) by women. Partner

organisations worked with insurance companies in the region (including the Cooperative Bank, CIC in Kenya, and UCCFS and Sanlam Insurance in Uganda. At the baseline in 2018, only 6 members had taken insurance cover. By 2020, this had risen to 1,440 (733 women and 507 men). The insurance cover taken was mainly medical, which could explain why more women took out the insurance; since they are still the primary caregivers, mitigating risks related to illness would support them to manage their finances, time and other resources.

In Zimbabwe, hyper-inflation made it challenging to save; however, membership in group savings and loan activities increased from 19,853 in 2018 to 20,766 in 2020. Groups innovated by saving in assets and hard currency. Even though there was a decrease in average savings, with these savings rights-holders managed to increase their small livestock portfolio as a risk cover as well as safeguarding the real value of their savings.

# 6.4 FINANCIAL INCLUSION AND ENVIRONMENT, CLIMATE CHANGE AND RESILIENCE

In Sri Lanka, all members of cooperatives took up compulsory and individual savings. The cooperatives offer different loan schemes for members, including emergency loans to reduce the risk of disasters. In some cooperatives, members introduced diversified livelihoods to sustain them if they were to lose their main livelihood as a result of a natural hazard. Some cooperatives have initiated a fund to support members who are affected by disasters. In Malawi, micro-insurance products were developed to respond to the impacts of climate change, including Mthangati (a weather index insurance), through which smallholder farmers received payouts.



### 7. LEARNING AND KNOWLEDGE GENERATION

This section provides insights and analysis on We Effect's work on monitoring, learning and knowledge-generation activities, focusing on three main issues:

- ► The impact of Covid-19 on programme implementation and monitoring activities;
- The status of our monitoring and evaluation (M&E) systems; and
- Research and knowledge-generation.

# 7.1 THE IMPACT OF COVID-19 ON PROGRAMME IMPLEMENTATION AND MONITORING ACTIVITIES

The Covid-19 pandemic has negatively impacted our capacity to carry out planned programme activities, including regular monitoring and field visits. Measures introduced to restrict the spread of Covid-19 in all countries where We Effect operates have prevented direct interaction with partner organisations and rights-holders. A brief survey on the digitalisation of our monitoring, evaluation, accountability and learning (MEAL) systems carried out with members of the We Effect Global Group on Programme Quality and Learning highlighted the key challenges faced during this period:

- The rapid adaptation from face-to-face to digital work and platforms to secure interaction and communication with partners.
- The connectivity divide, particularly in terms of access to the internet and to internetcapable devices, especially in rural areas.
- Some ethical considerations in terms of participation and voice, in relation to who we are reaching through digital platforms.
- The accuracy of the programme data captured, especially in terms of reaching data everywhere.
- The impossibility of direct interaction with rights-holders in many of the countries where We Effect works.

# The Balkans: The impact of Covid-19 on MEAL systems

Being under quarantine and restricted from mobility and economic activity, many young people and their families have lost their source of livelihoods, access to education and health care, and decision-making processes that affect their lives. Digital skills, combined with other interventions, could be the solution to address some of the challenges they face, although digital connection is itself a challenge for rural communities.

Currently, 69% of families in the Balkans do not have access to the internet (World Vision 2020). The use of digital technology requires many components, such as personal computers, teaching methods, specialist curricula, internet coverage, uninterrupted power supply, and so on. Vulnerable groups, or remote and hard-to-reach communities, are far behind in terms of their digital capabilities, or the possibilities of using digital technology to address not only the challenges arising from the pandemic but pre-existing geospatial challenges that have consistently weakened the resilience of families in remote rural areas.

Impact of Covid-19 Pandemic in Rural Areas from the Perspective of Rural Youth, Albanian Network for Rural Development. Agrinet, May 2020.

The challenges posed by Covid-19 also brought innovative ways and projects to support partner organisations in addressing digital gaps, and invited us to re-think and reflect on the need to digitalise our systems in the regions and countries where we work. For example, in the Balkans, the period of adaptation to the newly introduced and developed communication platforms (such as using Zoom and Microsoft Teams for meetings, web-based platforms for consultancy services and online training, etc.) delayed some of the programme activities that were primarily conducted directly in the field.

