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**RURAL WOMEN IN LATIN AMERICA AND THEIR ACCESS TO ECONOMIC
RESOURCES**

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I. Introduction

Rural women in Latin America have less access than men to the most productive resources such as land, water, credit and training. This lack of access to productive resources exacerbates poverty among women, and limits their independence and participation in decision-making in the household, community and society as a whole.

At the tenth session of the Regional Conference on Women in Latin America and the Caribbean, in Quito, Ecuador, from 6 to 9 August 2007, Governments agreed “to formulate and implement public policies to broaden sustainable access for women to land ownership and access to water, other natural and productive resources, sanitation and other services, and financing and technologies, valuing work done for household consumption and recognizing the diversity of economic initiatives and their contributions, with particular guarantees for rural women, indigenous women and Afro-descendent women in their historical territories when relevant” (ECLAC, 2007).

Rural women in Latin America

In all countries in the region, there has been a continuous net migration from rural to urban areas, including among young people, especially young women. In 2007, approximately 58 million Latin American women were living in rural areas, or roughly 48 per cent of the rural population which is 121 million people.¹

About 37 million of the migrants are over 15 years. Four and a half million are farmers and 17 million are in paid employment. Approximately 15 million women work primarily as farmers and contribute to agricultural production but are not accounted for in national statistics. It is estimated that about nine million are indigenous women, who speak their own language and in most cases face double discrimination.

In rural areas, basic needs of many women are not met and they continue to live in inadequate conditions. Agriculture remains the main activity, although women participate more than men in rural off-farm employment, the nature of which varies by country.

The uneven distribution in access to and control over resources between women and men is critical in determining the incidence of poverty at the micro level. In the case of rural households these resources can be classified as:

- Natural: Land, water, climate.
- Physical: Investment, infrastructure, technology.
- Financial: own resources, credit, subsidies.

¹ The proportion of rural population has declined from 42.6% of the total population in 1970 to 21.2% in 2005. It is expected to decline to 20.5% in 2010 and to 18.1% in 2020.

- **Social:** Relationships of trust, cooperation, reciprocity and networks with other individuals or groups (Kobrich and Dirven, 2007).

Agricultural growth: high modernization but without inclusion of rural population

In the last decade, the agricultural sector has grown faster than the rest of the economy. A small number of producers —especially transnational corporations— are at the forefront of technological advances. They are concentrated on a few products, most notably soybeans, fruits, poultry, pork and beef — which are linked to foreign markets. With the exception of fruits, production is highly mechanized, reducing dependence on the labor force (ECLAC, 2005).

In addition, there are around 14 million small farms in the region, which account for between 30 per cent (Chile) and more than 60 per cent (Nicaragua) of agricultural production. Small holdings also account for between 60 per cent and 80 per cent of jobs, and involve a population of about 60 million people (Schejtman, 2008). Women play a significant role on these farms; as producers, salaried employees, unpaid family workers or as family members.

At present, as a consequence of the food crisis - manifested in the volatility of prices and in the decline in global food stocks – there is renewed interest in small and medium farms, in which women play an important role. However, a significant number of constraints with regard to human and social capital, high transaction costs and general lack of sufficient support and importance by society remain to be addressed.

Declining access to quality lands and the impact of climate change

In the last 10 years, growth in cultivation has stagnated, which is an indicator of the end of expansion of good quality and easily accessible lands. Future expansion of agriculture will be carried out in fragile areas or at the expense of forests. This will lead to increased pressures on natural resources. It may also result in decline in small holdings.

Climate change creates more difficult conditions for agricultural development and for rural women. Increases in temperature associated with the decline of water and soil humidity can lead to the replacement of tropical forests by savannas, transformation of semi-arid areas, and salinization and desertification of farmland. These changes will test the resilience of many of the existing crop varieties (Dirven, 2007). Women can play an active role in addressing the new challenges facing Governments, the private sector and people in general.

This paper will address women's access to and control over natural resources, including land and water, and credit and other financial resources.

II. Rural women and their access to the productive resources

Access to assets and empowerment

Studies in the region have shown that women's increased access to resources, especially land, housing and property, as well as income, improves individual and family welfare; increases productivity, bargaining power and family income; and reduces poverty. These resources also provide security and increase self-esteem. Studies have illustrated that women's access to property impacts on the level of productivity, access to credit and negotiating skills, and enhances their economic and social participation at the household level. Evidence suggests that there is less violence toward women when they are owners of economic resources. Women who are owners of land or other property have more financial security when they are older (Deere, 2004).

