

# **Analyzing the effectiveness of National Gender Policy in Enhancing Rural Development: A Case Study of Chamalawa Village, Mansa District.**

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**Abstract** - Gender equality is firmly rooted in SADC regional integration agenda and Member States support the fundamental principle that both women and men must be equally engaged in decision-making at all levels and in all positions of leadership. This study aimed at analyzing the effectiveness of national gender policy in enhancing rural development. The study was informed by the following objectives: to assess the effectiveness of the national gender policy in enhancing equality in accessing education in rural areas; to examine the effectiveness of the national gender policy in enhancing financial literacy in rural areas and; to ascertain the effectiveness of the national gender policy in improving wealth creation through agriculture. A descriptive case study research design was adopted and the target population comprised teachers, traditional leaders, staff from department of social services and community members. The sample size of 100 participants was chosen which included 1 chief, 5 village headmen, 5 staff from the department of social work under the Ministry of Community Development and Social Services (MCDSS), 10 teachers and 79 members of the community. Simple random sampling was used to select teachers and members of the community while purposive sampling was used to sample traditional leaders and staff from the department of

social welfare. The study has revealed a number of means through which national gender policy enhances women and girls access to education and how effective the policy is promoting access to education. The findings have indicated that through reduction of cut off point for females in schools, the policy promotes access to education among girl's other means include promoting re-entry after being pregnant, encouraging affirmative action, discouraging early marriages, programmes such as keep girls in school programme (KGS) as well as through the provision of sanitary kit to girls in schools. The study as further indicated that financial literacy is key to national development, and if this is enhanced in rural areas, rural development can be achieved. In this study it was additionally revealed that the policy promotes financial literacy among women and girls by promoting education and awareness. Finally, it was concluded that the national gender policy is an important tool which if well implemented can lead to rural development and it has been effective in promoting the participation of women and girls in various key economic activities.

**Keywords:** *Analyze, effectiveness, national gender policy, enhancing, rural development*

## 1.0 INTRODUCTION

### 1.1 BACKGROUND

The National Gender policy is a direct result of the 1995 Beijing Platform of Action. The Beijing Platform for Action Mission statement asserts that equality between women and men is not only a matter of human rights and a condition for social justice, but that it is also a condition for people centered sustainable development (BPA, 1995, Section). In southern region of Africa, gender equality is firmly rooted in SADC s regional integration agenda and Member States support the fundamental principle that both women and men must be equally engaged in decision making at all levels and in all positions of leadership (SADC Gender Monitor, 2013). This entails that what a man can do even a woman can do, this policy emphasizes on equality between men and women and it is aimed at empowering women. Globally, the topic of gender equality has been given the attention it deserves. Most countries have realized the importance of gender equality except some countries whose faith conflicts with the national gender policy such as Afghanistan. However, women around the world have been fighting for gender equality regardless of their background, they have been fighting for equal distribution of opportunities.

In Zambia, the National gender policy was revised in 2014 with the aim of addressing the perceived identified gaps taking into account the changing socio-economic landscape, Persistence feminization of poverty, rising gender dynamics in the HIV and AIDS pandemic, Increased incidences, of gender based violence, Human trafficking, Negative impact of Climate change on women and children and increased involvement of women in drug trafficking. A life Style Gender Publication of 11th December 2014 the Ministry of Gender and Development indicated that "the revised NGP seeks to address the persistent feminization of poverty, rising gender dynamics in the HIV and AIDS pandemic, increased

incidences of gender-based violence, human trafficking, negative impact of climate change on women and children and increase of women in drug trafficking, (Mwansa, 2014).

