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## **D1.3: Assessment of Rural and Farming Policy and Legal Frameworks in relation to Women-led Innovation**

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Reviewer(s)	Consortium partners

Every effort has been made to ensure the information contained in this report is correct.  
All errors are the authors own.

<sup>1</sup> PU= Public, SEN= Sensitive.



## THE NETHERLANDS

**Assessment by:** Willem Korthals Altes, Vitnarae Kang, TU Delft

### GOVERNANCE STRUCTURE

The Netherlands is a decentralized unitary state with three layers of government. Many tasks regarding planning and policies for rural areas have been decentralized to provinces. Other important tasks have been decentralized to municipalities. There is a minister for emancipation who has a coordinating role.

## PART 1: POLICY AND LEGAL FRAMEWORKS IN FARMING AND RURAL DEVELOPMENT

### 1A: GENERAL CONTEXT

**Q. 1A.1: In your country, is there a commitment to gender mainstreaming, or other method of gender equality assessment (e.g. benchmarking) of all key rural and/or farm policies?**

Farming: Yes \_\_\_ No \_\_\_ To some extent x\_\_\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extent x\_\_\_

Basically, the answer is no. There is a minister responsible for writing a policy report on gender with measures. This minister is for the ministry of Education, Culture and Science, whose portfolios includes emancipation policy. **The emancipation report ('Emancipatienota 2022-2025')** does not directly address gender issues in farming and rural areas, which is contrary to 'diversity in science' or 'safe cities', themes that are addressed in depth in the report.

**Q. 1A.2: Do official datasets exist in your country showing women's participation in rural and farm innovation and/or the wider farm and rural economy? e.g. those collected regularly by national statistics agency or other relevant state bodies**

Farming: Yes \_\_\_ No \_\_\_ To some extent x\_\_\_

Rural areas: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_

There are data on gender breakdown in farming.

Table: Share of females in farming in 2020, based on share in number of holdings, utilised agricultural area and standard output



	holdings	hectares	output
European Union - 27	31.6%	17.4%	14.9%
Netherlands	5.6%	3.4%	2.7%
Groningen	5.6%	3.5%	3.0%
Friesland (NL)	4.5%	2.4%	1.8%
Drenthe	5.4%	3.4%	2.8%
Overijssel	5.6%	3.3%	2.6%
Gelderland	5.9%	3.6%	2.4%
Flevoland	3.6%	2.9%	3.0%
Utrecht	4.2%	2.6%	1.8%
Noord-Holland	4.4%	2.3%	1.8%
Zuid-Holland	4.7%	2.7%	3.1%
Zeeland	6.9%	5.0%	3.6%
Noord-Brabant	6.5%	4.0%	3.1%
Limburg (NL)	6.8%	4.1%	2.4%

Source: Eurostat Farm indicators by age and sex of the manager, economic size of the farm, utilised agricultural area and NUTS2 region (ef\_m\_farmang)

The share of females might be a little larger as in the case of a couple farming together, the oldest in age is registered as the farmer. Many female farmers who are younger than their male partners are thereby underrepresented in the data. However, this will not explain to total gender gap.

There is no data separately on innovation, but some data may serve as a proxy to that.

## 1B: DIRECT & INDIRECT SUPPORT FOR WOMEN-LED INNOVATION IN FARMING AND RURAL AREAS: EUROPEAN LEVEL POLICY AND LEGAL FRAMEWORKS AT NATIONAL LEVELS

### Common Agricultural Policy (CAP)

*CAP 2023-2027 Specific Objective 8 (SO8) references enhancing the position of women in farming and accelerating the social inclusion of rural women – “Promote employment, growth, gender equality, including the participation of women in farming, social inclusion and local development in rural areas, including the circular bio-economy and sustainable forestry”.*

**Q. 1B.1: How is the gender equality, including the participation of women in farming aspect, of Objective 8 reflected in the SWOT analysis, identification of needs and intervention logic of the CAP strategic plan in your country?**



Gender is not mentioned in the summary of the SO8 SWOT analysis. The European Commission has issued a recommendation to support younger people and especially women to work in agriculture. The response was as follows:

“Appreciation Netherlands

It states that the proportion of female business successors lags significantly behind the European average. It is indeed true that there are more male than female heads of farms in the agricultural sector, but a nuance is in order here. In the Netherlands, many women in the agricultural sector in a husband-wife partnership. This creates a distorted picture because often the (older) man is administered as farm manager. It does not alter the fact that the Netherlands benefits from the deployment of all strengths and talents in the agricultural sectors, from both men and women. In late 2020, research by LTO that in the agricultural sector there are increasing numbers of female farm managers in the Netherlands. It also revealed that the number of female students at agricultural colleges is increasing. This trend will be monitored and, if necessary, supported with appropriate measures to encourage women to choose a job in the agricultural sector.

