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Land ownership: challenges faced by rural women

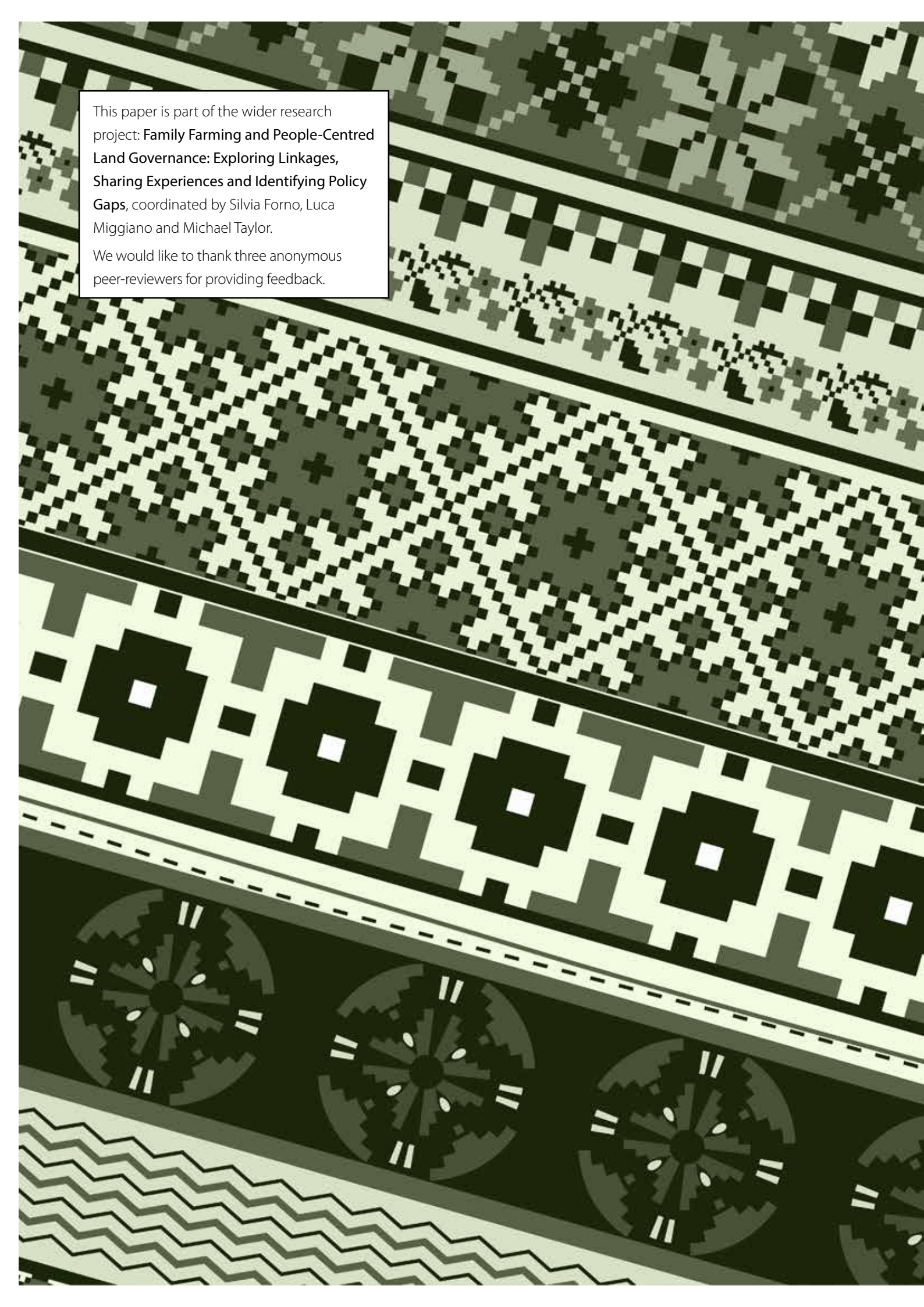
Nitlapan's and Trocaire-ADDAC's
experience in Matagalpa, Nicaragua



INTERNATIONAL
LAND
COALITION



trōcaire

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This paper is part of the wider research project: **Family Farming and People-Centred Land Governance: Exploring Linkages, Sharing Experiences and Identifying Policy Gaps**, coordinated by Silvia Forno, Luca Miggiano and Michael Taylor.

We would like to thank three anonymous peer-reviewers for providing feedback.



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October, 2014

Selmira Flores

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Biography

Organisations



Research and Development Institute Nitlapan

Nitlapan is a research and development institute that develops intervention models based on their own experience in order to address development issues in rural and urban communities. Their work methods combine financial and non-financial services so as to promote initiatives for micro-, small- and medium-scale women and men food producers, and particularly to support women and youth (Nitlapan 2011). Nitlapan studies local and national land markets through its Research Programme in order to identify mechanisms that block or allow for access to land for the poorest rural families. This programme, in partnership with the Rural Legal Services Programme (SLR), assesses and evaluates (non-) financial mechanisms that allow the families to purchase land, legalise their property and initiate capitalization processes, by means of setting up (non-) agricultural businesses. <<http://www.nitlapan.org.ni/>>



Association for Communal Agricultural Diversification and Development (ADDAC)

ADDAC is a national non-profit civil society organisation that promotes sustainable agriculture, production, access to markets and associations, together with socioeconomically disadvantaged men, women and youth in the north of the country. Their strategy is to foster development through associations, based on efficient business management and a sense of equity. The organisation works on creating an impact on individual and communal development. <<http://www.addac.org.ni/>>



Trocaire-Nicaragua

Trocaire works in over 20 countries in Africa, Asia, Latin America and the Middle East. The programmes focus on the following areas: poverty and hunger, justice and human rights, gender equality, HIV and climate change, among others. The organisation provides support through partner organisations in order to help communities and families fight against poverty, seeking a pacific world in which people's rights and dignity are respected, and resources are shared in an equitable manner while the people in power act for the common good.

<<http://trocairenic.org/>>

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Las opiniones aquí expresadas son de los autores y de las personas entrevistadas para este informe. No representan posiciones oficiales de la ILC, sus miembros o donantes.

Acronyms

ADDAC	Asociación para la Diversificación y el Desarrollo Agrícola Comunal (Association for Communal Agricultural Diversification and Development)
FDL	Fondo de Desarrollo Local (Local Development Fund)
Mz	Manzana (unit of land equivalent to 0,7 ha)
SLR	Servicios Legales Rurales (Rural Legal Services Programme)
UCA	Universidad Centroamericana (Central American University)

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Introduction

Against the backdrop of social inequalities that stem from the capitalist agri-export model, land tenure and distribution have been a cornerstone in the design and implementation of policies on equity in Central America. (Alegrett 2003, Blanco 2003) Although there are many documents that present discussions related to the access and distribution of land, agrarian reform, and ways of connecting the poorest food producers to the market, these studies do not explicitly consider women's perspective. They bypass women's relationship with land, the power relations within which women are embedded, their main problems and constraints, and the determinants that could counter the specific problems they have to tackle.

In the case of Nicaragua, land tenure regimes have evolved and undergone significant changes. Throughout the country's history, government intervention on land has been evident through several processes of change in land tenure in rural areas, yet women, though part of the rural population, are almost never included. The first experience of agrarian reform dates back to the 1960s, as the result of a new drive to expropriate land that did not comply with a "social function".¹ Additionally, collective peasant cooperatives were formed. However, in practice, this legal framework merely promoted the rise in settlements inland and increased the support offered to cotton business owners, thus reducing the tension over land.

It was not until the 1980s, during the agrarian reform process led by the Sandinista Government, that the land of the Somoza family and their associates was confiscated, along with abandoned and poorly used land of over 500 or 1000 mz (depending on the area). The land was handed over to poor farmers who were self-organised in food producing cooperatives with collective land tenure. Moreover, financing services were provided for the development of agriculture along with the land. In 1988, the reformed areas amounted to 48% of the 8 million mz of productive land accounted for. Meanwhile the private sector had gone from owning almost 8 to just 3,7 million. Properties of over 500 mz dropped to half a million, i.e. 6,4% of the total (Rocha 2010). Nevertheless, as Deere and Leon (1998) argue, several studies show that most interventions only directly benefited men and left gender inequality untouched, as was the case in other agrarian reform processes in Latin America.

A new change in land tenure regimes took place in the 1990s. An instrument for compensation and unemployment benefits was set up for the armed groups who had been involved in the war against the Sandinista Revolution. Land was distributed to retired military personnel from the army, and to demobilized groups from the Resistance. Reducing the number of armed men on either side was part of the peace pact; thus offering land to those that had been involved in the conflict was a means of reintegration and of avoiding spates of rearmament. In this context, small-scale food producers saw a significant reduction in the amount of loans and technological support available to them, and reformed land was

1 The "social function" of land implies that private property is recognised as having limits and that the State's duty is to seek optimisation through the distribution of land in accordance with national interests.

sold in enormous quantities at a price lower than its market value. This was the result of insecurity caused by legal inconsistencies in the process of land redistribution and led to a process of agrarian counter-reform, once again favouring tenure by large-scale owners and reducing the amount of land in the hands of small-scale producers. These changes in the structure of land tenure regimes have added to the development of a chaotic and diverse institutional fabric, which is considered to be the cause of many conflicts that have given way to land tenure insecurity, especially for the most vulnerable, mainly women and youth. According to a comparative analysis of data from the Agriculture Censuses between 2001 and 2011, Ruiz et al. (2014) estimate that the number of agriculture and livestock farms increased by 31,5% over the last decade. They relate this process to factors such as the division of farms (families divide their farms among their children or grandchildren) and the fragmentation of agricultural cooperatives. Furthermore, the researchers also highlight the growing inequality in land tenure based on an increase in the Gini coefficient² (from 0,68 to 0,73 between the two agricultural censuses) and on the amount of farms, which are in turn smaller (the average size went from 44,7 mz to 32,7 mz). The study suggests that there is a large difference between the land managed by farmers who own less land (less than 5 mz) and those that own large areas of land. 0,88% of producers control 23,2% of the surface. (Ruiz et al. 2014)

The data from the two latest agricultural censuses (CENAGRO 2001 and 2011) should also be considered, as they reflect an increase from 18 to 23% of farms with women at their head (INIDE, 2011). However, Deere and Leon (2011) and Deere and Doss (2006) emphasise the shortcomings of Latin American agricultural censuses, since they do not investigate who owns the plots of land, but rather limit themselves to finding out who is at the head of the farm, i.e., who the main farmer is. Although this information contributes to the study of gender, it does not allow for a more in-depth comparative analysis of those who work the land and those who own it.

In this context, the Nitlapan Research and Development Institute at the Central American University, the Association for Communal Agricultural Diversification (ADDAC) and Trócaire-Nicaragua decided to conduct an analysis of their experiences of how access to land is facilitated for rural women.