### 1.2 Statement of the Problem

The Government of the Republic of Zambia has in line with the 1995 Beijing Platform of Action adopted the National Gender Policy (NGP) as a strategy for advancing the concept of gender equality by ensuring the equal and full participation of both men and women in the development process of the country at all levels (Situmbeko, 2016). Since 2000, the policy has been in existence yet, despite the various concerted efforts undertaken by the Government to enhance gender equality, emerging global issues that the policy was meant to address such as the under representation of women in decision making and gender based violence continue to reflect an escalating trend. Statistics as indicated in the 2012 Auditor General's Report on the Mainstreaming of Gender Activities in Zambia shows that women s representation in parliament continues to lag behind with only 24 female MPS of the total 158 MPS representing 15% as of 2012 and according the national assembly website currently there are only 15.2% female MPs in Zambia. A trend suggesting that Zambia 12.2% is still below the SADC 50% threshold in terms of women s representation. Besides, GBV cases according to the Zambia Police Victim Support Unit have steadily increased between 2008 and 2011 with 6,716, 8,467, and 11,914 cases recorded in 2008, 2010 and 2011 respectively. As of 2015, the total number of GBV cases stood at (18,088) and this number has doubled in recent years (FAO, 2022). Zambia is still struggling to implement the national gender policy because not all institution and stakeholders are involved. Gaps have pointed to lack of adequate assessment being made to evaluate the effectiveness of the policy (Mwansa, 2012). It is against such a background that this study sought to analyze the

effectiveness of national gender policy in enhancing rural development.

### 1.3 Objectives

- i. To assess the effectiveness of the national gender policy in enhancing equality in accessing education in rural areas.
- ii. To examine the effectiveness of the national gender policy in enhancing financial literacy in rural areas.
- iii. To ascertain the effectiveness of the national gender policy in improving wealth creation through agriculture.

### 1.4 Research questions

- i. How effective is the national gender policy in enhancing equality in accessing education in rural areas?
- ii. How effective is the national gender policy in enhancing financial literacy among women in rural areas?
- iii. How effective is the national gender policy in improving wealth creation through agriculture in rural areas?

### 1.5 Theoretical Framework

The theoretical framework is the structure that can hold or support a theory of research study. It introduces and describes the theory that explains why the research problem under study exists. Theories in simple terms are formulated to explain, predict and understand phenomena. In many cases to challenge and extend knowledge within the limits of critical bounding assumptions. This study therefore is guided by the Feminist, Conflict and Policy theories which provide further insights for analysis (Mukupo and Lungu, 2019).

**Feminist Theory:** The assessment of the National Gender Policy is linked to the Feminist theory which emerged as early as 1798. The Liberal Feminists of the 1960s and 70s claim that gender differences are not based in biology, and therefore that women and men are not all that different. Their common

humanity supersedes their procreative differentiation. If women and men are not different then they should not be treated differently under the law (Bwalya, 2018). Feminism therefore, advocates for the equal treatment of both men and women in areas such as education, employment and many other avenues of life.

According to Ashley (2017), in reality, feminist theory has always been about viewing the social world in a way that illuminates the forces that create and support inequality, oppression, and injustice, and in doing so, promotes the pursuit of equality and justice. Feminist works can also be associated to theorists such as Butler and Spelman (Butler 1999) contends that women are females with feminine behavioral traits, being heterosexuals whose desire is directed at men; men are males with masculine behavioral traits, being heterosexuals whose desire is directed at women. Spelman further holds that, since social conditioning creates femininity and societies (and sub-groups) that condition it differ from one another, femininity must be differently conditioned in different societies. For her, females become not simply women but particular kinds of women (Spelman 1988). Feminism is a movement for social, cultural, political and economic equality of women and men. It is a campaign against gender inequalities and it strives for equal rights for women. Anna (2019) added that it is seen as a movement aimed at eradicating the oppression of women. Feminist theorists attempt to explain the nature of gender inequalities by examining women's and men's social roles, experience, interests, chores, and feminist politics in various fields. They focus on aspects such as discrimination and exclusion on the basis of sex and gender, objectification, structural and economic inequality, power and oppression, gender roles, stereotypes, and patriarchy among others. Feminists argue that women have the same capacity as men for moral reasoning and agency, but that patriarchy, particularly the sexist division of labour, has historically denied women the

opportunity to express and practice this reasoning (Ashley 2017). The theory is linked to the study in the sense that, it stresses that men and women are equal and only differentiated by their biological traits and as such should have the same opportunities and benefits as those of men. However, like any other theory, it has received its own share of criticism. The feminist theory has been criticized by some scholars on grounds that it tends to overlook and marginalize the aspect of sexuality.