Studies in Peru show that, controlling for other variables, among households with dual heads, female ownership of land increased off-farm income by 400 per cent, and net total household income by 47 per cent, compared with households where women had no land ownership (Deere, 2004).

In Nicaragua, women who owned land spent 5.5 per cent more on food compared to households where women did not own land. In Honduras, the impact was smaller —only 2.5 per cent. In both countries, on average, in the households where women owned land, the children had slightly more schooling than in households where women did not own land. In both countries, children in households headed by women completed a year less of education (Deere, 2004).

Women's access to land

The present situation

In Latin America women gain access to land through inheritance, as beneficiaries of land reform programmes, or through the land market. In the last decades, land access was promoted through titling programmes to activate land markets. Studies show how predominant cultural patterns constrain women's ability to own land. As a result, only around one quarter of farms are headed by women (see table 1), with the majority of women owning small holdings of no more than 5 ha.

	Holdings		Area	
	Male	Female	Male	Female
Chile 1997	78.1	21.9	81.0	19.0
Chile 2007	70.1	29.9	76.2	23.8
Nicaragua 2000	81.9	18.1	89.0	11.0
Ecuador 2002	74.6	25.4	89.5	10.5
Panamá 2001	79.9	29.1	93.1	6.9
Perú 1994	79.6	20.4	85.0	15.0
Uruguay 2000	81.7	18.2	84.8	15.1

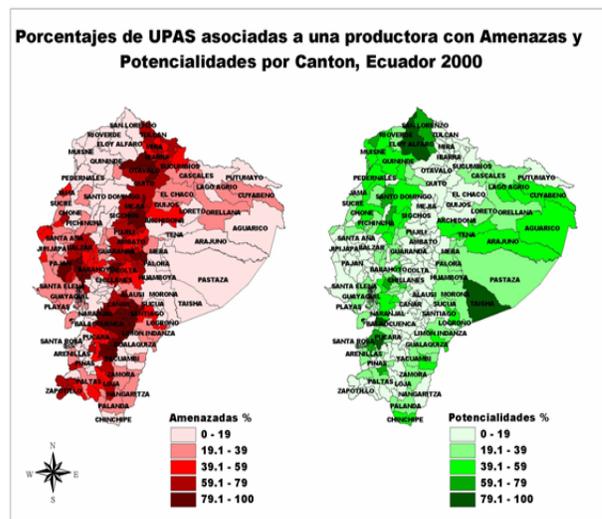
Source: The author, based on National Agricultural Census

Pioneering studies in the region by Magdalena León and Carmen D. Deere extensively examined the relationship between women's land ownership, their empowerment and

autonomy and documented the obstacles faced by women seeking access to land ownership. According to León and Deere, gender equality was not taken into account in land ownership and land reform (León and Deere, 2000).

In Latin America, types of holdings include: a) Family subsistence farms,² b) Traditional entrepreneurial,³ and c) “Top” entrepreneurial.⁴ The composition of men and women in these categories differs. For instance, in Ecuador (see table 1 of the annex I), out of a total of 842,882 holdings, there are 213,731 productive units headed by women representing 25.4 per cent. The ratio varies according to the location in Ecuador—for example, 30.5 per cent in Sierra and 14.8 per cent at the Coast are holdings headed by women. In Sierra, 67.5 per cent of women’s production units are subsistence farms.

Since the numbers of women and men in the different categories vary, policies will have a differential impact on women and men. For example, as a study by ECLAC and FAO showed, trade agreements have potential costs and benefits for producers, depending on their initial conditions. In Ecuador, for instance, producers in Sierra would feel the effects of more open trade, especially in the production of corn, potatoes, and others. It is estimated that 70 per cent of holdings of women producers in Sierra are associated with products threatened by a Free Trade Agreement with the United States, a proportion that is higher than among men producers. In the Coast, 38 per cent of men are associated with products under threat, compared to 30 per cent of women. The majority of women producers are, however, in Sierra region (Parada y Morales, 2006).