In Latin America in particular, the move to virtual work highlighted the severe limitations of connectivity and access to ICTs in rural areas. To address this gap, We Effect began an ambitious Digital Communities project to create and strengthen capacities for access to ICTs. Most 30 of our 40 partner organisations in the region are participating in this initiative, which includes: investment in equipment; training on the adoption of digital technologies for programmatic and administrative-financial areas; and promoting the uptake of these new work tools to maintain contact, collective work and coordination with communities. In this region, online distance training is emerging as a new modality, although methodologies such as study circles and *Promotorías*<sup>15</sup> have also proved their worth.

On a positive note, this shift to online ways of working has contributed to the expansion of networks and institutional partnerships. For example, Consorcio ProCuidados (El Salvador) has expanded its local advocacy process to a regional scale to reach Honduras and Guatemala as well as through the radio campaign Hombres de Cuidado ien Emergencia! (Care Men in Emergency!) developed by the Centro Bartolomé de Las Casas in partnership with community organisations and community radio stations in those countries.

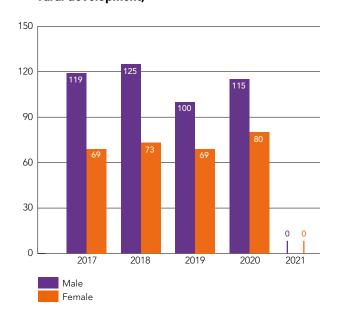
During the pandemic, most organisations (including We Effect, our partners and donors) resorted to working from home using virtual platforms. In some countries - for example, Malawi - the high cost of internet data resulted in high expenditures on communications, while mobility restrictions resulted in annual general meetings (AGMs), training and mobilisation meetings being postponed. In Zimbabwe, field activities were mainly carried out by partners providing essential services, including the Zimbabwe Farmers Union (ZFU) and Zimbabwe Association of Dairy Farmers (ZADF). Some members of partners organizations were unable to apply their knowledge of conservation and sustainable agriculture practices because of Covid-19 restrictions, which made it impossible for them to access fertilisers and chemicals from nearby towns. We Effect in Zimbabwe acknowledges that the pandemic limited access among members (especially women) to information, sensitisation and training provided through digital communication channels because of lack of affordability and connectivity challenges in rural areas. On the other hand, for partners with better access to the internet, the

use of virtual platforms enabled increased participation in global, regional and country-level meetings, workshops and training sessions.

# 7.2 DEVELOPING OUR MONITORING, EVALUATION, ACCOUNTABILITY AND LEARNING SYSTEMS

There have been important efforts over the past three years to improve our MEAL systems. We Effect's Regional Office for Eastern Africa has developed the digital Integrated Management System (WIMS), which mostly gathers quantitative data collected and entered into the system via the partner platform every year. The aim of WIMS is to monitor not only the activities executed but also the results of gender equality interventions. Reports, mainly quantitative, are available for the years 2018 to 2020 and include graphs showing trends and progress. To enhance monitoring, all partners are required to provide gender-disaggregated data for activities such as produce delivered, incomes and payments, savings, loans, account/clients, membership, etc. Great progress has been achieved though challenges remain, especially for partners whose primary cooperatives are still using manual recording. community participatory monitoring to track change at the household and community levels. In Latin America,

# Leadership positions (partner organization) – gender disaggregated programme (sustainable rural development)



<sup>&</sup>lt;sup>15</sup> Advocacy representatives



the Regional Office supported SEMBRANDO to develop key indicators for tracking gender equality, covering women's participation, care initiatives, prevention of violence against women, and women's access to land.

In Europe and the Balkans, the data gathered through the Gender Equality in Rural Development (GERD) project includes qualitative data from focus groups with women, interviews with women who are community leaders and trained to lead community workshops on gender equality, and qualitative data from workshop participants (both men and women). It also includes quantitative data (the number of women and men who participated in activities

within the project). The qualitative data from focus groups was collected in 2019 to form a baseline against which progress on changing social norms can be measured at the end of the programme period, when focus groups will be held on the same topics and (if possible) with the same women who participated at baseline.

In Palestine, specific practices are in place to monitor progress towards gender mainstreaming such as Fair Resource Allocation System (FRAS) and the collection of gender-disaggregated data. These tools help the programme to assess its impact on gender mainstreaming and provide useful insights for advancing equality.

Virtual monitoring forums took place in 2020 during Covid restrictions to monitor the programme's activities, especially those relating to gender mainstreaming.