This theory is also supported by the conflict theory; the National Gender Policy can be linked to the Conflict theory which has its roots traced in the works of theorists such as Karl Marx. The theory emphasizes on the need for change in the social structures and, institutions in order to eliminate the existing social relationships that tend to create dominant and subordinate relations that see women occupy the subordinate roles whilst, men assume the dominant positions. It is such existing relations that give rise to inequalities and injustices in society. The conflict theory therefore, advocates for change in social structures, relationships and institutions in order to address the perceived inequalities in society. According to conflict theory, society is defined by a struggle for dominance among social groups that compete for scarce resources.

In the context of gender, Conflict theory argues that gender is best understood as men attempting to maintain power and privilege to the detriment of women. Just like the conflict theory, The National Gender Policy seeks to amend and repeal laws that tend to perpetuate dominant subordinate relationships as well as, eliminate existing inequalities between men and women in order to foster gender equality. Though, the conflict theory seeks to overcome injustices in society, it has however been said to further perpetuate exploitation and inequalities that re-enforce such dominant-subordinate relations due to the unequal distribution of resources and power.

## 2.0. Literature Review

According to IFAD. (2011), evidence demonstrates that, in economies where gender equality is greater in terms of both opportunities and benefits, there is not only higher economic growth but also a better quality of life. Addressing gender inequalities and empowering women are vital to meeting the challenge of improving food and nutrition security, and enabling poor rural people to overcome poverty. Agricultural growth is enhanced if both women and men are enabled to participate fully as economic actors, if their time particularly women s time is released from laborious and repetitive tasks, and if they are motivated by a fair share of the benefits arising from their endeavours. Development programmes are more relevant and sustainable if both women and men are able to participate in rural institutions and express their own needs and priorities in decision-making forums. Yet, despite increasing evidence that women s improved capabilities and welfare are strongly linked to poverty reduction and improvements in the quality of life such as lower infant mortality and child malnutrition gender inequalities continue to be inordinately large in the developing world.

IFAD (2012) stressed that there is renewed understanding in the wider community of the relevance of addressing gender inequalities for increasing agricultural production and strengthening rural economic growth. In exploring the dimensions of rural poverty, IFAD s 2011 Rural Poverty Report recognizes that some groups are often disproportionately hindered in their attempts to move out of poverty by disadvantages and exclusion rooted in the power inequalities associated with gender, age and ethnic identity. This comes at a cost, not only to the individuals and their families, but also to the national and global economy. Women are major players in the agriculture sector, in household food and nutrition security, and in natural resource management. They account for 43 percent of the

agricultural labour force in all developing countries and up to 50 per cent in Eastern Asia and sub-Saharan Africa. They work along the value chain in their own enterprises, in family activities and as employees, and undertake a wide range of activities, often utilizing their own knowledge systems. They also engage in a mix of non-farm activities, as part of their strategy to diversify their livelihood options, and are responsible for the majority of household tasks. Women use the natural environment on a daily basis for water and as a source of fuelwood and make use of natural products for economic and medicinal purposes.

FAO (2022) indicated that with regards to social and cultural norms, gender inequality is a deep structural issue in all societies, and education systems are likely to reflect long-established politico-economic and sociocultural divisions in which gender inequalities are a feature of the way resources such as land, wealth, employment, income, political and cultural power are distributed.

Kumar (2020) recognized that gender can be a barrier for accessing health care services in Indian scenario. She also found that cultural practices, socioeconomic status, cost expenditure on health and perception of illness had consequential impact on gender discrimination and access to health care services in India (Hiremath, 2013). There are several studies done in Punjab which shows discrimination in access to health-related care for females. In a study, it is revealed that medical facilities are provided at a very later stage of illness. Non-only this, the scenario is same for communicable and non-communicable disease too. Study conducted by Suresh shows that women in India faced barriers related to personal, sociocultural, psychological, health care system, economic availability, and geographical in accessing type 2 diabetes cares (Suresh et.al. 2019).