Obstacles

Some agrarian laws and civil codes in the region contain provisions discriminatory to women. In some countries, laws identify men as the rightful beneficiary of land reform or civil codes. By declaring the man as the head of household and administrator of all its assets, laws and civil codes work against the empowerment of women. Even in countries that guarantee women’s right to succession and access to land, persistent traditional and cultural practices make implementation of these rights difficult for women.

² Family subsistence farms usually do not have paid employees; do not rely on machines or credit or assistance technical, and live on the site.

³ These include hired workers, machinery, but do not have specialized technical assistance or access to credit. In the case of individual producers, they have less than 12 years of education.

⁴ They have the same characteristics as the traditional entrepreneurial, but they hire specialized technical assistance (agronomists, veterinarians, etc.), have access to credit and, if it is an individual producer, have some degree of higher education.

Some examples of policy measures

In the past decades, a range of measures have been taken in Latin America to regulate land ownership, including granting property titles to people with limited resources. In Brazil, gender perspectives have been incorporated into legal reforms. By the end of 2004, women owned 40 per cent of land, either as individuals or as joint owners. The 1996 Law on the National Institute of Land Reform (INRA) (art. 3, para. V) establishes, as a constitutional guarantee, the application of equity-based criteria in the distribution, administration, ownership and utilization of land, in order to benefit women. The regulation contained in article 146 guarantees equal participation of men and women in the regularization of land. However, indigenous, native and peasant women face obstacles in participation and in the exercise of their rights as citizens, due to lack of basic documentation (birth certificates or identity cards) (Brazil, 2005).

In Chile, the Civil Code, and other complementary legislation governing joint ownership of property, was amended through the law 19.335, published on 12/09/1994, granting the wife and husband equal rights and obligations in the administration of property.

In El Salvador, through the action entitled “Review of the current situation in relation to legalization of land for rural women, which aimed to streamline established mechanisms and guarantee that these effectively favor women”, legal certainty of title to land in the agriculture sector has been implemented, granting agricultural land plots. A total of 19,470 women and 11,682 men benefited from this action during the period 2003-2005 (El Salvador, 2007).

Women’s ownership of land, however, is not sufficient to empower them, if they do not have the necessary access to financing, information, training, technology and markets.

Women’s access to water

In most countries in Latin America, women’s access to water and irrigation is an important means of increasing productivity, fostering diversity and intensifying crop production. Access to water and irrigation depends not only on the physical availability of water, but also on legal and regulatory systems governing its distribution and the negotiating power of different actors, as well as on the technological and institutional development.

The availability of water

In the era of climate change, including desertification and drought, water is increasingly scarce in Latin America, which is currently about one-quarter desert and dry lands. Irrigation in the region is derived mostly from surface water but in some countries water from aquifers accounts for an important percentage of irrigation water. In Latin America women are overrepresented in arid and semiarid areas, and therefore, play a significant role in the implementation of the United Nations Convention to Combat Desertification and Drought. Assessment of women’s access to water must take into account water availability in the different agro-ecological contexts in each country.

Legal and regulatory systems

From the legal point of view, water can be privatized or can be established as a strategic national asset for public use, with all forms of water privatization prohibited. In the context of a “water market”, women may find it hard to negotiate for water rights and defend their interests. Where water and its management is exclusively public or communal, there is still no guarantee that women will have equitable access to water. In most countries in the region, access to water is contingent on land tenure, and as a result, women may find themselves disadvantaged in relation to irrigation.

Gender Mainstreaming in Water and irrigation policies

Irrigation may come from surface water, surface reservoirs, or pumping of groundwater. Consideration of women’s needs and priorities is important for the effective management of irrigation schemes in support of private small-scale irrigation. Women need access to capital, equipment, training, extension and technical assistance. A study in the province of Carchi in northern Ecuador, close to the border with Colombia, examined women’s access to two irrigation projects and showed that traditional societal roles prevented their active participation in the irrigation associations, subsequently limiting their rights to water (Bastidas, 1999).

In Chile, the National Irrigation Commission has promoted actions to mainstream gender perspectives into irrigation support programmes and projects. This led to a significant increase in the participation of women in the irrigated area, as shown in table 2.