This report is the result of research undertaken on the experience of Nicaraguan organisations working for the vulnerable sectors - including rural women - by facilitating means for access to and rights over land, as well as for sustainable food production. Both organisations, ADDAC - with the support of Trocaire - and Nitlapan, have developed experimental initiatives that support rural families in obtaining land. ADDAC created a Land Bank and Nitlapan created a Land Fund. The work of both organisations also has an impact on the Department of Matagalpa, one of the main coffee growing and cattle rearing areas, and where land concentration for both activities is on the rapid rise. In particular, the spread

2 The Gini coefficient is a measure of statistical dispersion (inequality) intended to represent the income or property distribution of a region's residents over a determined amount of time. The coefficient varies between 0, which reflects that all individuals own property and 1, which indicates that one individual owns all the properties.

of extensive livestock farming not only encourages an active market for land, it also exerts pressure on the remaining forests that have been declared natural reserves or protected areas, and leads to the eviction of food producing families with little land.

The report is divided into 7 parts, including the Introduction. The second part reviews the literature on the subject. The third part summarises the philosophy behind ADDAC's and Nitlapan's actions. The fourth part presents the methodology followed, while the fifth part depicts the results by synthetizing the experiences of both organisations in implementing initiatives on the access to land for poor families and women. The sixth part of the report outlines the assessments made by women regarding their access to land. Lastly, in the seventh part, the main reflections of key staff from both organisations are gathered in the framework of this study; these reflections address factors that have had both a negative and a positive effect.

Women's rights and access to land. A literature review.

In her critical analysis on gender and the right to own land in South Asia, Agarwal (1994) argues that “women’s and children’s risk of poverty and physical well-being could depend significantly on whether or not women have direct access to income and productive assets such as land, and not just access mediated through husbands or other male family members” (Agarwal 1994:31, quoted in Deere and Leon 2001, and Deere and Doss 2006).

In this regard, it should be emphasized that access to land does not necessarily imply a right over land. Ribot and Peluso, in their “Theory of Access” (2003), state that access refers to “the ability to obtain benefits from things”. According to this definition, access has more to do with a “set of *powers*” than with a “set of legally recognised rights”. In the case of land, “one can have the right to benefit from land, but find themselves incapable of doing so if they do not have enough workforce or capital” (2003:160).³

In the same vein, Agarwal (1994) and Borras (2007) argue that access to land is the equivalent of having “effective control” over it. This implies the *ability* to choose, control and freely use the type and amount of surplus extracted from the use of land (Merlet et al.2014:6). A clear example of this situation is when a woman owns legal documents over a property, which grants her *power to intervene* to impede the property from being sold or disposed of without her consent; however, the legal document does not imply that the woman is in charge of managing the property.

The gender gap in access to property

In Latin America, gender inequality in access to land and benefit sharing in the household takes different forms. According to Reinhardt (1988), men generally control the product of collective work of all members in the household, while Deere and Leon (2003) point out that, in several countries in Latin America (Brazil, Peru, Nicaragua, Mexico and Paraguay), women’s farms are smaller than those of men, and women’s proportion of land assets is even lower than their level of participation as owners of the property (Deere and Doss 2006: 4). Deere and Leon (2001) also argue that, in many situations, land inheritance for women (through the marital share of 25% that is set aside for wives) is a mere vehicle for land to be passed on to brothers, husbands or male sons.

Through the Sandinista Agrarian Reform that initiated in 1981, Nicaragua was one of the main countries in Latin America to register the right of women to receive land (Lastarria

3 [Original] Spanish translation in Merlet et al. 2014: 6.

2011). However, as is the case in other Central American countries where agrarian reform processes were implemented, there was a lack of understanding of and little attention paid to the situation of rural women and their role in the development of rural areas (Blanco 2003). For this reason, during the period 1981-1990, women benefiting from the agrarian reform accounted for a mere 8% at individual level and 11% in collective land transfers (Deere and Leon 1998). Against this backdrop, between 1990 and 2000, new conditions developed:

- » joint titles with the spouse, which accounted for 7,8 % of issued titles, and
- » joint titles with another family member, reaching 25,3% (Lastarria 2011).

On the other hand, a recent publication by Trocaire (2014) in Nicaragua asserts that, despite the fact that national legislation declares women to be holders of rights to land, Nicaraguan rural women seem to have *more* access to than *rights over* land, since landless peasant women also usually rent 1 or 2 mz of land to grow staple grains. They have access to land in as far as they can pay for the use of the land, if they manage to convince the owner about the benefits of renting land.

The change that is needed in power relations

Deere and Leon (2001) argue that achieving equality between men and women requires a transformation in women's access both to property and to power, which in turn depends on women's empowerment.

At the same time, this process transforms gender relations and is consequently a precondition for achieving equality between men and women. The term "empowerment" was first used by feminist movements (Leon 2013) in their debates, but its use extended to the local, national and international levels and is now one of the United Nations Millennium Goals (Goal 3).⁴

4 The literature on this subject presents a wide range of analytical frameworks on "empowerment", a term that is often used in an ambiguous and contradictory way. In this report we do not intend to provide an exhaustive argument on the different interpretations of the concept of empowerment and the discussion surrounding the term; however, it is worth mentioning the term's lack of definition and the different interpretations.

According to Kabeer, empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them” (1999: 473). This definition implies that there are two conditions: on the one hand, empowerment is a people-centred process by means of individual and collective efforts (Larracoechea et al. 2011 and Leon 2013); on the other hand, Leon (2013) stressed that this process is never linear nor does it have a well-defined beginning and ending at an individual or collective level. Moreover, the experience of empowerment varies for each individual or group depending on their context and scenario, from the personal to the global scope.

Empowerment refers to *power* as a social relation; for this reason, the *bargaining power* is key to generating empowerment (Deere and Leon 2001). As described by the authors, the bargaining-power approach was largely inspired by feminist critiques of the neo-classical model of the unitary family model. In this model, the household is an undifferentiated unit of consumption and production where resources and incomes are pooled. Moreover, it was assumed that the household functions like a perfect cooperative, whereby resources were allocated by an altruistic male head of the household or “benevolent dictator” - almost always the husband - who represented the family’s preferences, and sought to maximise the utility of all household members (Bastiaensen et al. 2011, Deere and Leon 2001, and Blanco 2003).

This conceptualisation is inappropriate, as it does not recognise the multiplicity of factors that are part of the intra-household dimension. The household is actually an “ambiguous unit of cooperation and conflict.” (Sen 1990 and 1999; Beneria 2008) According to Sen, Agarwal (1994: 54-71),⁵ the household is a “complex matrix of relationships in which there is ongoing (often implicit) negotiation, subject to the constraints set by gender, age and kinship.” Following these perceptions, in addition to being a unit of cooperation between the household members, the household is a significant political arena where internal bargaining on access to and distribution of resources takes place. In Agarwal’s (1994:54) words: “the members of a household cooperate in so far as cooperative arrangements make each of them better off than non-cooperation”.

One clear example of this situation can be found in how men and women seek different “benefits” as head of the household. Detailed studies of the spending patterns of men and women indicate that income controlled by women is more likely to generally improve the household and boost children’s nutrition, and is also associated with increased protein intake and increased child survival (Thomas 1990: 646-647, quoted in Deere and León 2001: 439). And yet not all women make decisions on family income in their households, as confirmed by Bastiaensen et al. (2011). Some women find themselves compelled to struggle over the relative ungratefulness for their contributions (especially domestic contributions) to both household resources and plans, as well as over decisions that they are responsible for as individuals.

5 [Original] translation by Deere and Leon 2001: 439.

2.3. Bargaining power in the household: who wins?

What are the prevailing determinants in decision-making in the household? According to Agarwal (1994: 54-55, quoted in Deere and Leon 2001: 440), the outcome depends on the household members' relative *bargaining power*. A member's bargaining power is defined by a range of factors, in particular the degree to which his/her claim is seen as socially and legally legitimate,⁶ and the strength of the person's fall-back position. For Deere (2011) and Leon (2013), the fall-back position (or "outside options") are determined by how the person would survive outside the household if there were to be a break-up in the marriage or union, or how well off the woman would be if this were to happen.

Agarwal (1994) also argues that the most important elements of a person's fall-back position include the following:

- » ownership and control of property;
- » access to employment or other means of income generation;
- » access to communal resources
- » access to traditional external social support systems (within the community or extended family)
- » access to state support or that of NGOs.

We can therefore claim that these factors influence a person's practical *ability* or *power* to shape their own life and social environment, based on their own actions, defined by Sen as the "agency" (1990,1999) Building on this definition, Bastiaensen *et al.* (2011) argue that agency is not limited to the person's ability to *choose* but also involves the bargaining power and power to propose and then to change the conditions, together with others, thus enabling (allowing) or impeding building the life that the person *wants to lead*. It is assumed that, the stronger a person's fall-back option outside the family household, the stronger the bargaining power with regards to the pooled resources in the household.

Property and control over communal resources: a first step

From the list of elements mentioned above that provide a person with a fall-back position, and therefore with bargaining power, this study highlights property and communal resources, for they can be considered as a first key element towards financial empowerment. Additionally, this aspect is linked to Nitlapan's and ADDAC's interventions analysed in this study. Furthermore, the ownership of assets is more important than income from employment, because not only do assets generate income through their use, they also keep and accrue in value, can be used as a collateral for a loan and function as a source of liquidity in the case of emergency. They can also be passed on to future generations and are thus a stronger component of family security (Deere and Leon 2001, and Deere and Doss 2006).

6 For example, in their work on the political arena surrounding access to land in Nicaragua, Bastiaensen *et al.* (2006) have shown that in rural areas inland many accepted social "routines" can potentially legitimise existing and/or potential property of land at a local level; i.e. the legitimisation of property rights is basically underpinned by community processes that are not necessarily based on the state regulatory framework.

However, in order to design and plan more successful development interventions, one has to acknowledge that *having* the effective control over financial resources such as land does not necessarily translate into women's financial empowerment. In this sense, we concur with Deere and Leon (2001) that the fact that women are able to exercise effective control over land is largely related to the extent to which women see themselves - and others see them - as *farmers with power*.

The philosophy behind Nitlapan's and Addac's intervention

Access to land is still of pivotal importance in Nicaragua; despite the land reform processes in the country, people still face pressure when it comes to access to and use of resources.⁷ Rural women have been the least favoured sector of the population by public policies on land redistribution, in spite of playing an important role in agriculture and food security in their households and communities. Similarly, they face a significant gender gap in accessing productive resources, since less land is made available to them. The land they do have is of a lesser quality and tenure is often insecure. Against this backdrop, the work undertaken by organisations such as Nitlapan and ADDAC is still of relevance today. By providing resources, they help poor families from rural areas gain access to land, solve food-related problems by means of food production and move towards productive capitalisation processes that allow them to improve their living conditions.