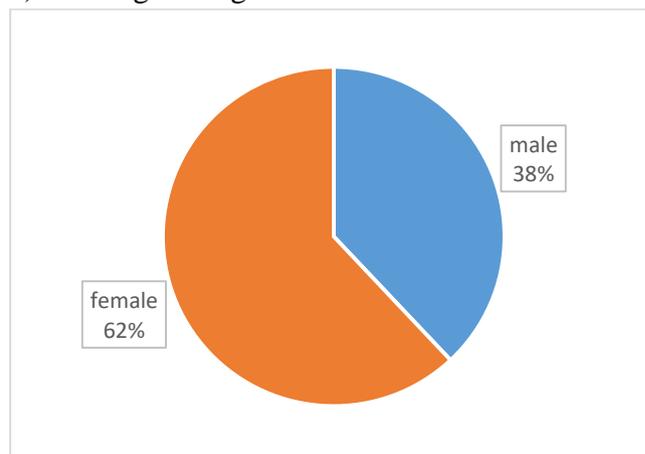
### 3.0 RESEARCH METHODOLOGY

The research design used in this research was a descriptive case study and a sample size of 100 participants was chosen which included 1 chief, 5 village headmen, 5 staff from the department of social work under the Ministry of Community Development and Social Services (MCDSS), 10 teachers and 79 members of the community. The instruments used in this study were questionnaires. The questionnaires were distributed randomly and purposively; ransom sampling was used to select community members and workers from social welfare department while purposive sampling was used on traditional leaders. The data were analyzed using Statistical Package for Social Scientists (SPSS) version 20.

### 4.0 RESULTS/FINDINGS

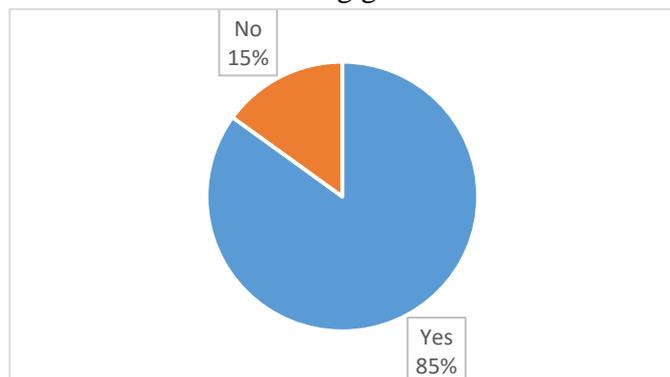
#### 4.1 Presentation of Findings

a) Figure 1. gender



Regarding gender of participants, 38% of total respondents were males while 62% were female. This indicated that more female took part in the study compared to men.

b) Figure 2. Is the policy capable of enhancing access to education among girls and women?



Participants were asked whether the national gender policy is capable of enhancing access to education among girls and women and 85% of total participants agreed that it is capable while 15% said the policy is not capable of enhancing access to education among women and girls.

c) Table 1: Ways in which national gender policy enhances access to education among females

Variables	Percent
provision of sanitary kite to girls in schools	9%
through Keeping girls in school programme (KGS)	10%
encouraging affirmative action	8%
Discouraging early marriages	20%
promoting re-entry after being pregnant	30%
through reduction of cut off point for females in schools	23%

With regard to means through which the policy enhances access to education among girls and women, 23% indicated that through reduction of cut off point for females in schools, 30% said promoting re-entry after being pregnant, 8% said encouraging affirmative action, 20% discouraging early marriages, 10% stated that through Keeping girls in school programme (KGS) while 9% indicated that through the provision of sanitary kite to girls in schools.

d) Table 2: Ways in which the national gender policy promotes rural development through education

Variables	%
literate women make informed decision through educated women	20%
it reduces teenage pregnancy which enhances education	23%
educated women create wealth	25%
educated women are financially independent and they contribute to rural development	15%