Table 2. Women’s share of surface of area irrigated by type of irrigation. Chile, 1997-2007

Type of irrigation	1997	2007
Traditional irrigation	11.7	20.7
Mechanical irrigation	13.7	26.7
Micro-irrigation	14.0	24.4
Total irrigated area	11.8	21.3

Source: The author, based on National Agricultural Censuses

In Latin America, there are insufficient studies on women’s access to water and irrigation, and women’s participation in water resource management and water organizations managing irrigation schemes. Increasing women representation in water users’ associations could improve women access to water. Gender analysis of agricultural censuses and household surveys is needed.

Women’s access to credit

Fewer women than men have access to credit

Rural women face constraints in access to credit due to lack of land ownership. Many women are unaware of market opportunities and/or resort to unconventional forms of credit. Women are easy prey to illegal credit at high interest rates, due to ease of access and limited preconditions. Some women are afraid to take out loans. Cash may be kept at home or saved in kind as grain and/or animals-- the most common form being small livestock that are sold in times of need. A

Table 3. Credit requested and received by men and women. Nicaragua ,2000

	Men	Women
Requested	24.70%	18.70%
Received	15.70%	11.20%

Source: The author, based on 2000 NA Census

study in Ecuador revealed that women did not request loans because ‘they were afraid to ask a bank’ (especially illiterate women), because they cannot meet the bank’s collateral requirements, or because of the inordinate time it takes for a loan to be granted. Women are also afraid they will not be able to keep to the repayment schedule (Deere, León, García and Trujillo, 1999). The result is fewer women than men applying for credit for the development of their productive activities. For example, data from the National Census of Agriculture of Nicaragua shows that only 18.7 per cent of women producers requested credit, compared with 24.7 per cent of men producers. In addition, data showed that there were more obstacles for women than men to receive credits: 64 per cent of men who requested credit received compared with 60 per cent of women. The result is that only 11.2 per cent of women producers received credit (See Table 3).

Microcredit

In recent years, women have created microenterprises, including community stores, bakeries, handicrafts centers, small-animal stock farms and other activities as a result of support from microcredit organizations. In Ecuador, a trust fund called the Programme for the Advancement of Rural Women (Promujeres), administered by the National Finance Corporation, was established in 2003. Through the Reimbursable Microfinance Programme, the Promujeres fund launched its operations in November 2005 in six credit institutions. Partnerships with women’s organizations and institutions were established with a view to allocating resources and monitoring the strategy. During 2006, approximately 80 institutions, including financial institutions, savings and credit cooperatives and non-governmental organizations that specialize in microfinance, qualified to participate in the fund. With the goal of improving rural communities’ quality of life by organizing women and establishing a practice of savings and credit that will help make their families and communities sustainable, the Development Project for Indigenous and Black Peoples of Ecuador addressed the issue of private investment in rural areas through the Solidarity Fund Programme. 10 per cent of the solidarity funds have been integrated into the national financial system (Ecuador, 2007).

The Solidarity Fund for the Microenterprise Family (FOSOFAMILIA) in El Salvador was created in 1999 to extend credit to micro-enterprises in all productive activity and to serve the needs of Salvadoran women heads of family (El Salvador, 2007).

Microcredit — necessary but not sufficient

Microcredit and microenterprises cannot be viewed as the main means to women’s access to finance. Women must have equal access to the regular funding mechanisms. For example, the Programme of Affirmative Actions of the Ministry for Agrarian Development (MDA) in Brazil recognized that credit assigned to women did not exceed 10 per cent of the total granted in 2001. The Administrative Ruling No. 121 established that a minimum of 30 per cent of the resources of the National Programme of Family Agriculture (PRONAF) should be allocated to women. However, this did not solve the problem of women’s lack of access to rural credit, in particular because rural women were not recognized as land owners.

Many women consider the procedures of banks as inappropriate for them. National Programme of Family Agriculture⁵ (PRONAF) is structured as a credit for the family unit and requires the commitment of all family members. Yet its public interlocutor is only one person, in general the husband and father. This is manifested in the Declaration of Qualification to PRONAF. In 88 per cent of the cases, there is only one bearer, a man. The Declaration of Qualification is the “passport” for credit. Only for the 2004/2005 harvest, the introduction of the Declaration of Qualification for joint titleholders and the compulsory participation by both men and women opened a new possibility for women (Brazil, 2005).