#### **CAP NSP** commitment to gender equality

The NSP promotes gender equality and the position of women in the rural area with the following NSP measures:

- ☐ At networks (AKIS) focus on networks aims at (prospective) female farmers and issues specifically facing this target group;
- ☐ At LEADER for broad rural development by including in the LDS (Local Development Strategies) pay attention to gender and participation of women;
- ☐ At knowledge and information it is possible to apply for subsidies in practical networks around strengthening female agricultural entrepreneurship.”

This does not look as a groundbreaking strategy because no actions are taken to encourage women particularly to apply for subsidies. It is possible for women to apply for subsidies on diverse matters but subsidy proposals for strengthening female agricultural entrepreneurship or for female-networking are not actively promoted. As long as right policy interventions are absent to activate women and instigate their motivations, it is very unlikely for subsidy proposals targeting on female-led innovation and entrepreneurship to increase.

**Q. 1B.2: Does your countries CAP Strategic Plan 2023-2027 include interventions that directly support women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No X To some extent\_\_\_

Rural areas: Yes \_\_\_ No X To some extent\_\_\_



As mentioned earlier, no direct support is identifiable.

**Q. 1B.3: Does your countries CAP Strategic Plan 2023-2027 include interventions that indirectly support women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No \_ To some extent\_X\_\_

Rural areas: Yes \_\_\_ No \_X\_\_ To some extent\_\_\_

There is a contribution for young farmers that in the result indicators demands to provide gender information (Result indicator R.36 of the CAP reads as follows: 'Generational renewal. Number of young farmers benefitting from setting up with support from the CAP, including a gender breakdown'), providing support to women is so an aim of this indicator, but it is part of a young farmers programme and has no separate standing. This is predefined by the EC.

**Q. 1B.4: Does your national LEADER Programme directly support women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No \_X\_\_ To some extent\_\_\_

Rural areas: Yes \_\_\_ No \_X\_\_ To some extent\_\_\_

The Leader grants are managed by the provinces. So, there is no national LEADER programme. Currently only provincial LEADER management costs can be applied for to the national government. Supporting female initiatives is no formal aim of the NSP; so it is not of the LEADER as well. The NSP is the framework. Provinces usually have no guidelines but only a grant regulation indicating what information has to be provided and that a committee will make an advice.

**Q. 1B.5: Does your national LEADER Programme indirectly support women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No \_\_\_ To some extent\_ x\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extent\_\_x\_

It is put on the agenda (see answer Q.1B.1) that LEADER should pay attention to gender and participation of women.





**1C: DIRECT & INDIRECT SUPPORT FOR WOMEN-LED INNOVATION IN FARMING AND RURAL AREAS: COUNTRY LEVEL POLICY AND LEGAL FRAMEWORKS**

**RURAL**

**Q. 1C.1: Does your country have a Rural Development Policy(s)?**

Yes \_\_\_ No \_\_\_ To some extent x \_\_\_

Rural development **policy is typically devolved to provinces and local authorities**. Generally they had policies to support rural development or to provide services in small villages etc. However, in the last decades as part of a 'province new style'<sup>4</sup> the primary focus on livability of the countryside has been set at the municipalities, involving that the province is mostly responsible for physical aspects, including biodiversity, quality of landscapes.

In many provinces a new, a farmer oriented political party, called BBB (BoerBurgerBeweging; Farmer-Citizen Movement) is now in the executive and promoting rural development is their key raison d'être. Farmer-oriented parties are conservative in many ways. However, the national BBB leader is female. And for the electoral campaign of the parliament, they presented their candidate for a prime minister, who was also female. So, they are themselves experiencing the success of female-led initiatives.

**Q. 1C.2: If yes or to some extent, are there measures included that directly support women-led innovation in rural areas?**

Yes \_\_\_ No x \_\_\_ To some extent \_\_\_

**Q. 1C.3: If yes or to some extent, are there measures included that indirectly support women-led innovation in rural areas?**

Yes \_\_\_ No x \_\_\_ To some extent \_\_\_

Local authorities in rural areas, are the result of a merger of many smaller municipalities and so can have **practices on providing services to their villages**. In many of these rural municipalities there are now 20 villages or so and they have policies to support village halls and multifunctional areas for village associations and meetings. Associations of rural women have meetings and activities in these halls.