Following Bebbington et al. (2007: 17-18), Nitlapan and ADDAC tend to challenge the *dominant status* of the capitalist production and exchange system. Both organisations aspire to influence the national debate on more appropriate public policies and endeavour to translate their reflections and actions into proposals on experience-based policies. This implies, as asserted by Bebbington (2007), maintaining a social base or “*network*” with other non-governmental organisations with which they share strategic workstreams, in order to then devise strategic proposals within the spaces of debate.⁸ To this end, Nitlapan and ADDAC decided to share their experiences on providing access to land, based on an analytical assessment of the different contexts.

Nitlapan's first endeavour took off with the land fund as part of a project entitled “From day labourer to food producer: access to land and land security for increased production”, developed in the Department of Chinandega, in the municipality of Somotillo, between July 2007 and December 2008. A second project, entitled “From deficiency to development: access to land and means of production”, was undertaken in 2008 and was to be completed within 3 years.⁹ Both projects were developed as a response to problems that had been

7 Since the middle of last century, three state interventions on agrarian structure were undertaken in Nicaragua: the last one had the most impact. It took place in the 1980s during the Sandinista Revolution.

8 For example, in the framework of this research, one of the activities planned for dissemination is a national forum with non-state relevant actors, including organisations linked to the CRECE (GROW) campaign, which Trocaire belongs to, in order to share the results of this research and the lessons learned from the different experiences the organisations have been involved in.

9 However, thanks to the recovery of funds provided by CORDAID, the Land Fund has been kept active.

observed: “we identified that there was a strong demand for access to land, [...] people take over farms, because there is demand for land. We took this *silent demand* on board, channelled it, and started working on the subject of access to land by means of a fund as part of our experiment.” (A. Ruiz, former director of the Nitlapan Business Incubator Programme, during an interview in March 2014).

The expressions “from labourer to producer” and “from deficiency to development” build on the hypothesis that the lack of access to land and to the absence of information on production and markets curbs development among small-scale food producers. Hence the proposal to make capital available to poor producers, utilising funds for the purchase of land and technical assistance as a capitalization mechanism, while also promoting change towards more intensive production systems that strengthen the beneficiaries’ economic capacity at a local level. (Nitlapan 2008)

ADDAC is a registered non-profit organisation that focuses on the promotion of sustainable agriculture, production, access to markets and associations together with men, women and youth who live in disadvantaged socioeconomic conditions. The organisation fosters development through associations, based on efficient business management and a sense of equity. It aims to have an impact on individual and communal development. ADDAC recognised the hardships faced by families of agricultural day labourers following the dip in the price of coffee and by people with insufficient access to land and thus unable to grow sufficient food to feed their families. ADDAC coordinated the resource management together with Trocaire and became part of the Programme for Sustainable Livelihoods. The programme’s goal is to improve family food and nutrition security, as well as to increase their income by strengthening sustainable agroecological production and marketing processes.¹⁰

In other words, both Nitlapan and ADDAC’s interventions aimed to provide resources to poor families - and women - to enable them to gain access to the market and thus use trade as a means to capitalise their families. To a certain extent, this means that subsistence production is combined with market-oriented production, and families are not necessarily forced to alter the rationale behind peasant food production, which centres on food production for the household, and then turns to the market to obtain other resources. In this sense, both organisations believe in a hybrid alternative that combines peasant and market-oriented food production, rather than specialising in the latter. To this end, providing loans is not enough, focusing instead on the complementarity of other resources. Although loans do seem to be a significant resource as a tool towards incentives and capacity-building, both Nitlapan and ADDAC have tried to go beyond the approach taken by microfinance institutions.

10 For more information, see: <<http://lineabase.Trócairenic.org/>>.

Question, objectives and methodology

When organisations work towards social change, reflecting back on the process is part of the learning curve. In this sense, the question that has driven the present research could be asked in the following way:

What land-related challenges do women face in family farming, as seen from the experiences of Nitlapan and Trocaire in the Matagalpa Department?

The study's objective is to compare Nitlapan's and ADDAC-Trocaire's visions and approaches during their interventions, in order to gain a better understanding of the dynamics and processes that encourage or restrict women once they have access to land. The study aims to assess the process and to flesh out proposals and mechanisms that are better adapted to the reality and needs faced by women and their families. Both organisations wish to share their experiences to show that it is possible to assist women by giving them the support they need to maintain access to land and to be productive.

The research began with a review of Nitlapan's and ADDAC's project documents, reports and other documents (reports, systematizations) which centre on providing access to land for poor families, particularly women. This was followed by a second phase that consisted in interviews to key staff in both organisations. At Nitlapan, two field experts that assist families with access to land were interviewed, along with two development programme directors. At ADDAC, a female expert was interviewed, along with the field expert supervisor and a land credit project manager. These interviews helped to go further in-depth in the process of project design, planning and implementation. In both cases, funding from international cooperation was channelled in the form of projects on access to land.¹¹

Following the interviews with the institutional teams, the next phase consisted in visiting the municipalities of El Tuma-La Dalia, Esquipulas and Rio Blanco, where 31 families from 8 communities that participated in both organisations' land funds were interviewed (23 women and 9 men).¹²

11 In ADDAC's case, Trocaire channelled the funds for financial support, while Nitlapan received financial resources from cooperation agencies such as BBK, CORDAI and ALBOAN.

12 Please see Annex 3 for a short list of interviewees.

There were two selection criteria for the interviewees. The first criterion was to have already fulfilled any of the following conditions for the loan process:

- » to be 'successful cases', i.e., loans that have been paid back
- » to be in the process of paying back, or
- » to have left the project.

Regarding this last condition, it was only possible to interview one single person who had returned the land, as most people belonging to this group had migrated. Six of the interviews, which had been planned for an equal number of women, could not be held for several reasons: i) migration (4); ii) death (1) and iii) their own decision not to participate in the interview (1).

The second selection criterion used for the interviewees was that they should already own a *joint loan* (in the name of a partner or group) or an *individual loan*; this distinction was made in order to identify possible differences in the barriers faced by these women in the process of accessing land.

The main purpose of the interviews was to get to know the initial situation women or couples found themselves in before participating in the land funds and to identify the positive and negative aspects of their participation in the land access projects of both institutions. Moreover, the interviewers also hoped to find some preliminary information on possible gender factors that may have made it harder or easier for women to participate. Lastly, the interviewers sought to find out how the women evaluated the land fund programmes managed by Nitlapan and ADDAC. To this end, a short survey of personal assessments was carried out, during which women and men, and their respective partners, were able to individually express their perceptions on the relationship they had with their partners and family.¹³ In addition, a focal group made up of 11 women participating in ADDAC's land fund was set up, so as to delve further into their perceptions on the organisation's interventions.

The methodology also included a session for discussion and reflection with 11 key actors of the institutions involved: Trocaire (2), ADDAC (2) and Nitlapan (7). A presentation of the preliminary results from the fieldwork phase of this study was the cornerstone of the discussion; thus providing feedback on the subsequent results. The comments and recommendations generated during the discussion were the starting point for the development and drafting of this report.

13 However, in 11 cases of beneficiaries with partners (irrespective of whether they held a single or a joint title), it was only possible to receive the evaluation from one side (men or women), because the partner was away either on business or due to family/work issues.

Summary of the experiences

In Nicaragua, both Nitlapan and ADDAC develop actions that aim to improve the living conditions of rural families, particularly those that are vulnerable, such as landless women or poor peasants with little or no land. Since the mid-2000s, both organisations implement financing programmes for the purchase of land, as a strategy to give access to productive assets. The next section summarises both ADDAC's and Nitlapan's experience and approach during the interventions.

ADDAC's experience

[...] he always says that this belongs to both of us, we have to start from scratch here, we have not managed to pay it back yet, but thank God, we will soon have something with which to pay it back. The hardest part was the beginning, because we had to spend money and there was no return, but now that we have coffee, let's pray to God that the harvest yield is not low so that we can make ends meet this year [...] (Woman who holds a joint title facilitated by ADDAC).

In 2004, in response to the demand for land for families in the municipality of Tuma-La Dalia, ADDAC came up with the Land Bank Programme initiative. In 2005 it received financial backing from Trocaire, thus providing resources for the purchase of land by means of loans. Between 2005 and 2006, Trocaire made a financial contribution of 271,000 dollars towards the land bank. Through these financial resources, ADDAC granted loans to 82 families with little or no land for the purchase of a total of 270 mz of land,¹⁴ from which 16 loans (20%) were granted to women. The 16 cases studied here account for 33,5% of the inhabited land (90,5 mz from 270 mz) and approximately USD\$ 119 850.¹⁵ Most families who received loans for the purchase of land started growing coffee so as to generate income. They also diversified the use of their plots in order to grow both food as well as other produce to sell on the market and thus obtain additional income, irrespective of how little they had grown.

Providing loans for women as holders of the right to land was part of a decision that emerged during the process for granting loans for land. ADDAC, which focuses on families, had proposed joint titling of land purchased with the loans they were granting. However, during the process, ADDAC started receiving applications from single mothers, and they chose to help them. In this way, women would not only be able to receive support by ensuring their inclusion in the titling of land, they would also exclusively benefit from the loan.

14 One manzana of land is the equivalent of 0,7 hectares.

15 This amount of interviewed cases dates back to 2006-2013.

In order to choose the beneficiaries of the land fund, selection criteria were established, based on the family as a cornerstone, i.e., they did not acknowledge that there are different types of families and that there is gender inequality in every family. The selection criteria were as follows:

- » To have little or no land.
- » To have a good organisational track record in the community.
- » To have a community organisation as guarantor.
- » To take on a commitment to pay back the loan.
- » To apply for a loan for up to 10 mz.¹⁶

Regarding the internal functioning of the Land Bank through loans, the following conditions were also established:

- » The deadline for payment was 10 years at the most, with another 3-year period of grace, during which only interests are paid.
- » Payments are made annually.
- » The annual interest rate is charged at 9% + 6% to maintain the national currency value.
- » The property deed must be a joint title with the partner (as a means to ensure the right of women to own land).
- » The legal expenses for processing the loan are incurred by ADDAC.
- » No specific amount for the family loan is predefined, as it is left open should they want to obtain additional loans.
- » The deed for the purchased land is kept safely by ADDAC until the family pays back the loan.

Regarding the procedures taken for the purchase of land, once the beneficiary family had met all the prerequisites for applying for a land loan, they had to directly negotiate the sale terms with the owner themselves, so as to avoid the increase of land prices through speculation.¹⁷ Subsequently, the technical team inspects the land in order to ensure its suitability for agriculture, and then prepares a document confirming that the loan can be granted.