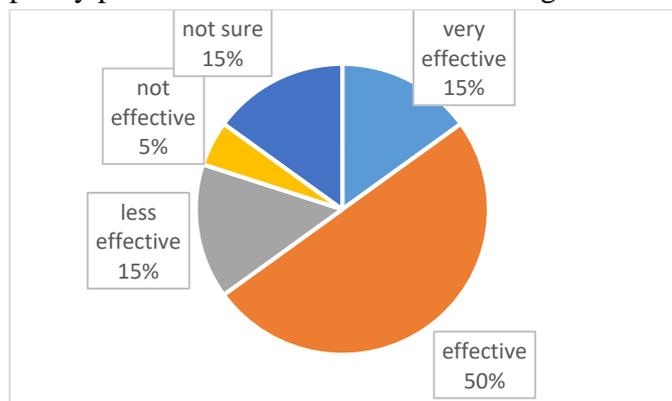
Concerning ways in which the national gender policy promotes rural development through promoting access to education among women and girls, 20% said literate women make informed decision therefore through educated women rural development will be achieved, 17% said since educated women support other women, through them rural development can be enhanced, 23% indicated that it reduces teenage pregnancy which enhances education, while 25% stated that educated women create wealth and this leads to rural development and the rest representing 15% said educated women are financially independent and they contribute to rural development.

e) Table 3: Hindrances to the national gender policy in enhancing access to education

Variables	Percent
some people in rural areas do not value education	19%
teenage pregnancy hinders the progress in education	10%
early marriages	12%
that lack of sensitization on the importance of education	16%
discrimination against women	14%
distance from schools hinders girls from accessing the much needed education	15%

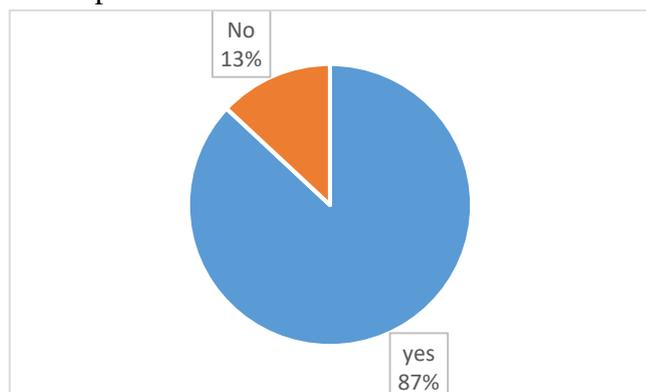
Regarding the hindrances to the national gender policy in enhancing access to education, 19% stated that some people in rural areas do not value education, 12% said early marriages, 10% indicated that teenage pregnancy hinders the progress in education, 14% stressed that lack of sensitization on the importance of education, 16% discrimination against women while 14% said lack of support among females and the rest 15% indicated that distance from schools hinders girls from access the much needed education.

f) Figure 3: Effectiveness of national gender policy promote access to education among females



With regard to the effectiveness of the national gender policy to promoting girls access to education, 50% of the total participants said it is effective, 15% indicated that it is very effective, 15% were not sure while 15% indicated that it less effective and the rest representing 5% indicated that it is not effective.

Figure 4: National gender policy enhancing rural development



On the question of the national gender policy being capable of enhancing rural development, 87% confirmed that the policy is capable of enhancing rural development while 13% stated that national gender policy is not capable of promoting rural development through promoting access to education.

g) Table 4: Ways through which the national gender policy promotes rural development

Variables	Percentage
advocating for policy change	9%
by providing a safe and supportive environment	17%
providing a safe and supportive environment	10%
by promoting education and awareness among parents	19%
through promoting positive mind towards saving	17%
encouraging financial independence among female through education	16%
the policy promotes wealth creation among women and the rest representing	12%