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<sup>4</sup> Randstedelijke Rekenkamer, 2011, Vitaal platteland: Leefbaarheid en sociaal-economische vitalisering van het platteland in de Randstad, Provincie Zuid-Holland Nota van bevindingen, <https://www.randstedelijke-rekenkamer.nl/wp-content/uploads/2015/12/NvB-Vitaal-Platteland-Zuid-Holland-eindconcept-bestuurlijk-wederhoor-28-1-2011-AvdS.pdf>



Such a regulation may be that per village one organization can be supported with € 1,000 per year and that this organisation must work on livability, community and relationships. There is also a national association of these village organisations.

In the Netherlands many matters are not organised by the state but by civil society. The idea is that the functioning of social society is the backbone of rural areas.

**Q. 1C.4: Are there other significant policy(s) and/or law(s) related to rural areas in your country that are important to directly support women-led innovation in rural areas?**

Yes \_\_\_ No x To some extent\_\_\_

**Q. 1C.5: Are there other significant policy(s) and/or law(s) related to rural areas in your country that are important to indirectly support women-led innovation in rural areas?**

Yes \_\_\_ No \_\_\_ To some extent x

**Policies and laws for freelancers** and some precarious labour are relevant to indirectly support women-led innovation in rural areas. In the Netherlands, the number of self-employed persons and freelancers has been growing steadily. This is a matter for concern as these people have less social security benefits. As an independent entrepreneurs they should organize many kinds of social securities by themselves, which they often do not do as it is expensive. Currently there are about 1.6 million of the self-employed professionals, and about 600,000 of them are female. This gender gap is closing as the growth rate of female freelancers is higher and steeper than of males (<https://www.kvk.nl/pers/aantal-zzpers-afgelopen-tien-jaar-met-85-gestegen/>)

According to the Netherlands Chamber of Commerce (March 7, 2024) This gender gap is strongest closing (but still very large) in agriculture: between 2014 and 2024 the share of females in this category rose from 8% to 17%, from 2,113 in 2014 to 5,601 in 2024. The question is whether this is a policy effect. Whether this might be the result of absence of direct support measures for stable employment of rural women is also a research question. When employees are in the social service system, they are entitled to get a lot of benefits (against illness, unemployment, parental leave, retirement and more). Self-employed people are entrepreneurs who should organize these services by themselves. Often they find it too expensive. The law does not enforce them to organize their social security mandatorily, which has a negative impact in general. Due to irregular incomes and the nature of work of freelancers, they often find it difficult to arrange their home mortgage loans as well, which has a consequence on housing career of rural self-employed women.



## FARMING

**Q. 1C.6: Beyond the CAP Strategic Plan, does your country have a core Farming Development Policy (s)?** *e.g. agri-food sector policy (note: sub-sector policies can be dealt with in the last question included in this section below)*

Yes ☒ No ☐ To some extent ☐

There is **large infrastructure supporting research and innovation relating to farming**. This is not based on supporting social goals but more due to economic rationales. It aims to reinforce the achievement that the Netherlands is the second exporter (after USA but before Brazil and France) of agricultural products in the World (and that with only 1.6 million hectare of farmland).

**Q. 1C.7: If yes or to some extent, are there measures included that directly support women-led innovation in farming?**

Yes ☐ No ☒ To some extent ☐

**Q. 1C.8: If yes or to some extent, are there measures included that indirectly support women-led innovation in farming?**

Yes ☐ No ☐ To some extent ☒

Measures that support all farmers support females in farming as well based on an equal treatment. However, more support goes to male farmers in general, not only in total but also per farm because female farmers have a smaller farm area on average and thereby claim a less amount of direct grant which is based on a surface-area(hectare).

**Q. 1C.9: Do laws governing farm ownership include any special provisions that support improved gender equality in farm ownership?**

Yes ☐ No ☒ To some extent ☐

**Q. 1C.10: Do other policy(s) or law (s) exist in your country that facilitate improved gender equality in relation to running the farm business?**

Yes ☐ No ☐ To some extent ☒

All laws aim to promote gender equality but there are no special provisions.