Over the last 8 years ADDAC has acquired a wide range of experience and thus made some changes, particularly in their policies for financing land, in order to strategically adapt them to the specificities of different families depending on the context and the conditions in which they work. For instance, periodic review has led them to change the payment deadlines. Some families can pay back the loan before is expected, while others cannot. Some even have serious difficulties in paying back their debt annually (such as those that only grow staple grains. Some manage to diversify their crops, thus generating more income, while others have to continue working in paid agricultural jobs to obtain additional resources with which to meet their loan payments.

16 Given the fact that the intervention was geared towards families with scarce resources, 10 mz was set as a limit in order to avoid possible over-indebtedness.

17 Speculation over the prices of land happens when the sellers realise that an organisation rather than an individual is buying the land, and based on the assumption that the organisation has more money and interest in buying the land, they increase the price.

According to the ADDAC registries, between 2005 and the end of 2013, 26% (21 families) of the 82 families that had received financial backing for buying land had paid back the loan; 8,5% (7 families) had returned the property; and the remaining 70% of the families is paying back the debt (Trocaire 2014). In some cases, the families have not been able to meet the yearly payments, but they work the land and hope to be able to pay back the loan before the final deadline. ADDAC regularly follows up with the families, who also inform the organisation of their situation, should they be facing any problems.

ADDAC believes that channelling finance for the purchase of land is not enough to help families to exit poverty and their situation of vulnerability. Families need additional support. For this reason, the institution makes available additional resources that allow families to diversify the crops they grow. They receive advice on how to devise farm management plans and they are granted short-term agricultural loans. Meanwhile, technical assistance and capacity-building is made available to them. Depending on the farm management plan they develop, some families have received support with which to build lakes and water storage basins, to buy solar panels (ADDAC donated 50% of the purchase value) and to build vermicomposting heaps for organic fertilisers. Families also receive support to organise exchanges of experience with other peasant families, who are innovative in terms of food production. More specifically for women, they also organise medical sessions that provide access to a gynaecological check-up for early diagnosis of illnesses.

The following table gives an overview of the situation of 16 women interviewed in the Tuma-La Dalia municipality. The information has been divided into two groups: the group of women who received loans to purchase land jointly with their partners (12) and the group of women who received loans for a single title, which are fewer in number (4).

Table 1: Situation of the interviewees who received loans from ADDAC to buy land

<i>Loan granted to:</i>	<i>Total</i>	<i>Returned the land</i>	<i>Paid back the loan*</i>	<i>Are paying back**</i>
Jointly (a couple)	12	0	3	9
	100%	0%	25%	75%
Single (women)	4	0	2	2
		0%	50%	50%
TOTAL	16	0	5	11

* Men and women and their children are in charge of the productive activities. From these women, two women established parcels on which to grow coffee with the family, as the land was empty. For this reason, during the first years they paid for some fertiliser with the money made from selling staple grains, but they fell into arrears while the coffee was growing enough to produce yield. In another case, one of the women was supported by her husband and she paid off the debt with cash from selling beans (at a good price) that she had harvested with the help of her children.

** This group includes both couples and women who are in arrears, as well as those that are up-to-date.

Source: ADDAC, based on the interviews to women participating in the ADDAC's Land Bank.

In Table 1, we observe that 31,5% of cases managed to pay back the loan, the same amount of cases faced problems in paying back the loan and suffered delays of even up to several yearly payments; and 37,5% is up-to-date. Those cases that did manage to pay back the loan or are up-to-date were the ones where the chosen land offered several advantages as coffee was

already grown there and thus generated a certain volume of produce. The families with the most difficulties were the ones that had to start from scratch, i.e., those whose land did not produce anything on a permanent basis and was initially aimed at growing staple grains to consume themselves. The loss of produce as a result of poor performance, climatic conditions (rain or drought) and low prices for their products leads to unwanted setbacks, in spite of how much they work towards generating resources with which to survive and pay off the debts.

Nitlapan's experience

[...] I benefited from this programme, because I already owned land to work on, and the land he has is for cattle, not for agriculture... sometimes I feel weak, because I have not been able to meet the payments, but this programme offered me much support [...] (A woman owner of land facilitated by Nitlapan)

In 2005, Nitlapan suggested that the lack of access to land and to information on techniques for producing and marketing food were two basic development constraints for poor small-scale food producers. Based on this hypothesis, in 2007 several project initiatives were developed, aiming at helping to capitalise poor food producers by means of financing land acquisition and restructuring production towards intensive production systems. The first project¹⁸ had foreseen assistance for 70 families, from which 20% had to have women as head of the family (28), as an acknowledgment that they are among the most vulnerable and suffer the most constraints when it comes to resources such as land, information and technical assistance (Nitlapan 2009). The project was implemented in three municipalities: Matiguas and Esquipulas in the Department of Matagalpa (part of this research) and the municipality of Somotillo in the Department of Chinandega.¹⁹

Nitlapan led a participatory process of community and religious leaders together with local partners in order to disseminate the project and jointly define the procedures to be followed for accessing land. Meanwhile, they set out the following conditions for applying for loans:

- » A deadline of 3 or 4 years with a one-year grace period.²⁰
- » Up to \$2000 per family, with which they could buy 3 mz of land.
- » An annual interest rate of 7%.
- » A single loan.
- » A land deed as a collateral for the loan until it is paid back.

Additionally, Nitlapan offered loans of up to one year to invest in short cycle crops that would generate income with which to cover the debt. The following table offers a detailed outline of the selection criteria established in the communities.

18 This project received financial support from CORDAID.

19 Here, 39 families received support (18 women, 13 men, and 8 cases of joint land, i.e., land in the name of both). From this total, 30 families received full support (land, production means and technical assistance); 9 families received a loan for land and technical assistance; and 4 gained access only to means of production. The changes in land legalisation in the country means that the Government has to centralise land obtained from the agrarian reform or with no previous cadastre directly from their headquarters in Managua, and this has led to some delay in legalising the land for all families. In the first year of the project, Nitlapan was only able to legalise 15% of the properties in favour of the families they were supporting (Final Report by BBK -Nitlapan 2009: 9).

20 This timeframe was established in accordance with the project's term.

Table 2: Selection criteria that were developed in a participatory way

Selection Criteria proposed by Nitlapan	
<ul style="list-style-type: none"> - To be poor, but able to meet the payments. - To be part of Nitlapan's Local Development Fund* solidarity groups and Nitlapan's technical assistance groups. - To submit an application letter explaining the family's economic situation and the amount of manzanas (units of area) requested. - To submit a copy of the property deed they wish to buy. - To attend capacity-building sessions on property-related subjects and on the project's purpose. 	
Municipality/Community	Selection Criteria proposed in the communities
Esquipulas (community 1) Participant: Women's Solidarity Group	<ul style="list-style-type: none"> - To commit to payments (Should not fall into arrears) - To be a Local Development Fund client through a solidarity group. - To participate in the meetings. - To remain organised as a group. - To work the land. - To have lived for at least 2 years in the community. - To submit an application letter.
Matiguas (community 2) Participant: Evangelical Pastor	<ul style="list-style-type: none"> - To be punctual to meetings, capacity-building sessions and workshops
Matiguas (community 3) Participant: Local Partner	<ul style="list-style-type: none"> - To have no land. - To not buy land from relatives. - To be poor, with scarce resources. - To have an ID card and be an adult. - To commit to work the land. - To have some experience on work projects. - Ensure that the property is in the region of La Patriota.

* The Local Development Fund (FDL in Spanish) is a microfinance institute present in the rural area that offers a large package of financial services geared towards contributing to national development by capitalising rural families and creating strategic alliances with other organisations such as Nitlapan. (<<http://www.fdl.org.ni/>>).

Source: Nitlapan 2009, Experience Systematization - Rural Legal Services Programme.

The procedures for access to land that were locally established together with leaders and families included both individual land acquisition and the joint acquisition of a property of 31 mz, which was then divided. In this particular case, once the land was divided, the families did not all receive the same type of land: some families received larger parcels with forest, others received good quality parcels for crops, while others obtained land of lesser quality. The policies on loans remained unchanged despite the differences, and they were equally granted to all. The self-purchase of land also took place; i.e., the husband sold the wife the land he already owned, thus becoming mechanism for some men to capture additional resources for themselves at the expense of the interest expressed by women.

In some places, it was not easy to find women who wished to apply for a loan for land, as religious and community leaders were more in favour of male relatives. In other cases, some of the pre-requisites ended up excluding women, for instance, because they did not have an ID card. In one place, more women were able to be included thanks to an existing women's solidarity group that was supported by the Local Development Fund (FDL in Spanish), which had partnered up with Nitlapan to provide complementary loan support services.

In this area, 11 women out of an initial request of 23 received supported. The remaining 12 withdrew their application because of the lengthy administrative procedures for completing the purchase, their initial false expectations (for example, that the land did not necessarily have to be paid back), the confusing information regarding requirements and procedures and the uncertainty over the project's long implementation timeframe.

All in all, Nitlapan supported 39 people including 25 women, among them two single mothers, while the others have partners (most partners work for a daily income, while a minority own their own land), and 14 men who also have their own family. The families purchased a total of 68,5 mz of land (SLR-Nitlapan 2009). The full investment in loans amounted to \$43,666.19. A total of 63% was channelled to women. On average, women accounted for an investment of \$1,096.61 while men reached an average of \$1,158.63; \$62 more than women. Men purchased between 1,5 and 2 mz of land, while women bought between 1 and 2 mz and in two cases, 3 mz.

Once they had their own land, families had to tackle two types of problems. Firstly, tension arose when having to choose whether to use the land to grow grains for subsistence or whether to allocate a portion of land to grow other crops to sell on the market. Secondly, the pressure grew due to the amount of time needed for working the land, and the lack of income to cover basic needs at home. For instance, before having access to land, most women obtained income as agricultural day labourers or domestic employees, or by trading bought goods. Once they had their own land, they experienced an increase in labour, responsibilities and a conflict on how to use the money to survive or to cover the debt. Men also faced similar situations, but the women could not always count on their husbands for support, and they mainly had to rely on their sons and daughters to work on the land and generate income with which to pay back the loan. The additional loan for short cycle food production enabled the landowners to include root crops. However, the prices in the market dropped during the harvest, thus resulting in a double debt (land and crop) and subsequent hardships. The situation faced by these 25 women and 14 men is summarised in Table 3.

Table 3: Current situation of beneficiaries of loans from Nitlapan to buy land

<i>Loan granted to:</i>	<i>Total</i>	<i>Returned to the land</i>	<i>Paid back the loan</i>	<i>Are paying back</i>
Women	25	11	8	6
	100%	44%	32%	24%
Men	14	12	1	1
	100%	86%	7%	7 %

Source: Accounting Records (Nitlapan 2014).