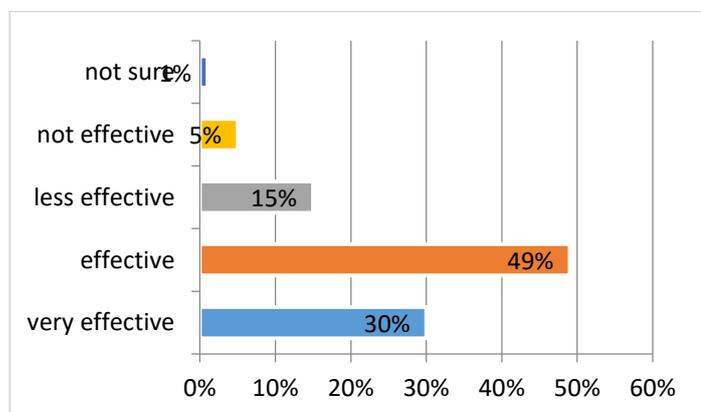
Participants were asked to indicate the means through which the national gender policy enhanced rural development and their responses were as follows: 9% said by advocating for policy change, 17% said it does so by providing a safe and supportive environment, 10% said by promoting education and awareness among parents, 19% said through promoting positive mind towards saving, 16% indicated that encouraging financial independence among female through education while 17% stressed that the policy promotes wealth creation among women and the rest representing 12% stated that through the provision of training to women in various entrepreneurial programs.

h) Table 5: challenge associated with financial literacy among women and girls

Variables	Percentage
limited education among women	29%
lack of trainers in rural areas	18%
some women and girls can't read making difficult for them to be trained in various programs	17%
some potential beneficiaries have no interest	20%
traditional beliefs hinder women and girls from accessing training which enhances financial literacy	16%

With regard to the challenges associated with provision of financial literacy among women, 29% cited limited education among women, 18% said its due to lack of trainers in rural areas, 17% indicated that some women and girls can't read making difficult for them to be trained in various programs, 20% said some potential beneficiaries have no interest while 16% said traditional beliefs hinder women and girls from accessing training which enhances financial literacy.

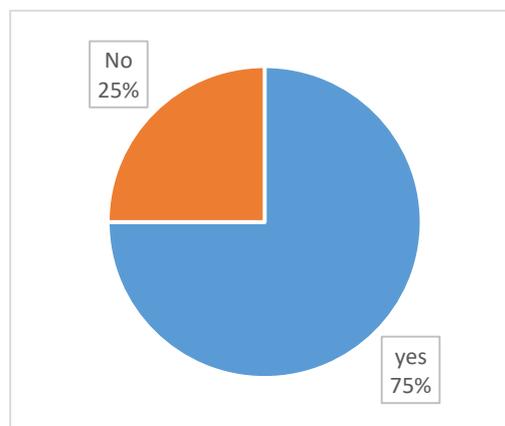
i) Figure 5: Effectiveness of financial literacy in promoting rural development



Concerning the effectiveness of financial literacy in enhancing rural development, 49% indicated that financial literacy is effective in promoting rural development, 30% said it is very effective, 15%

indicated that it is less effective while 5% said it is not effective and the rest representing 1% were not sure of the answer to give.

j) Figure 6: Is the National gender policy enhancing wealth creation among women through participation in agriculture?



On the question of the national gender policy being capable of enhancing wealth creation among women through participation in agriculture, 75% confirmed that the policy is capable of enhancing wealth creation among women through their participation in agriculture while 25% stated that national gender policy is not capable of promoting wealth creation among women.

l) Table 6: Means through which national gender policy promotes rural development through participation of women on agriculture

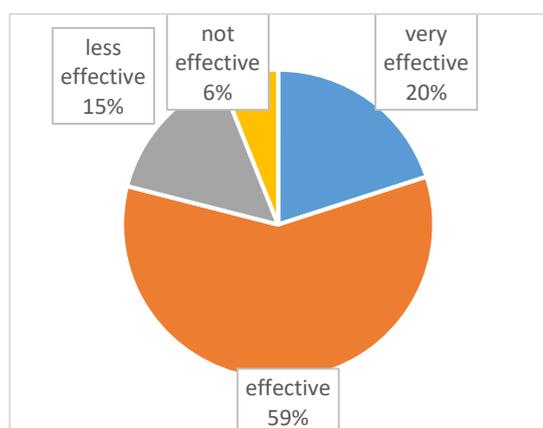
Variables	Percentage
promotes land ownership among women	26%
it promotes education of women on agricultural practices	22%
encourages wealth creation through farming	18%
it promotes training on climate change which is key to success in agriculture.	34%

