

DECLARATION OF WOMEN AND GIRLS FROM RURAL COMMUNITIES

Reducing the gender financial gap: Towards a future with gender equality

We, more than 150 representatives from rural communities of municipalities of Kolonja, Elbasan, Puka, Malësia e Madhe, Shkodra, Pogradec, Lushnja, Berat, etc., gathered on October 12, 2023, at the premises of the Agricultural University of Tirana to address the challenges faced by women and girls in rural areas. Together with representatives from the Italian Agency for Development and Cooperation, FAO, UN Women, Ministry of Health and Social Protection, other institutions of central and local governance, the Agricultural University of Tirana, the Albanian Network for Rural Development, member organizations of ANRD, as well as other civil society organizations, we discussed our challenges, priorities, and the measures needed to improve our well-being, especially regarding to access to finance, social and health security, and our involvement in decision-making processes.

We - women and girls - are the pillars of our families and communities. Our contribution to the agricultural sector is crucial at every stage in the value chain, benefiting our economies, families, and communities. Approximately 40% of women in Albania are employed in agriculture. Women in rural areas are not just “farmers’ wives”, they are farmers, entrepreneurs, and leaders in local communities. Their tireless work is the foundation of food security and sustainable development. **Ensuring equal opportunities for women in rural areas is not just a matter of justice but the only way to fully harness the potential of rural communities.**

However, unequal access to land ownership rights, unpaid work, informal employment, and gender stereotypes limit our access to credit and investments, hindering the development, growth, and formalization of our businesses. Even though girls and women contribute significantly to the sector, only 10% of them have applied for credit. It is alarming that most women in rural areas do not have bank accounts or basic knowledge of personal finances- the fundamental elements of financial inclusion. Most of them feel deprived of financial resources as land ownership documents are often in the name of spouses or fathers, and financial institutions do not offer suitable products for the needs of women and girls in rural areas. Since land ownership is usually in the name of the husband or father, women in rural areas face inequality in the payment of contribution - they pay contributions using property that is not in their name. The financial inequality is evident. **This reality reflects the need for improved financial inclusion of women and girls in rural areas, ensuring equal access to resources, assets, and information, and encouraging their treatment as key in local economic development.**

Our present and future are threatened by the inability to benefit from social and health insurance schemes. This is closely linked to our engagement in unpaid work, informal employment, and land ownership rights. The current law deprives us of vital services and the state of potential revenue. Women engaged in agriculture without land ownership certificates lack access to social and health insurance, which is secured through contribution payments and annual obligations. Maternity leave for women is an important opportunity for accessing necessary services for both children and mother post-birth. Facilitating self-insurance would enable rural women to access maternity leave, helping them manage expenses during the child’s first year. The lack of a gender perspective in this process excludes many women engaged in agriculture and rural development from the system. **It is essential to develop policies and measures that facilitate our access to these important social and health services and recognize our unpaid work. This**

involves reviewing legislation that stipulates self-payment for social and health insurance contributions for self-employed individuals in agriculture, especially for women and girls engaged in agriculture. The review and enhancement of policies to ensure a fair and equal way for rural women to pay contributions and facilitate childbirth are of utmost priority.

We face challenges in being involved in high-value chains, and often, our products end up as gifts. Only 18% of businesses in rural areas are led by women. While a small share has established our own enterprises through effort and sacrifice, this is not sufficient. The need for measures and policies that support women's entrepreneurship in rural areas is evident. **It's crucial for women in these areas to have equal access to knowledge and financial resources, support in marketing, and marketing capacities for their products, contributing to the economic development of their communities.**

Our inclusion in local decision-making is limited, unable to articulate our needs, which are not reflected in development programs and strategies. At the level of municipal council, where quotas are at 50%, there is a low representation of women. This exclusion not only undermines the principle of inclusivity but also deprives decision-making of women's unique perspectives and contribution. **Women's participation in decision-making processes translates into tangible improvements for everyone, as they convey the challenges and priorities they face daily.**

We urge both local and central government authorities to engage in improving access for women and girls in rural areas to credit and investments by eliminating barriers and gender discrimination in the application process.

It is crucial for the government to focus on reviewing legislation regarding social and health insurance for self-employed individuals in agriculture, aiming to facilitate women's insurance and access to maternity benefits.

We demand specific policies and measures that enhance the participation of women and girls in local governance.

In conclusion, we express our willingness to continue this important dialogue and collaboration with local and central authorities, as well as other stakeholders in improving the well-being of women and girls in rural areas. Together, we can create an equitable and just environment for women, enhancing their access to finance and social security, and increasing their participation in decision-making processes.

Financial empowerment and inclusion in decision-making processes are crucial tools for mitigating inequalities in our communities. It is necessary to combat gender inequalities to empower women in rural areas, as this is the foundation of social and economic development in our communities.