In Palestine, the ESDC uses baseline-endline tools to measure progress achieved during the programme implementation period. These tools include genderdisaggregated data collection and use quantitative data to support results. ESDC also administers member satisfaction surveys, as well as conducting field visits for monitoring purposes, providing monitoring forums and other monitoring procedures to feed into qualitative results. The Palestinian Working Woman Society for Development (PWWSD) also constantly follows up with partners on progress in gender mainstreaming initiatives. It developed an evaluation template for partners to measure their progress, providing workshops on how to use the template, and analysing the results to inform an upcoming training programme. By targeting women-led cooperatives, the programme seeks to promote women's participation and representation in their local communities and at decision-making levels.

### 7.3 RESEARCH AND KNOWLEDGE GENERATION

We Effect has produced around 60 research products across countries during the reporting period (2018–20). Most of our research focuses on gender equality in rural development, from a women's rights perspective. Based on our findings, programmes continually adapt their strategies and activities to reflect this learning and knowledge generation. The use of knowledge-based products by all partners in their awareness, lobbying and advocacy work contributes to effective and sustainable results. In Latin America, for instance, there is a call to advance our knowledge in terms of women's economic empowerment programme frameworks, including addressing the social norms that hinder women's empowerment in

different spheres (political, personal, economic and social). Promoting productive enterprises also requires different methods according to the diversity of rural women's situations. In general, most women in rural areas rely on subsistence agriculture, and lack access to productive assets such as land, financial services and equipment.

In Zambia, using the study circle methodology, the Zambia Land Alliance (ZLA) and NGOCC actively contributed to increased learning and knowledge on land rights among rights-holders, reaching 9,248 people. Through capacity building of ZLA with other CSOs on land issues, is it hoped that more rights-holders will participate in study circles in future. The study circles on land rights have helped partner organisations' members to build networks, and it has begun to enable married women to obtain land ownership certificates in their own name rather than their husband's.

In Mozambique, the study circle methodology has also proved its worth among rights-holders and communities. For instance, study circles have played a pivotal role in disseminating and sharing knowledge among farmers on agricultural production, right to land and better nutrition. This methodology has reached 71,444 farmers, of which 20,016 men and 51,483 women participated in workshops/training sessions on agricultural production and the right to food from 2018 to 2020. In Malawi, 11,143 smallholder famers (7,873 women, 3,270 men) accessed



knowledge on agricultural production and business development through study circles, up from 1,051 at baseline in 2018 (736 women, 315 men). To further strengthen capacity, MUSCCO trained 506 community facilitators (259 women, 247 men) in study circle methodologies for financial inclusion. The MMPA trained 68 study circle leaders (38 women, 30 men). The study circle methodology has been fundamental in empowering women to amplify their voices through participation in decision-making spaces at a range of levels, from the household to the community, and in public forums and associations.

In Europe and the Balkans, implementation of the We Effect guidelines for reallocation of funds enabled partner organisations to reallocate funds and resources to activities that directly addressed the consequences of the pandemic. Several partners conducted research that provided a valuable analysis of the impact of the crisis on specific areas and groups, and clear recommendations about how to address these consequences.

In Palestine, research has also shown the impact of the pandemic on pre-existing gender inequalities and discriminatory social norms. Findings suggest that the pandemic has reinforced stereotypical gender roles. More than two-thirds (68%) of the women participating in a survey by the Arab World for Research and Development confirmed that the burden of housework has increased under lockdown. Since national measures were introduced in response to Covid-19, many women who were employed in the informal sector were dismissed from their jobs, while women running small income-generating projects lost their main source of income. Around 11% of Palestinian households are headed by women; these households are particularly vulnerable to falling into poverty when their income is lost.

Finally, research and knowledge generation provides opportunities for women to mobilise and lead these processes. Three programmes noted the solidarity that emerged as a result of involving women in research, as findings were shared and resulted in further collective action. Involving women in research is also critical to ensure that gender is mainstreamed throughout our work, as the forthcoming report produced by PWWSD on gender and climate change illustrates, challenging the previously strong male bias in this sector.



### 8. LESSONS LEARNED

This review of We Effect's sustainable rural development programming from 2018 to mid-term 2020 has enabled

us to draw out some lessons to inform future strategies and activities.