The women who returned the land had not been able to count on their children's help, as they were underage (between 1 and 10 years old), nor on their husband's cooperation in order to assume the responsibility of cultivating the land and generating income with which to pay the debt. Regarding the group of men, there were two separate groups: adult men, who, like the women, had not been able to count on any help; and men who bought land in areas that turned out not to be suitable for agriculture. In this sense, the lack of support for working

the land or for generating income was the factor that ended up affecting the older men and women. The women who found it hard to pay the loan back have had to emigrate to find work elsewhere and thus generate income, while others rely on the wages of their husbands, sons and daughters, which do not necessarily help to cover the debt.

Moreover, whereas those families supported by ADDAC in areas that were suitable for growing coffee - which was also sold on the market in small quantities - those families supported by Nitlapan were dependent on staple grains. Although they experimented with alternative options such as tuber (taro and coco yam), there were losses during the harvest, thus leading to over-indebtedness and some women consequently giving up on the idea of land ownership. In addition to this, Nitlapan's Land Fund prioritises the fund's sustainability both in their policies and in their procedures, at the expense of some women's thwarted attempt at improving their lives by cultivating land.

Clearly, given the harsh circumstances and the risk of financial losses, women and men who could not count on the cooperation of others lost out during this experience. This has sparked an internal debate in Nitlapan regarding the need to differentiate policies, based on the assumption that rural women have to handle more disadvantages than men; but older men also face them. Therefore, Nitlapan has chosen to integrate other non-agricultural activities that take note of those hardworking women who do not count on the cooperation of other household members, and to develop differentiated policies on access to agricultural production means based on more flexible mechanisms that take these situations into account.

Similarities And Differences In Both Experiences

There are both similarities and differences in ADDAC's and Nitlapan's processes for providing access to land. The first similarity is the focus on poor families, including women. However, there are differences in the way each organisation conceived the role of women in access to land. From the beginning, Nitlapan paid special attention to supporting women on a one-to-one basis, so that they could be sole buyers of the plot of land for their own use and control. The goal of the initial project was for single women to account for 20% of all land beneficiaries. This was a clear indicator of the project's objective, as was the granting of individualised loans to them. In ADDAC's case, women were considered to be part of the household. The main indicator of women's inclusion was the protection of the wives' rights by ensuring joint titling. Nevertheless, ADDAC also accommodated the demand from women heads of household who wished to exercise their right to receive an individualised loan to purchase land.

The second similarity is the use of credit as a supporting instrument that leads to change, although it is not the only one, as each organisation combined loans with capacity-building and technical assistance. ADDAC equally included the backing of a community organisation as a prerequisite and ongoing condition, and also drew attention to health issues. In this sense, both organisations distance themselves from the approach taken by microfinance bodies that work on the assumption that microfinance is the most important instrument for reducing poverty among poor families and for designing economic and social development policies (Bateman and Chang 2009 and 2012). Both Nitlapan and ADDAC combine financial

and non-financial services (Lensink *et al.*, s.f.) because they believe that loans alone are insufficient.

What are the implications of access to land with a single or a joint title? What lies beyond a title? As seen through both experiences, the single title confers responsibility on one person while implicitly absolving the household partner of any responsibility, at least in those cases where the relationship is not solid (some husbands did not feel any responsibility over the commitments taken by their wives, even though they sought the family's and husband's wellbeing). On the other hand, joint titles have strengthened the common vision and shared responsibility over family assets. Even though this may not be noticeable in the household, by having underpinned joint titling through different processes,²¹ ADDAC has had an impact on women: their rights to land have improved, they work on the land together with their husbands in order to grow more produce, and they are backed by the community organisation and by ADDAC itself. In this sense, the joint titling has gone beyond the title deed itself. It shows that what counts is the collective acknowledgment of wives' rights rather than the fact of being included on the title deed, implying that women can strengthen their position in the control over family assets. However, it was not possible to determine up to what extent inequality in decision-making over assets has actually decreased.

A third similarity between Nitlapan and ADDAC is that, although both organisations acknowledged that women are part of their projects, they did not clearly identify the reasons why women find it harder to gain access to land than men. Thus, Nitlapan and ADDAC defined financing policies for access to land acquisition without considering the gender constraints faced by women. For example, some women were not backed by their husbands when they applied for the loan and attempted to put the assets in their name, while other women went along with the decisions taken unilaterally by their husbands in order to avoid conflicts with them. As Hagene (2008) points out, many gender constraints are not only related to material aspects, but rather to emotional aspects: women's emotional dependency on their husbands plays a major role. Both organisations need to delve into the underlying power relations found in different types of households in order to evaluate and adapt their policies on access to land that are particularly aimed at women.

Furthermore, regarding the procedures on land acquisition, the mechanisms used by ADDAC and Nitlapan do not differ greatly. Both organisations established that all negotiations on the purchase would have to take place directly between the buyer and seller; following the negotiations, the technicians scheduled visits to measure the plots of land and check the conditions. Both organisations also share the criteria that credit for accessing land is not enough for families to exit poverty and their vulnerable situations. They recognise that loans need to be complemented with short-term credit for crop diversification, and in ADDAC's case, they believe other donations should be provided, such as leverage of resources that allow for income generation needed to cover the agreed payments. In these circumstances, they also run the risk of over-indebting families, and thus not being paid back the loan.

21 This prerequisite has to be accepted; it is then reiterated at different capacity-building sessions and both husbands and wives are mentioned during the supervision process undertaken by the technicians.

Although both organisations use market rules to manage credit, the most striking differences can be found in the timeframe for paying back the loan (10 years instead of 3 or 4) and the interest rate. However, there are also differences in the way each organisation manages its relationship with the families. ADDAC places more emphasis on the social control of the community organisation over each family, while Nitlapan opts for individualised follow-up and control by the institute, in such a way that each person is accountable for their own commitments. ADDAC's payment conditions are more flexible, in accordance with each family's situation, while Nitlapan has shown to be less flexible by trying to treat all cases in the same way. Be it one strategy or the other, families are under pressure to meet the payment, but it is usually more so in the case of Nitlapan.

There are also further differences in defining where the plot of land and the family should be located. Nitlapan established that purchased land should be located inside the buyer's community, although they later became more flexible, because there was not much land on offer within the same communities. ADDAC demanded that the families live on the purchased plot of land. This implied having to move home - a condition that was not always well accepted - yet it gave women the advantage of then staying in one same area. In the first option, although the family did not have to move anywhere else, it meant that some women found it hard to reconcile time and distance when it came to house chores and cultivating the land. Therefore, although there was resistance to move to a new place at first, in the end it turned out to be better for women to be able to keep up the work on their land.

All in all, both organisations dealt with access to land for women through a wide range of different strategies and mechanisms, including the following:

- » Single title / - Joint title
- » Payment methods adapted to family conditions / - Payment system with uniform parameters
- » Condition of living in the community / - Condition of living on the purchased land

Each of these strategies had an impact on women's management of land. Even though the single land title confers the right and the use of property to women, it can also give rise to other conflicts that go unnoticed. The fact that husbands did not support their wives in cultivating the land or in paying back the debt is a symptom of a conflict that had not come to light so far. On the other hand, the joint title may also condition women to depend on their partner's decisions, given that, historically, women tend to be subjected to the decisions taken for the good of the family. Inequality in power relations at home is not solved merely with the right to property, but rather with the acknowledgment of inequality in relations and the will to change it. ADDAC and Nitlapan have initiated their own processes to enable women to have access to land and they are still reaping the lessons learned for new interventions.

Evaluation of women owners or co-owners of land

On their experience as holders of land rights

[...] when one is trapped in poverty, there are many hardships; sometimes, the husband even has to leave and go somewhere else to work [...] financial problems sometimes bring on arguments; men come home feeling angry and housewives as such want to see that he brings something home, and yet he brings nothing; we go through hard times. If we do have something, women can welcome their husbands warmly, and in turn he comes home feeling happy, and then we happily go to work because I have already been out on the fields working together with him. Over in Coyolar, I was very poor. I felt very sad as I had no food to feed my children properly; they hardly had any clothes or shoes and that makes us get upset. [...] My project is to grow coffee and to have a cocoa farm. Cocoa never fails, just like cows never fail to give milk. [...] I also want to improve my home; there are many things on the farm [...] it is well diversified [...] (55-year old woman, recently widowed, owner of land with joint title facilitated by ADDAC, 17 mz of land)

This testimony sheds light on how some families coped before and after having received finance and additional support to own land. It also reflects the type of change that both Nitlapan and ADDAC are aspiring to achieve in this kind of family. Nevertheless, more time is needed in order to observe the changes: they are the result of working arduously in the family and of facing hardships and difficulties responsibly while remaining optimistic. The above case is that of a woman who had a husband and three sons with land constraints (4 mz of land in different places and far away from the house). They grew maize and beans for consumption, coffee on 0,25 mz of land, and they also worked as coffee farmers for part of the year. In order to live off the land, they had to sell the plots that they had previously owned and move to a new place where they purchased 17 mz of land.

The first challenge this woman tackled was getting her husband to move and live somewhere else, especially as she was the one who was in touch with the Land Bank, and not him: "I said to my husband: this is a good opportunity as long as you support me." The property deed was previously in his name, but the new plot of land would be in both their names. The ADDAC technicians got in touch with her, because she was the one who attended the meetings and participated in different capacity-building sessions. By explaining it several times to her husband, she managed to get her husband to recognise the opportunity that had come her way and to move and accept ADDAC's labour conditions.

However, in some families in similar situations, men feel that their male identity in the household is being threatened; they feel alienated from their role if they are not the main

actors and owners of the property titles. This is one of the effects of the social internalisation of gender issues that women have to struggle with, be it at home or in the community. Nitlapan has also found out about women who suffered domestic violence for being landowners in other projects, instead of the husbands. They were even subtly coerced into selling the land and buying some in another place the man had chosen. This situation is not well analysed by the organisations and needs to be researched further; in general, there is the need to study the male outlook on women owning the land instead of them.

Based on Nitlapan's and ADDAC's experiences, some women do not receive any support from their husbands in jointly working on the land. Alejandra's situation is a case in point. She has been married for 30 years and now owns 3,5 mz of land where she grows coffee. The property is in her name; it is not a joint title with her husband, who she describes with the following words:

[...] he does not support me; the only one supporting me is a son. [My husband], he goes to work on other fields, and during the coffee season cuts coffee elsewhere, but not here, and here I am alone with my sons [...] it is true that he doesn't help me at work, but he also doesn't ask me why I am in debt; he is not actually interested. It is not that I didn't take him into account, because when I started out and had this vision of managing a parcel of land, I spoke to him and he immediately answered: don't get me involved in those things."