**Q. 1C.11: Do laws governing farm transfer and inheritance have any special provisions that support improved gender equality in farm inheritance?**

Yes ☐ No ☒ To some extent ☐



Inheritance is to children and spouses (Burgelijk wetboek, boek 4 *Civil code*). Relevant is that next to the inheritance there are provision on usufruct involving that longest living partner has this right and that this will only transfer to the children after the demise of this partner. These provisions on usufruct can be put aside by a will. In a will it is possible to change the equal rights of children but all children are at least entitled to half of their legal part. So, the law does not stand in the way to give one child a little more of the farm than another and there are no provisions that this must be in a gender equal way. The general idea behind the current regulation is that the longest living partner is protected by this right of usufruct, but that it remains possible to deviate from this. A will is only valid as a deed under seal made at a notary.

**Q. 1C.12: Are there other significant policy(s) and/or law(s) related to farming in your country that directly support women-led innovation in farming?**

Yes \_\_\_ No x To some extent\_\_\_

**Q. 1C.13: Are there other significant policy(s) and/or law(s) related to farming in your country that indirectly support women-led innovation in farming? e.g. organic farming, horticulture, agri-tourism, care/social farming**

Yes \_\_\_ No \_\_\_ To some extent x

**Local land use plans** may allow or not allow other functions at a certain site. Provincial byelaws can provide regulations that must be followed by local authorities. There are differences between local authorities on what is allowed. Often it is allowed to have a small camping site, to sell farm products on site, to have a small care centre. To combat sprawl of greenhouses, more restrictions are applicable on building greenhouses and horticulture as these have a massive impact on the landscape. They are industrial on a large scale, tall and have full lights at night, and small scales of horticultural buildings are not allowed as well. It depends very much on the local authority whether keeping recreational horses is allowed. In many local authorities horses may only fit to an agricultural land use if the farm is breeding horses as main activity. Note that in most local land use plans agricultural buildings must be placed on a plot on the map and buildings on the rest of the land are not allowed.

Health and safety regulations (such as the Regulation (EC) No 853/2004 of the European Parliament and of the Council of 29 April 2004 on the hygiene of foodstuffs) may make it more difficult to produce food at farms compared to the old days. In Dutch dairy farms, cheese production has been traditionally done by females. Through enlarging the scale, this activity has been lost in many cases. Women's engaging in downstream activities may fit into traditional role-patterns but can be constrained by these regulations. These activities may become more important in future views of food production through short chains and by having closer connections between farms and cities. The fact that it may be a little disappointing to see opportunities for female-led innovations in traditional roles, it does not rule out that these opportunities appear to exist.



Policies for care often facilitate small enterprises entering the field; so farms can have multifunctional uses in care and get financed through government compensation for providing care services on farm to the handicapped and the elderly.

## PART 2: OTHER POLICY AND LEGAL FRAMEWORKS SUPPORTING WOMEN-LED INNOVATION IN FARMING AND RURAL AREAS

### 2A: INNOVATION

**Q. 2A.1: Do specific, targeted policy (s) exist in your country related to women-led innovation?** *e.g. in areas such as enterprise, research and development*

Yes \_\_\_ No \_\_\_ To some extent x\_\_\_

There are **policies to promote females in research**. There have been programmes to support female professorships, etc.

The success rate of personal grants of females must be at least equal to that of males based on their submissions at NWO (Netherlands Science Foundation).

There are policies regarding female leadership in big companies. Based on this also the cooperative FrieslandCampina (owned by farmers) have a policy to have a certain percentage of female leadership. This is based on endorsing the UN Women's Empowerment Principles.

**Q. 2A.2: If yes or to some extent, are there measures included specifically related to farming and/or rural areas?**

Farming: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_

Rural areas: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_

**Q. 2A.3: Does innovation policy in your country focus directly on supporting women-led innovation in farming and/or rural areas?** *e.g. innovation policy could mean policies supporting business innovation, research and innovation and more specific areas such as ecological, technological and digital innovation*

Farming: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_

Rural areas: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_

**Q. 2A.4: Are there other important innovation policies and/or laws in your country that directly support women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_

Rural areas: Yes \_\_\_ No x\_\_\_ To some extent\_\_\_



**Q. 2A.5: Are there other important innovation policies and/or laws in your country that indirectly support women-led innovation in farming and/or rural areas? e.g. perhaps those related to areas such as social enterprise, rural tourism, creative industries**

Farming: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

Policies that support everyone indirectly support females. In some areas equal-opportunity policies prescribe that the success rate of females may not fall below that of males. So, it is often a little higher (but this does not repair issues relating to low submission rates).