The National Plan on Policies for Women granted credit to 400,000 rural women workers, over the period of 2005 and 2006. The Plan indicates actions needed to extend women’s access to all available credit systems, as well as to expand the volume of credit devoted to women under the National Programme of Family Agriculture (PRONAF)-Woman.

In Chile, public policies for rural women in the context of policies for modernizing family farming are implemented by the National Agricultural Development Institute (INDAP)-- providing various financial services, technical assistance, and irrigation facilities. Since 1990 the Institute has shifted its traditional approach to recognizing women’s

Table 4. Access to credit for women producers. CHILE, 2007, Agricultural Census

	Female (% over all female producers)	Male (% over all male producers)	Women’s share
INDAP	12.0	16.4	22.6
State Bank	2	3.7	17.8
Other banks	2.2	3.5	15.8

Source: The author, based on CHILE, 2007, Agricultural Census data base.

contribution to the productive system and addressing the inequalities in their access to and control of the resources needed to pursue their agricultural activities. Between 1998 and 2001, women's share of individual INDAP credits rose from 16 per cent to 17 per cent. In terms of investments, there has also been an increase in women’s share, from 12 per cent in 1998 to 13 per cent in 2000 (Chile, 2004).

Gender mainstreaming

The Beijing Platform for Action recommended that Governments and the international community analyze policies and programmes from a gender perspective to promote more equitable distribution of productive assets, wealth, opportunities, income and services. The Platform also recommended facilitating women's equal access to resources, employment, markets and trade through, inter alia, promoting and supporting women’s self employment and the development of small enterprises, and strengthening women’s access to credit and capital on appropriate terms equal to those of men.

Some examples of successful gender mainstreaming

Several Latin American countries have taken initiatives to mainstream gender perspectives into agricultural policies. In Chile, for instance, the Equal Opportunities Plan for Rural

⁵ PRONAF: Programa Nacional de Fortalecimento da Agricultura Familiar

Women in 1995 was adopted and a Rural Women's Task Force was reinforced as a forum for discussion and coordination of activities and resources involving rural women, NGOs and government institutions. The Commission of Equal Opportunities within the Ministry of Agriculture, created at the ministerial level with representatives of all the ministry services, plays an important role in contributing to the design, implementation and monitoring of policies, plans and programmes that will have a positive impact on the development and empowerment of rural women (Chile, 2004).

In Brazil, the Department for Women's Affairs, in collaboration with the Ministry for Peasant Affairs or the Ministry for Indigenous and Native People's Affairs, is incorporating a gender perspective in social and economic policies. A multidimensional approach is taken to address poverty. The concept of a broad-based approach to economic growth has also been adopted (Brazil, 2005).

In the Dominican Republic, the Women's Agricultural Sectoral Office, established within the State Secretariat of Agriculture, aims to enhance the visibility of women's participation in agricultural production and to contribute to the reduction of rural poverty (Dominican Republic, 2003).

In El Salvador, the Ministry of Agriculture, in fulfillment of the objectives of the National Policy on Women, proposes "increasing women's productive capacity by promoting property rights and access for women, under equal conditions with men, to capital, resources (land, credit and technology), information, technical assistance, employment, markets and commerce. The agrarian law and the legal regulatory framework governing agricultural cooperatives will also be updated. The Ministry of Agriculture has incorporated a gender perspective in "Policy Actions for Agriculture and Agribusiness Development 2004-2009, Centered on the Employment Pact", and also in the "Rural Economic Growth and Poverty Reduction Strategy" (El Salvador, 2007).

III. Conclusions

Rural women in Latin America consist of approximately 48 per cent of the rural population. They have less access than men to most productive assets, with negative consequences for their living conditions, autonomy, and participation in decision-making in the home, community and society.

A small number of large-scale producers are concentrated on a few products linked to foreign markets, with a highly mechanized approach and little reliance on labour force inputs. A large number of small farms, in which women play a very important role, accounts for an important part of the agricultural production, jobs and population. Women are overrepresented in small farms, that are crucial to ensure food security in a context of price volatility.

Gender inequalities limit women's access to land, water, credit and training. Some agrarian laws and civil codes discriminate against women. Institutions assume that the man is the farmer and head of household. Prevailing cultural patterns make it difficult for women to access land rights.