For many years, Alejandra and her husband went from one place to the next, working on other people's land that they borrowed for growing grain in exchange of taking care of their properties. On other occasions, they rented land for growing maize and beans, and they also worked as day labourers in order to generate income. She also sold the odd produce so as to obtain income with which to buy food. This is a common situation shared by most families that have received support by Nitlapan and ADDAC for accessing land. These experiences shed light on one of the main challenges faced by women who wish to work on land: their partners' attitude towards them. If the men have a positive attitude, women will express delight in their achievements, even if they have to work arduously. However, if men have a negative attitude and offer no support or cooperation, it does not necessarily mean that the wife will abide by the husband's will, as is the case of Alejandra, but it does make it much harder as she has to overcome an emotional hurdle.

Moreover, during the interviews and focus groups with women, they expressed that their lives had improved. Although they did not all manage to pay back the loan, they highlighted, among others, the following points as the most valuable aspects of their experience:

- » **They have their own land.** This has enabled them to stop incurring expenses (some partially) from renting land to grow their staple grains, because they have been able to establish permanent crops such as coffee or cocoa to sell.
- » **They are taken into account.** This condition has allowed them to play a more active role in their families and communities.
- » **They have their own homes.** Some women considered that the support received through the additional small credits to build or improve their homes was valuable. Other women underscored the fact that they can live independently in their own homes. Not having to live at a relative's, or in borrowed houses, has been a major change in their lives.

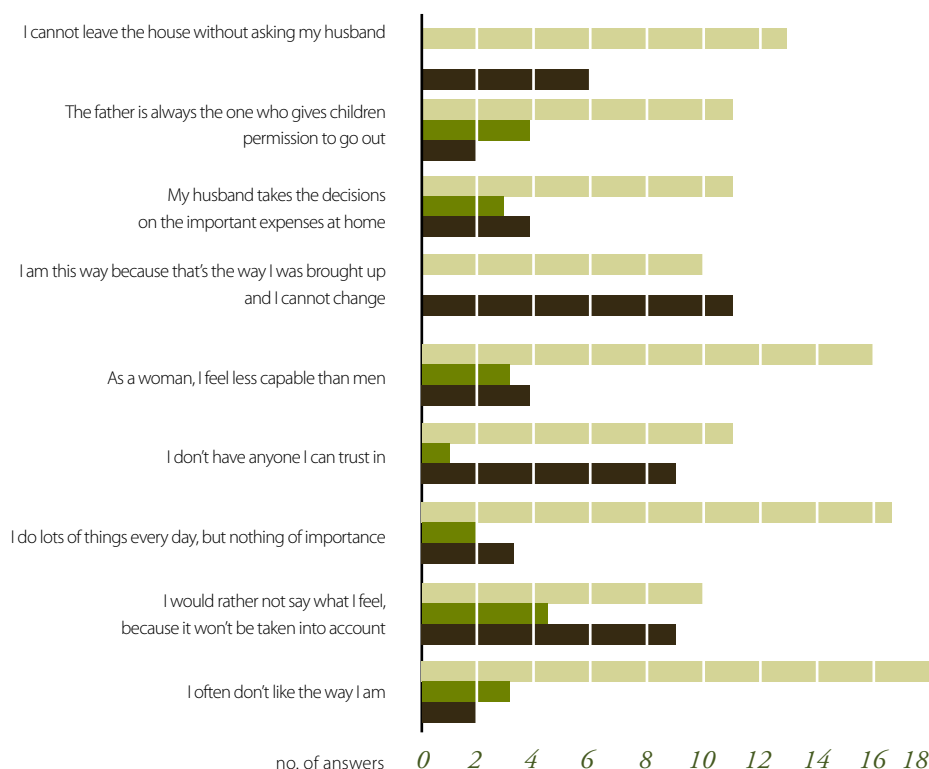
- » **They are constantly learning.** Women have learnt different crop management techniques as well as good agricultural practices, during the different occasions to exchange experiences, the field schools, and during the technicians' visits to their property.
- » **They have diversified their produce.** Firstly, this helps to ensure food for the family and to generate surplus to then sell on the market. In those communities where there are favourable agroclimatic conditions for growing different crops, diversification has been a means for gradually generating more income, complementing the cultivation of grains.
- » **The property is re-valued.** They currently hold land that is more valuable because of the investment made in crops and management (coffee, cocoa, fruit trees, forest trees, among others) and this translates into land of higher value.

Women's agency and the issue of gender

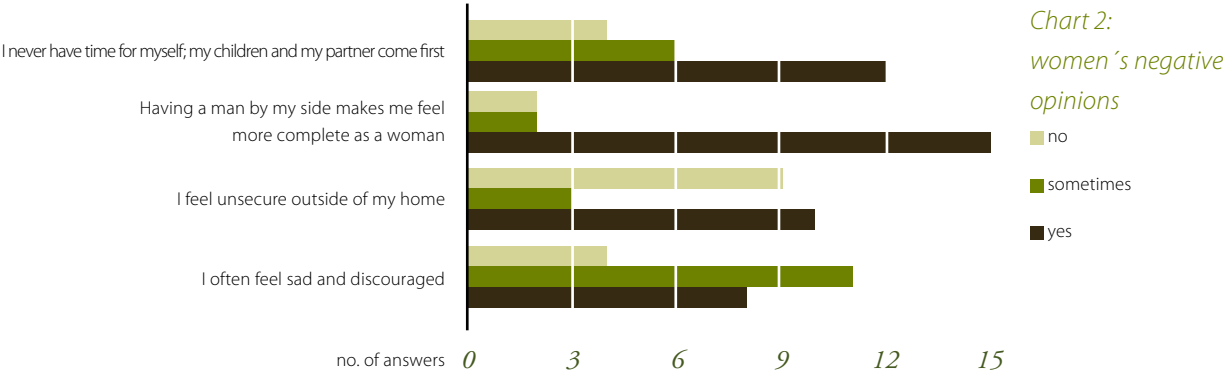
The group of 23 women interviewees in both organisations mostly value their self-esteem in positive terms, which reflects a degree of freedom and agency. The concept of "agency" is related to the ability to do things by taking decisions before acting (Bourdieu 1998) or with the ability to process experiences and act in the most extreme circumstances (Long 2004). During the interview, women were asked their opinions on a series of statements in order to assess their self-esteem and independence. The results of the exercise can be found in the following charts.

Chart 1:
Women's
positive opinion

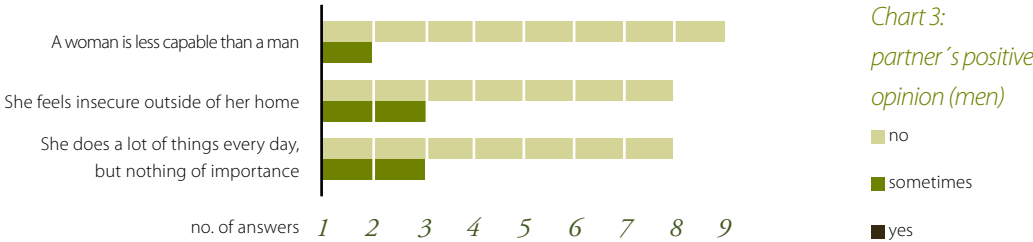
no ■
sometimes ■
yes ■



The attitude taken by most women in liking themselves, in recognising that they do many things - many of which are important - and the fact that they do not feel inferior to men and say that they can go out without asking their husbands, reflects their ability to act for themselves. Nevertheless, given the fact that they are conditioned by gender, i.e. “the ways in which women and men are permanently trained, educated and disciplined to be how they should be”(Lagarde s.f.), it is no surprise that most women who received support for the purchase of land pointed out that they sometimes and in some cases always act in accordance with what others think rather than with their own thoughts (see chart 2). It also comes as no surprise that, as a woman, they feel more completed if there is a man by their side. However, it is surprising to hear that they feel insecure outside of their homes. Even though the answers are separated into two groups - those who answer “yes” or “sometimes” and those who answer “no” - the answer is striking because most of them are active in the community organisation spaces and engage with cooperatives.



Nine men were also asked similar questions, the same amount of husbands as wives. Seven felt that their wives did not show any insecurity outside of their homes. These men also expressed positive opinions, as seen in Chart 3, where they value that women are just as capable as men and recognise the significance of their work.



Having to tend to children and to husbands who are ill also had an impact on those women who either fell into arrears or could not pay back the loan. In households with limited financial resources, illness can wipe out the family assets. As a result of being conditioned by their

gender, women are in charge of tending to the sick family members. Several interviewees described gruelling days at private clinics or hospitals where their children or elderly mothers were urgently admitted due to health problems (some cases of anaemia in children). Some women even had to cover the costs incurred in making arrangements for a deceased family member. Such situations are not foreseen to interfere with the proposed actions for accessing land to grow food.

Conclusion: reflections on the experience and the challenges

Both Nitlapan and ADDAC agree that there are many social, political and economic hurdles to overcome on the path to improving living conditions for rural women and poor families with little or no land. Among others, it is worth mentioning that the active land market reversed the purpose of agrarian reform thus leading to the establishment of large export-oriented estates and deforestation, which in turn has resulted in changing rainfall patterns, thereby affecting the annual agricultural production. By referring to the law (Law 717) to give access to land to rural women without having devised a specific plan that allows women to implement the law, new obstacles have arisen.

Rural women and families are caught up in a circle of poverty, which in itself is a source of many obstacles. While land to work on is an important asset, it is simply not enough if the additional conditions are not in place, such as being able to invest and survive, and receiving family support. In this sense, based on the experience of both organisations, the reflections made by managers at Nitlapan and ADDAC-Trocaire led to the following lessons learned.

1. Experience shows that the same policies do not apply to all families with little or no land when it comes to offering finance for land acquisition. Both ADDAC and Nitlapan established loan estimates for the families, as well as timeframe and payment terms. ADDAC learned that a long deadline of 10 years was not applicable to all cases: some families were able to pay in less time; others have not been able to meet the annual payments for several years in a row, but work and hope to do so. Those families that are able to pay in less time often see the long deadline as a “soft” policy; this factor is frequently considered to be an invitation to “non-payment”. Policies need to be adapted to the conditions in each case, almost like a “tailor-made suit”,²² by considering the soil's fertility, the production means, the workforce available to the family and the family members' health conditions, as well as the social values on which the family relations are built, their commitment to the community and to the supporting organisation. Nitlapan's experience shows that there is a need to

22 This expressions refers to tailors who make clothes and who take the client's exact measurements, instead of working with standard measures; even after making the clothes, the tailor measures and adjusts them on the body.

address all the different hurdles that families come up against: migration to pay back the loan, lack of workforce to harvest the crop, absence of husband's cooperation to cover the debt, among others.