Concerning the means through which national gender policy promotes rural development through participation of women on agriculture, 26% said promotes land ownership among women, 22% indicated that it promotes education of women on agricultural practices, 18% said encourages wealth creation through farming and the rest representing 34% said it promotes training on climate change which is key to success in agriculture.

m) Table 7: shows programmes that have been implemented in the area in promoting women participation in agriculture

Variables	Percentage
training on fish farming	30%
training on poultry farming	26%
providing market for farm produce	29%
supplying farming input.	15%

n) Figure 7: Effectiveness of the national gender policy in enhancing wealth creation through women participation in agriculture.



Concerning the effectiveness of policy in enhancing wealth creation through women participation in agriculture, 59% indicated that the policy is effective, 20% indicated that it is very effective, 15% indicated that it is less effective while 6% said

the policy is not effective in enhancing wealth creation through their participation in agriculture.

o) Table 8: Challenges associated with implementation of National gender policy

Variables	Percentage
the policy is not known by the majority	10%
lack of support among women	5%
lack of interest among women	9%
lack of support from stakeholders	18%
lack of political will	12%
limited funding	23%
traditions and beliefs keep girls away from school	9%
women have low self-esteem making it difficult for the policy to be implemented	15%

With regard to the challenges that are associated with the implementation of the national gender policy, 10% said the policy is not known by the majority, 5% indicated that lack of support among women, 15% indicated that women have low self-esteem making it difficult for the policy to be implemented, 9% indicated that traditions and beliefs keep girls away from school 8% of total participants indicated that lack of interest among women, 18% stated that lack of support from stakeholders hinders the implementation of the National gender policy while 12% said lack of political will and the rest 23% said limited funding has caused a lot of challenges.

p) Table 9: Means of enhancing the effectiveness of the national gender policy in promoting rural development

Variables	Percentage
the policy is not known by the majority	10%
lack of support among women	5%
women have low self-esteem making it difficult for the policy to be implemented,	15%
traditions and beliefs keep girls away from school	9%
lack of interest among women	8%
lack of support from stakeholders hinders the implementation of the National gender policy	18
said lack of political will	12%
funding has caused a lot of challenges.	23%

A number of measures were suggested which can enhance the effectiveness of the policy in realizing its objectives and among the measures are increasing funding for policy implementation as indicated by 20%, subsidizing farming input specifically for women as revealed by 15%, other participants comprising 12% said providing free training to women and girls in entrepreneurship, 17% said sensitizing the general public about the existence of the policy while 10% said providing free land for women in agriculture as well as ensuring quick payment of women who supply farm produce to the government.

## 4.2 Discussion

The study revealed a number of means through which national gender policy enhances women and girls access to education and how effective the policy is in promoting access to education. The

findings indicated that through reduction of cut off point for females in schools, the policy promotes access to education among girl's other means include promoting re-entry after being pregnant, encouraging affirmative action, discouraging early marriages, programmes such as keep girls in school programme (KGS) as well as through the provision of sanitary kit to girls in schools. With regards to the effectiveness of national gender policy in promoting girls access to education, 50% of the total participants said it is effective, 15% indicated that it is very effective, 15% were not sure while 15% indicated that it less effective and the rest representing 5% indicated that it is not effective. The findings therefore indicate that the policy is effective in enhancing women and girls access to education.

The national gender policy promotes rural development through the promotion of girls and women education across the country and this is done because educated women make informed decision therefore through educated women, rural development will be achieved, since educated women support other women, through them rural development can be enhanced, the policy is believed to be a tool for reducing teenage pregnancy which enhances education, and promoting wealth creation and this is because educated women create wealth and this leads to rural development since educated women are financially independent and they contribute to rural development (Alkire, 2012).