In most countries in Latin America, women's limited access to water and irrigation has negative consequences on productivity. Access to water and irrigation depends not only on the availability of water, but also on the legal and regulatory systems governing its distribution and use and on the negotiating power of different actors, as well as on the technological and institutional development of irrigation.

Measures are needed at all levels to address the gender disparities in land ownership: at the macro-level —through policies, legislations and regulations; at meso-level —through the social, political and economic governmental institutions; and at the micro level — in the context of the farms and households.

Women's organizations need to be strengthened and a participatory framework developed to ensure women's involvement in the design of policies and guarantee women's equal access to economic and natural resources.

Annex I

Cuadro 1

UNIDADES DE PRODUCCIÓN AGROPECUARIAS SEGÚN SEXO DE LA PERSONA PRODUCTORA, POR GRANDES REGIONES ECUADOR, 2002

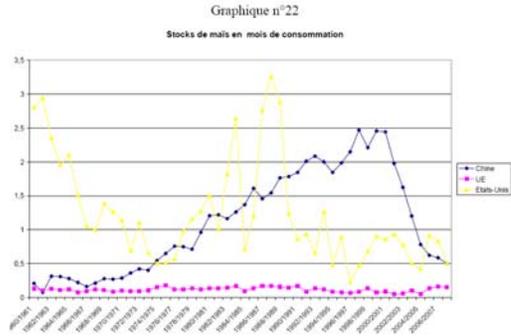
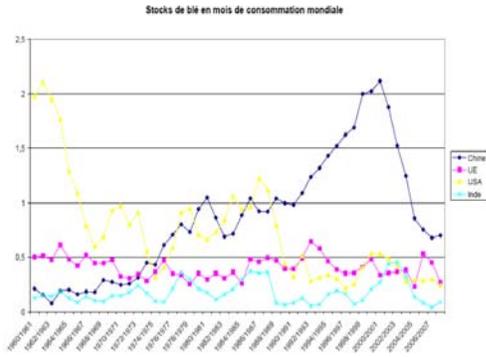
Regions and Type of farms	Sex of farmer				Total	
	Male		Female		N	%
	N	%	N	%		
Sierra						
Family subsistence farms	222 166	65,5	117 036	34,5	339 203	100,0
Traditional entrepreneurial	156 928	74,5	53 826	25,5	210 754	100,0
“Top” entrepreneurial	15 131	85,7	2 534	14,3	17 665	100,0
Total Sierra	394 225	69,5	173 397	30,5	567 621	100,0
Costa						
Family subsistence farms	65 988	82,9	13 570	17,1	79 558	100,0
Traditional entrepreneurial	104 913	85,7	17 511	14,3	122 424	100,0
“Top” entrepreneurial	16 349	91,7	1 478	8,3	17 827	100,0
Total Coast	187 250	85,2	32 559	14,8	219 809	100,0
Oriente						
Family subsistence farms	21 098	86,1	3 405	13,9	24 503	100,0
Traditional entrepreneurial	20 780	85,6	3 499	14,4	24 279	100,0
“Top” entrepreneurial	1 411	90,0	157	10,0	1 569	100,0
Total Orient	43 289	86,0	7 062	14,0	50 351	100,0
Galápagos						
Family subsistence farms						
Traditional entrepreneurial	133	86,9	20	13,1	153	100,0
“Top” entrepreneurial	303	81,9	67	18,1	370	100,0
Family subsistence farms	69	85,2	12	14,8	81	100,0
Total Galápagos	505	83,6	99	16,4	604	100,0
Others⁶						
Family subsistence farms	793	79,5	205	20,5	997	100,0
Traditional entrepreneurial	2 517	87,2	368	12,8	2 885	100,0
“Top” entrepreneurial	572	93,2	42	6,8	614	100,0
Total others	3 882	86,3	614	13,7	4 496	100,0
Total						
Family subsistence farms	310 178	69,8	134 236	30,2	444 414	100,0
Traditional entrepreneurial	285 441	79,1	75 271	20,9	360 712	100,0
“Top” entrepreneurial	33 532	88,8	4 223	11,2	37 755	100,0
Total country	629 151	74,6	213 731	25,4	842 882	100,0

Source: CEPAL, sobre la base de III Censo Nacional Agropecuario, Ecuador.