2. Having very little or no land makes women and their family members turn to other activities in order to make a living and obtain income with which to cover food and other basic needs and services in their every day life. Temporary work (per day, week or fortnight), the sale of produce (at home or travelling) and providing short term services (cleaning houses, laundry) are part of the their livelihoods. When they receive the plot of land, women and their family members cannot simply leave behind the means through which they generate enough income to survive. And yet they are put under more pressure: they now have to work on the land in order to grow food, but don't have enough time and resources to do so. Additionally, women and their families get stressed if external factors fail (excess or shortage of rainfall, an increase in the price of inputs, a drop in the price of agricultural products) or if the land is not as fertile as it could be. Subsequently, they face the dilemma of whether they should give back the land, try out new payment methods, or as a last resort, migrate to find work to pay off the debt. A long-term loan makes it easier on women facing the situations and problems described above, which also explains the lower percentage of participants to have returned the land in ADDAC's case, compared to Nitlapan's, where the payment deadline was shorter. Furthermore, the more flexible payment arrangements of arrears that ADDAC has negotiated enable women to feel more hope and trust and to continue fighting. They consequently feel more committed to the new opportunity they have been given. Nevertheless, the organisation still runs the risk of not recovering the funds that could then benefit other families. The main lesson learned here is that rigid policies and procedures do not necessarily contribute to women and their families achieving the necessary income to meet the payments while also feeding themselves and surviving.
3. In the medium and long term, the organisations are present in the communities, so as to follow up on the community organisation and the families, to help them develop their knowledge and capacities and to also supply the resources needed to support them in growing food, thus allowing the organisations to "put down roots in the territory". Much more time is needed than that spent on short-term projects if the organisations are to achieve helping women and their families to diversify their production systems, to work with adequate land management plans and to market their products in better conditions. A three-year project is not long enough to see the best results, considering the many restrictions that families need to overcome to make a living, work the land and get money to pay back the loan. The short and medium-term projects work better for families who already own some resources, but who need to expand them. For those who start out with small areas and are only focusing on staple grains, experience shows that they will not be able to pay the land. In these circumstances, they need to consider a longer deadline.

4. In Nitlapan's experience, given the collaboration between several development programs (Business Development Services, Rural Legal Services and a Business Incubator), one of the potential advantages was the cooperation and linkages with other programmes so as to provide complementary support services for women and their families. Nitlapan was correct in understanding that complementary resources were key, yet remained stealthy on the risk of over-indebtedness. Moreover, despite the collaboration between different programmes, the internal rules of each programme inevitably meant that each organisation developed its own relationship with the women, thus adding to the difficulties the families already had in meeting the agreed deadlines. Nevertheless, the lesson learned here is that more work is needed on the complementary partnerships. This involves more frequent dialogue between the different organisations, and above all, an analysis of the problems and risks affecting women and their families while producing food. This applies both to organisations that offer differentiated support from the institution itself, and to those organisations with whom alliances are built with the same purpose.
5. Both ADDAC's and Nitlapan's work sparked an internal debate on the impact of their interventions on people from vulnerable constituencies whom they had helped to access land. Both organisations believed in combining several actions for food security and families, while also connecting them to the markets, yet it sometimes seemed as though they also applied the predominant market-oriented rationale to their bilateral relationships, i.e. between the organisation and the families. This is probably due to the organisations' commitment to recuperate the funds in order to replenish the revolving funds and thus continue financing operations that support more women and their families. Moreover, both organisations are still coming to grips with the local market dynamics and discovering how to take advantage of opportunities in order to connect the families to the markets through their food products. Nitlapan's attempt to integrate value chains into their work is still very recent; hence they have mainly focused on producing food and less so on linkages to the markets. This is also the case with ADDAC, despite their attempts to organise alternative local markets.
6. Although women were seen as the main actors in accessing the land in both projects (with some subtle differences) and despite having organised capacity-building sessions to raise awareness on inequality based on the female and male gender identity, both organisations need to move beyond the approach based on families (by taking the "family-centred" approach, power relations between household members are overlooked), and towards an approach based on social gender relations and women's rights. They should not fear that, in some households, hidden conflicts might come to the surface (such as violence). An approach based on gender relations would allow both organisations to observe and react should there be cases in which women merely put their names forward so that men can continue accessing and controlling land and other resources. It would also help them to understand why some men choose not to support their partners in land management issues and not to cooperate, hindering their wives from meeting their commitments. Similarly, they

would be able to find out why certain men act like real partners to their wives, working together with them and supporting them, regardless of whether they exercise their male dominance. This is still an outstanding task at both organisations. Working with groups of women and providing them with access to resources is not enough; it is also important to understand the way in which the organisations' actions are implicitly gender biased and thus qualify and restrict women. A similar challenge lies in understanding the different ways in which they rebel without necessarily setting off a public revolt.

7. Lastly, especially in Nitlapan's case, the organisation has learned that a third condition needs to be added to the two basic conditions of their initial hypothesis when it comes to the constraints of small-scale food producers: not only must they consider the lack of access to land and to technical and market information, the collective action must also be taken into account, and above all, the cooperation of men with women.

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Annex 1

Guide to semi-structured interviews for Nitlapan and ADDAC staff

Interview Objectives

- » To identify the assumptions and the strategies that both organisations have established on women's access to land (the goal is to understand how each organisation approaches the problem of women's access to land and how they define the most appropriate strategy to address the problem).
- » To rebuild Nitlapan's and ADDAC's intervention planning and implementation process (on women's access to land).
- » To identify the endogenous and exogenous factors that either enable or impede Nitlapan's and ADDAC's intervention implementation.
- » To get to know Nitlapan's and ADDAC's contribution on women's access to land.
- » To get to know Nitlapan's and ADDAC's contribution to women's access to land by means of achieving the pre-established objectives in the interventions.

Questionnaire (guideline questions)

Organisation's general features

- » How did ADDAC/NITLAPAN start getting involved in interventions on access to land (and interventions with women)?

- » In addition to this project, had ADDAC or Nitlapan (or their technical teams) worked on other interventions on access to land (or with women in the area)? Which ones? What did they consist of?
- » In the cases where there was previous experience, was it useful for the planning and/or implementation of these projects? How?

Assumptions and Institutional Strategy

- » What information did you look up, what information came your way, or what material do you work on, that allows you to understand the problem faced by rural families, especially women, in accessing land?
- » What are the reasons behind the organisation's decision to work on the subject of women's access to land?
- » What hypothesis did the organisation base itself on? If access to land is given to women, what is expected to change in women's lives? In what timeframe and under what circumstances?
- » What did the project consist of? Which benefits were there to be drawn from implementing the project (technical assistance, legal services, financing, etc.)?
- » Who (which actors) participated in planning the project on access to land, which involved women? What role / competences did each one have?
- » What was the project's suggested scope?
- » Were there any difficulties / constraints in planning the project? Which ones?
- » What criteria were used for selecting the project's beneficiaries (and communities)? Note: did anyone need to be excluded from the project? Why?

Regarding the experience of working on women's access to land

- » What was the project's entry strategy on women's access to land, and what communities did you work in?
- » How did you negotiate the terms for implementing the project with the women in the communities?
- » What commitments did the women and other family members make in order to participate in the project? Did they have to give a counterpart?
- » What were the main difficulties faced by the organisation in order to reach the project's goals?
- » Was there periodic monitoring of the women assisted during the project? Did you use monitoring indicators (gender)? Which ones? (if not, why not)
- » Were any changes in the initial project plan made during the implementation?
- » Did any women leave the project during its implementation? Who? Why?
- » What were the main difficulties faced by women during the implementation of the project?
- » What were your achievements (achieved goals)?

Regarding the experience of working on women's access to land

- » How do you evaluate the scope of this intervention in comparison to other actions undertaken by your organisation in terms of access to land for the vulnerable? And regarding the participation of women?
- » How do you value the experience of your organisation (Nitlapan/ADDAC) in undertaking interventions on women's access to land?
- » Based on the experience acquired through the project, would you change anything in the project development/implementation? What?
- » Has this experience led to any changes in the organisation's own actions?

Annex 2

Guide for semi-structured interviews

for Nitlapan and Trocaire's Land Fund project beneficiaries

Interview Objectives

- » Get to know the initial situation of families before they participated in the project.
- » Identify the main positive aspects and the difficulties faced by families during Nitlapan's and Trocaire-ADDAC's interventions on access to land.
- » Determine the level of empowerment achieved by women having participated in the projects on access to land.
- » Get to know the assessment / evaluation of all participants in Nitlapan's and Trocaire-ADDAC's projects.

General information from the couple or from the woman beneficiary (if she has no partner)

- » Couple made up of: (Write name of both)
- » His and her age: (Write the age of both)
- » How long they have been together: (in years)
- » Children who live at home: (Write the total amount of children who live with the couple at home)
- » Community:

Questionnaire (questions in the guide)

Questions for Objective 1: Get to know the initial situation of families before they participated in the project.

What was the family's situation before they bought land with the support of ADDAC or Nitlapan? (Do they work the land? In what conditions: do they rent, borrow or share half each? How did they make a living? How much land do they have access to? Whose name is the land in? What did they grow? What is their main productive activity?

What was the women's relationship to land before they participated in the project? What was the woman's role?

Which family member found out about the project to support land acquisition? (was it her, was it him, and how did they find out?)

(If you have a partner) Which one (husband or wife) took the first step in getting information from the organisation in order to be part of the project and receive support to buy land?

What process did you have to follow?

What were the prerequisites for applying to the project? What commitments did you have to make as a couple (or as an individual)?

Did the organisation negotiate the payment terms with you? What aspects did you negotiate?

(If you have a partner) What were your opinions when you both found out that one of the conditions was joint titling and that the woman's name would go first on the document?

Questions for Objective 2: Identify the main positive aspects and the difficulties faced by families during Nitlapan's and Trocaire-ADDAC's interventions on access to land.

In what year did you buy the land? What parcels of did you buy?

How do you value the quality of the land you bought? Are you satisfied with the purchase?

Did you have difficulties in starting to farm the land? What difficulties? How did you solve them?

What was it that made the land productive and generate produce? (ask what they grow, how much of each crop, how many times a year, what the yield is, if they consume everything or whether they sell part of what they grow)

How is the division of labour organised on the plot of land? (what do the women do and what do the men do according to each crop)

If you sell part of what you harvest, what do you sell and who to? How often?

Have you received technical assistance from Nitlapan/Trocaire-ADDAC? What did it consist of and how often did you receive it?

What other type of complementary support did you receive from Nitlapan/ADDAC in order to generate income or improve your family's life?

If you had to start again your experience with this project, what could be done differently or what would you change in the way the project was implemented?

In your opinion, what main achievements have your family accomplished?

(If you have a partner) As a partner, in what aspects have they improved?

Questions for Objective 3: Determine the level of empowerment achieved by women having participated in the projects on access to land.

Ever since you have the land, has anything changed in the woman's situation in the family?
If the answer is yes, delve further into what has changed.

What has changed in your lives as a couple?