Financial literacy is key to national development, and if this is enhanced in rural areas, rural development can be achieved. Participants were asked to indicate the means through which the national gender policy enhanced rural development and in this study it was revealed that the policy promotes financial literacy among women and girls through advocating for policy change, by providing a safe and supportive environment for the acquisition of skills, by promoting education and awareness among parents for them to support skills acquisition trainings, through promoting positive

mind towards saving among girls and women, encouraging financial independence among females through education which results in promoting wealth creation among women and girls as well as provision of training to women and girls in various entrepreneurial programs. On the topic of wealth creation through women participation in agriculture, it was revealed that there are quite a number of ways in which the policy enhances women participation in agriculture and among the means are: advocating for policy change providing a safe and supportive environment for agriculture, promoting education and awareness among parents on the importance of involving women and girls in agriculture for wealth creation. (Practical Action, UK (Siwale, 2021).

Despite the effectors and from stakeholders and objectives of the policy, there hindrances to effective provision of financial literacy among women. Among the cited hindrances are limited education level among women, lack of trainers in rural areas this is because most rural areas are deserted and lack permanent residents who can impact knowledge and monitor the progress of the programmes and some women and girls are unable to read and write making it difficult for them to be trained in various programs. Furthermore, some potential beneficiaries have no interest of taking part in trainings; besides, traditional beliefs hinder women and girls from accessing training which enhances financial literacy. The study showed that the policy is effective in promoting rural development through the provision of financial literacy among girls and women (Bwalya, 2013).

Concerning the means through which national gender policy promotes rural development through participation of women on agriculture, 26% said promotes land ownership among women, 22% indicated that it promotes education of women on agricultural practices, 18% said encourages wealth creation through farming and the rest representing 34% said it promotes training on climate change

which is key to success in agriculture. With regards to the programmes implemented in promoting women participation in agriculture, the study revealed that women are trained in fish farming, trained in poultry farming while providing market for farm produce through partners and FRA and as well as supplying farming input to women in rural areas through cooperatives.

Concerning the effectiveness of policy in enhancing wealth creation through women participation in agriculture, 59% indicated that the policy is effective, 20% indicated that it is very effective, 15% indicated that it is less effective while 6% said the policy is not effective in enhancing wealth creation through their participation in agriculture. With reference to the above responses, it is clear that the national gender policy is effective in enhancing wealth creation among women and girls through their participation in agriculture and this leads to rural development.

## 4.3 Conclusion

The study aimed at analyzing the effectiveness of national gender policy in enhancing rural development. The study has revealed a number of means through which national gender policy enhances women and girls access to education and how effective the policy is promoting access to education. The findings indicated that through reduction of cut off point for females in schools, the policy promotes access to education among girl's other means include promoting re-entry after being pregnant, encouraging affirmative action, discouraging early marriages, programmes such as keep girls in school programme (KGS) as well as through the provision of sanitary kit to girls in schools. The study further indicated that financial literacy is key to national development, and if this is enhanced in rural areas, rural development can be achieved.

Participants were asked to indicate the means through which the national gender policy enhanced

rural development and in this study it was revealed that the policy promotes financial literacy among women and girls through advocating for policy change, by providing a safe and supportive environment for the acquisition of skills, by promoting education and awareness among parents for them to support skills acquisition training, encouraging financial independence among females through education which results in promoting wealth creation among women and girls as well as provision of training to women and girls in various entrepreneurial programs. With regard to the programmes implemented in promoting women participation in agriculture, the study revealed that women are trained in fish and poultry farming while providing market for farm produce through partners and FRA and as well as supplying farming input to women in rural areas through cooperatives. With reference to the above responses, it is clear that the national gender policy is effective in enhancing wealth creation among women and girls through their participation in agriculture and this leads to rural development. Finally, with all the objectives being exhausted, it can be concluded that the national gender policy is an important tool which if well implemented can lead to rural development.

## 5.0 Acknowledgment

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