Source: Parada, Soledad y C Morales. Los efectos potenciales del TLC Ecuador Estados Unidos en las mujeres rurales ecuatorianas. CEPAL. DP 171. Santiago de Chile

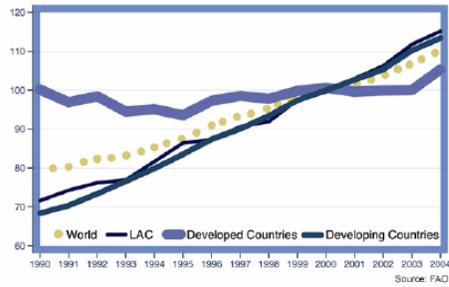
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Incluye territorios no delimitados

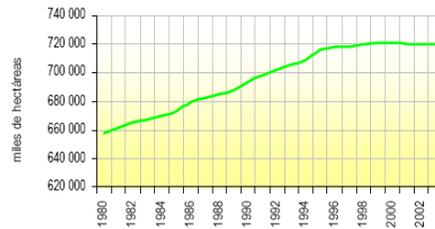


Source: CIRAD Note Sur l'évolution des fondamentaux des marchés alimentaires mondiaux – V1- 2 mai 2008

Figure 2. Per capita net food production index 1999-2001 = 100

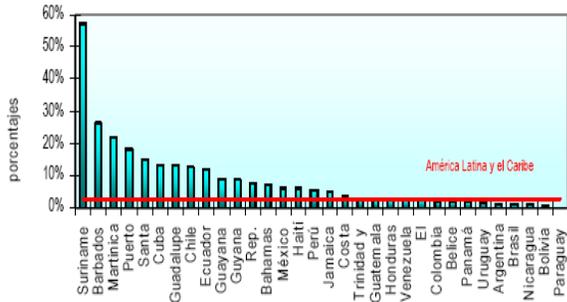


2.1: EVOLUCIÓN DE LA SUPERFICIE AGRÍCOLA EN AMÉRICA LATINA Y EL CARIBE Evolución de la superficie agrícola en América Latina y el Caribe. Período 1980-2003 (miles de hectáreas)

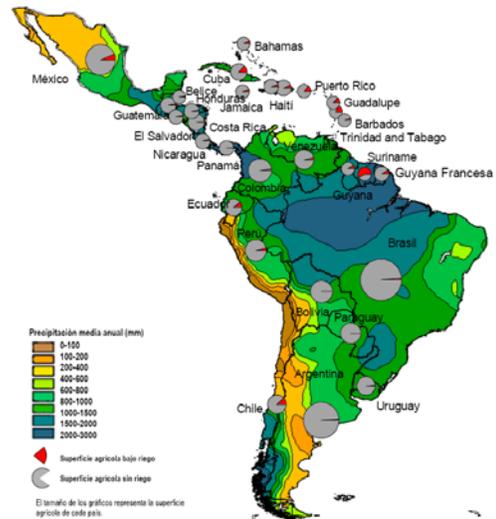


FUENTE: Indicadores para el seguimiento del Plan Agro 2015, en base a: Organización de las Naciones Unidas para la Agricultura y la Alimentación (FAO)- FAOSTAT, 2007, Base de datos Agricultura. Última actualización febrero 2007. (Sup. agrícola).

7.1: SUPERFICIE AGRÍCOLA BAJO RIEGO Superficie bajo riego en relación a superficie agrícola. Países de América Latina y el Caribe. 2003



FUENTE: Indicadores para el seguimiento del Plan Agro 2015, en base a: Organización de las Naciones Unidas para la Agricultura y la Alimentación (FAO) - FAOSTAT, 2007, Base de datos Agricultura. Última actualización febrero 2007.



FUENTE: Indicadores para el seguimiento del Plan Agro 2015, en base a: Organización de las Naciones Unidas para la Agricultura y la Alimentación (FAO) - FAOSTAT, 2004, Base de datos Agricultura. Última actualización julio 2004.

PAIS	Number of indigenous rural women by country
Bolivia	1148979
Brasil	168695
Chile	114694
Costa Rica	24179
Ecuador	351469
Guatemala	1591343
Honduras	179669
México	1966131
Panamá	114599
Paraguay	38815
Venezuela	106554
América Latina	5805127

Cepal, process with Redatam+SP - CEPAL/CELADE 2007, on the basis of SISIPS

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