An individual evaluation sheet was submitted for men and women to fill in separately at the end.

Questions for Objective 4: Get to know the assessment / evaluation of all participants in Nitlapan's and Trocaire-ADDAC's projects.

¿Cómo valora su experiencia en el acceso a tierra facilitado por Nitlapan/ADDAC? (Anotar respuestas por separado para hombres y mujeres).

¿Qué sugerencias pueden darnos para proyectos parecidos a este que se puedan implementar más adelante?

Annex 3

Details of cases interviewed by Nitlapan and ADDAC

ADDAC

Case n.	Interviewee sex ¹		Type of title	Family background (situation) before receiving finance from the organisations	Year of the loan	Loan amount (USD) ²	Area (mz)
	M	F					
1	X	X	Joint	The couple owned 2 mz of land, located in the same community. The land where both were working was used for growing coffee.	2005	6 670,00	9
2		X	Single (W)*	The family lived on a plot of land that had been donated to the community by the catholic church. The couple were selling their labour as day labourers on farms.	2009	5 121,70	3,5
3	X	X	Single (W)*	The family owned a farm of 10 mz that had been inherited from the husband's father in a neighbouring community. They were mainly dedicated to growing staple grains. They bought up to 15 cows with the family savings. They still own the property.	2012	3 400,50	8
4		X	Single (W)*	The woman owned a plot of land near the current property. She worked on growing staple grains on rented land and reared backyard poultry flocks.	2010	5 000,00	7
5		X	Single (W)*	The women owned 2 mz of land she had previously bought. 1 mz of land was used for growing staple grains and the other as grazing for a cow. She also rented land to growing staple grains on and sell.	2009	880,00	2
6		X	Joint	The family lived on a farm of 20 mz that had been the property of the husband's mother, where she had lived with the other children, in a community far away from where they now lived. They helped out with the livestock and growing staple grains as day labourers.	2005	4 240,50	12
7		X	Joint	The couple lived in the wife's parent's house. The husband worked on his father-in-law's land growing staple grains and vegetables, while she made and sold food as part of her work.	2005	3 640,00	8
8	X		Joint	The couple lived on the husband's father's farm of 12 mz in a neighbouring community. They helped out by growing coffee (on 1 mz of land for the husband) and staple grains, and rearing livestock.	2006	5 700,00	7,5
9	X		Joint	The couple lived on a plot of land that the husband owned. They grew staple grains on rented land.	2006	4 285,6	6

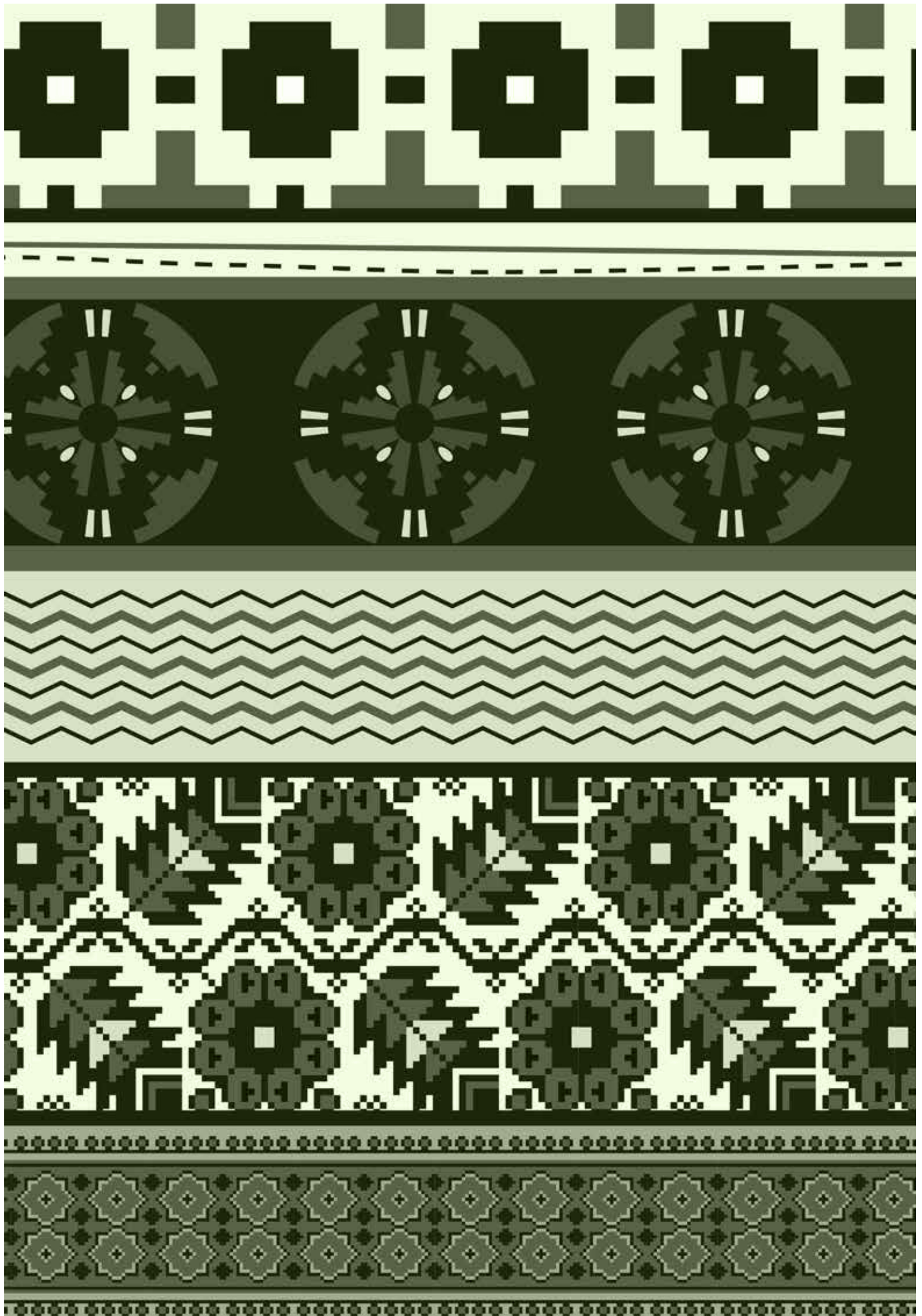
¹ We tried to interview the men and women heads of household to the extent possible; however, in some cases, it was only possible to meet one of them at the house.

Case n.	Interviewee sex ¹		Type of title	Family background (situation) before receiving finance from the organisations	Year of the loan	Loan amount (USD) ²	Area (mz)
	M	F					
11		X	Single (W)*	The couple owned a plot of land that the wife had received as a donation from an NGO. They mainly grew staple grains on rented land.	2009	4 390,25	4
12	X		Joint	The family had already bought 4,5 mz of land with much effort some years beforehand (in the husband's name). They work on growing staple grains and use 1 mz of land for growing coffee.	2013	4 898,00	6
13		X	Joint	The family owned a property of 1,5 mz that the wife had inherited in a neighbouring community. In the larger part of the plot, coffee was grown, whereas in a smaller area (0,5 mz), staple grains were grown for family consumption. Once they received the loan, they sold that plot of land.	2005	5 757,60	7,5
14	X		Joint	The family lived on a farm of 6 mz that the husband owned in a community far away from where they currently live. Most land was used for growing staple grains and only 0,25 mz was used for growing coffee, as the land was not suitable. Once they received the loan, this farm was sold and they bought a further 6 mz, in addition to the land financed by ADDAC (a total of 10 mz).	2005	5 050,50	4
15	X	X	Joint	The family initially owned 1 mz of land with forest species and grazing for one cow. This meant they had to rent land on which to grow staple grains and work as day labourers on farms. They still own that plot of land.	2005	5 700,00	7.5
16	X		Joint	The couple lived on a coffee farm where they worked as day labourers in a neighbouring department. They eventually bought 1 mz of land with the family savings in the community where they currently live, before receiving a loan from ADDAC.	2010	3 255,60	2
1		X	Single (W)*	The woman owns a plot of land where she lived with her children. With their help, she grew 1 mz of corn and 1 mz of beans on rented land. She still owns this land.	2007	865,00	2
2		X	Single (W)*	The family already had access to a farm of 29 mz in the same community, which the husband owned, where they grew staple grains (for consumption) and reared livestock.	2009	975,60	2
3	X		Single (W)*	The family had access to 1 mz of land in the same community, which the husband owned, where they grew staple grains for consumption and for selling.	2005	1 230,00	2
4	X	X	Single (W)*	The family lived on a farm of 5 mz in a neighbouring community, which the husband owned, where they grew staple grains for consumption and for selling. From these 5 mz, 2 were sold by the husband to the wife in the framework of this project.	2007	1 142,85	2
5		X	Single (W)*	The family had access to 2 mz, which the wife owned, in the neighbouring community. Due to environmental problems, the land was damaged in 1998, and the family had to turn to growing staple grains on rented land. The husband worked on a farm and the wife worked as a cook (paid daily).	2007	865,00	2
6		X	Joint	The family (brother, sister and brother-in-law) lived on a plot of land, which the parents owned. They grew staple grains for consumption and for selling on rented land. The men also worked as day labourers on neighbouring farms.	2012	6 256,43	8,10

Source: ADDAC, based on the interviews to women participating in Nitlapan's and ADDAC's Land Bank, respectively, in 2014.

2 These amounts correspond to an approximate conversion of the amount of cordobas or US dollars financed (the average exchange rate of the year of the loan was taken as a reference)

* "(M)" means that the beneficiary on the single title is a woman.



Summary

Following the agrarian reform processes in Nicaragua, access to land for rural women is still a key element that is linked not only to food security and poverty reduction but also to processes of empowerment and social equity. For this reason, several organisations design interventions that aim to facilitate access to land as part of their actions. The experiences of ADDAC and Nitlapan allow for a more in-depth understanding of the dynamics and the processes that limit women once they have access to land. These reflections led to a reassessment of proposals and mechanisms that have to be adapted to the realities and needs of women and their families. This study concludes that, in order to improve the lives of rural women with little or no access to land, organisations need to address social, political and economic obstacles. Additionally, organisations should go beyond the family and individual approach in order to adopt a partly communal approach by including social gender relations in their interventions.

*ILC wishes to thank the following donors,
whose support made this research possible*



Ministry of Foreign Affairs



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Edited by David Wilson. Design by Federico Pinci. Printed on recycled/ FSC paper.

The ILC Secretariat would appreciate receiving copies of any publication using this study as a source at info@landcoalition.org

ISBN: 978-92-95105-00-3



ILC Mission

A global alliance of civil society and intergovernmental organisations working together to promote secure and equitable access to and control over land for poor women and men.

ILC Vision

Secure and equitable access to and control over land reduces poverty and contributes to identity, dignity, and inclusion.

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