#### AT PROGRAMME LEVEL:

- ➤ Explore new ways of working with partners: Explore different models of 'partnering' with feminist and women's rights organisations, and with mixed or male-led organisations to offer ongoing, long-term support to transform their organisations.
- ▶ Work with technical partners: Identify a strong technical, feminist partner to support our learning on gender equality within We Effect. It is also important to support the work of these partners to implement gender-transformative programmes.
- Support consensual collaborations between feminist technical partners and climate justice organisations to ensure a feminist analysis of climate change work.
- Due to the increased number of disaster risks, including the Covid-19 pandemic, it is clear that we need an increased focus on DRR in all programmes.
- ▶ It is recommended that all programmes take a more holistic approach to ECCR work, including gender mainstreaming and integrating with other crosscutting areas. A good start would be to strengthen the "S" for the Social component of ESIAs, so that results from the assessments can bring to the surface other issues that need to be addressed.

#### **EVIDENCE-GATHERING:**

- Identify think-tanks/academic organisations or research collaborations with universities.
- Support organisations to develop stronger frameworks for work on social norms, and consider the capacity of partner organisations to develop and implement these frameworks.

### ALLIANCE-BUILDING:

➤ We Effect has a role to play in facilitating and strengthening alliances and networks – linked to capacity strengthening: Strengthen capacity for coordination among the government and authorities (at both national and local levels) and concerned organisations, and establish a shared environmental data and knowledge platform.

### MONITORING, EVALUATION, ACCOUNTABILITY AND LEARNING:

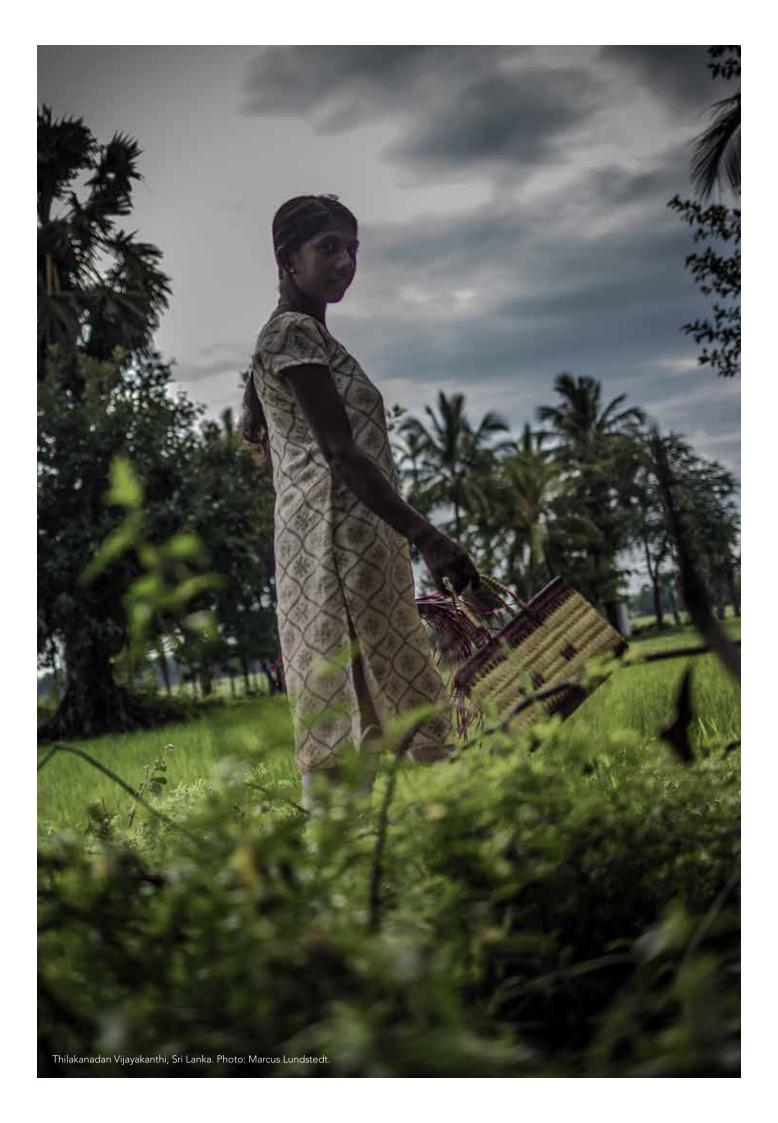
▶ Use feminist MEAL methods: Use participatory, qualitative methodologies and approaches to monitor, evaluate and learn from the programmes as well as to ensure accountability and local ownership of knowledge within programmes.

#### SHRINKING CIVIC SPACE:

- Develop clearer strategies and systems to respond more effectively to threats to human rights defenders.
- Ensure flexibility and adaptability in programmes to support partner organisations to work in contexts characterized by shrinking civic space.
- Encourage networks and international support in situations where this can be fruitful for enabling civic space in a country, according to our partners on the ground.

#### ADVOCACY:

- Women's rights organisations should be leading advocacy efforts on women's rights and gender equality by ensuring that the advocacy campaigns are defined and led by women themselves.
- ▶ Develop and strengthen national movements and apex organisations to give more weight to advocacy work with government. This can gain added strength from regional and international networks that We Effect should support, in the form of brokering membership and keeping partners informed.
- Advocacy at both the national and local levels should be included in organisations' strategies.
- Continue to support partners involved in follow-up and monitoring of laws and policies at a national and international level.



### 9. CONCLUSION

The Covid-19 pandemic has had a drastic impact on our work and the work of our partner organisations. As the Balkans report (2020) stated, the pandemic has meant a 'step backwards for women'. However, the pandemic has also tested the methods and approaches used by our partners. In some instances, these approaches and strategies have been essential in building the resilience of rightsholders to withstand the shock of the pandemic and the impact of resulting government restrictions. For example, supporting and strengthening women's entrepreneurship has increased women's resilience and their options for sustainable livelihoods, which in turn has supported households.

Over the past three years, all our programmes have made progress. There is evidence of a shift from 'laying the foundations' – for example, drafting policies, changing by-laws and reviewing governance structures – to actual implementation of policies, monitoring and evaluating their implementation, and strengthening and clarifying positions on critical issues such as gender-based violence. There is also firm evidence that strengthening organisations in the cross-cutting areas of gender equality, ECCR and the human rights-based approach increases women's membership, improves the reputation of organisations (making them more transparent), and increases their sustainability and capacity to mobilise resources. However, given that three years is a relatively short time span in

which to achieve change, progress has been somewhat more limited and slower among organisations with predominantly male leadership/management.

There remain significant, complex and extensive barriers to substantive, long-term change, particularly in terms of gender equality. One of the main challenges is that we do not have critical data on norms, attitudes and values that act as barriers to change in all sectors and contexts. For example, we do not have the data to understand why women cannot become members of dairy associations or why women do not take out insurance or why farmers do not use protective clothing when spraying crops with dangerous chemicals. In the absence of this data, it is extremely difficult to ascertain the extent to which change at the organisational level is transformative - that is, has it actually transformed the harmful norms to create new norms? There is a need to develop transformative strategies that address the root causes of gender inequality. The programmes that are supporting strong foundations of evidence can build on this to develop new strategies and methodologies to deliver gender-transformative change.

Finally, these reports have indicated that there are many areas of commonality across the regions. This creates critical opportunities for learning and knowledge generation to improve our work as an organization and our support to partner organizations.



### **ACRONYMS**

CSO Civil society organisation

DRR Disaster risk reduction

**ECCR** Environment, climate change and resilience

**ESDC** Economic and Social Development Centre (Palestine)

**ESIA** Environmental and social impact assessment

**EU** European Union

**FUM** Farmers Union of Malawi

**FRAS** Fair Resource Allocation System

**GERD** Gender Equality in Rural Development

**ICT** Information and communication technologies

MBG Milk Bulking Group

**MEAL** Monitoring, evaluation, accountability and learning

MMPA Malawi Milk Producers Association

**MUSCCO** Malawi Union of Savings and Credit Cooperatives

**NGO** Non-governmental organisation

NGOCC Non-Governmental Gender Organisations' Coordinating Council

**PWWSD** Palestinian Working Woman Society for Development

SACCO Savings and credit cooperative organisations
UCCFS Uganda Central Cooperative Financial Services

**UNFCCC** United Nations Framework Convention on Climate Change

**UPR** Universal Periodic Review

VSLA Village savings and loan associationVSSO Voluntary Social Service Organisations

WFP World Food Programme
ZLA Zambia Land Alliance