## **2B: EDUCATION, TRAINING AND NETWORKS**

**Q. 2B.1: Are there policy (s) in your country that directly support women in rural areas and/or farming to access further education and training?**

Farming: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

There have been communication campaigns to support young females to start studying more technical studies.

**Q. 2B.2: Are there mentoring/peer to peer learning programmes in your country that focus directly on supporting women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

There are mentoring programmes. I do not know their success. There is even a commercial company, Future Female Leaders B.V. that offers these programmes to companies. This is usually a rather urban undertaking.

Within farmers organisations there are suborganisations that are active in mentoring, like Woman and Enterprise (Vrouw en Bedrijf) in LTO.

These are private initiatives.



**Q. 2B.3: Are there networking programmes in your country focused directly on supporting women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No x To some extent\_\_\_

Rural areas: Yes \_\_\_ No x To some extent\_\_\_

**Q. 2B.4: Are there other education, training, mentoring and networking programmes, or other education-related supports, in your country that indirectly support women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No \_\_\_ To some extentx

Rural areas: Yes \_\_\_ No \_\_\_ To some extentx

The direct programmes have also indirect results beyond their main aims.

### **PART 3: EMPOWERMENT**

**Q. 3.1: Do measures exist in your country that support women's representation and participation in local, regional, and/or national decision-making? *e.g. at the political level, in rural and/or farming organisations, participation in policy monitoring and development.***

Yes \_\_\_ No \_\_\_ To some extent x

Many political parties have some rules in this respect. It is often about rules of organisations rather than about formal laws. Here, female participation in rural areas is often smaller than in urban areas. In some rural areas a very conservative protestant party which has been founded as response to female voting rights more than a century ago has a very traditional view on the role of females (no role in politics at all is more or less their basic idea but which they cannot uphold in principle based on court cases – females can become party members - but in practice courts do not decide who is on an election list) is the largest party.

**Q. 3.2: Do measures exist in your country that work to protect against and/or combat harassment (online or otherwise) and violence against women in public life?**

Yes x No \_\_\_ To some extent\_\_\_

Next to the **Safe cities** programme, there is an action plan against gender related violence.

A government commissioner has been appointed. Her role is twofold:



1. Provide solicited and unsolicited advice on addressing sexual transgressive behaviour and sexual violence.
2. Being a figurehead of the social conversation that should lead to culture change

Advises and activities include student life, universities, the cultural sector, female prisons, the care sector, the work floor and within companies.

The commissioner has also published an advice on the action plan itself.

The action plan (Januari 2023) (<https://www.tweedekamer.nl/downloads/document?id=2023D00603>) includes the following 'action lines' and aims:

"Action line 1: There are shared societal values and norms about how we want to treat each other in society

Aim 1: There is an open and inclusive social conversation about how we want to treat each other want to get along in society. Without sexism, gender stereotypes, prejudice and forms of discrimination.

Aim 2: In every education, care and welfare organisation, staff know how to make gender so that everyone recognises each other's wishes and boundaries.

Aim 3: Young people recognise each other's boundaries and desires and are able to express and monitor them.

Action point 2: Laws and regulations reflect (changing) societal norms

Aim 1: The working conditions legislation and regulations contain clear standards for preventing and dealing with sexually transgressive behaviour.

Aim 2: The Sexual Offences Act and the norms behind it are widely known.

Aim 3: Sports disciplinary law is reviewed and improved to address behaviours that threaten a safe sports environment.

Aim 4: The central government is normative in relation to procuring and if possible funding of other organisations.

Action Line 3: Organisations have processes for prevention, signalling and follow-up in place

Aim 1: Employers and workers are supported to draw up and implement policies within the organisation. and be able to implement them.

Aim 2: Central government fulfils an exemplary role as an employer with regard to sexual transgressive behaviour, focusing on awareness and research.





Aim 3: Organisations have actions against sexually transgressive behaviour and sexual violence that suit the sector.

Action Line 4: Everyone recognises and can respond to sexually transgressive behaviour and sexual violence

Aim 1: Bystanders recognise sexually transgressive behaviour and sexual violence and know when and how to intervene or respond.

Aim 2: Bystanders feel safe to intervene.

Action point 5: There is good assistance that is easy to find

Aim 1: Help is easy to find and access is low-threshold.

Aim 2: Formulate principles for good assistance.

Aim 3: Getting the basis for good assistance in place.

Aim 4: We are committed to good assistance.”

Note that the sexual offenses act has lowered the threshold for sexual offenses and has consequently lowered the criteria for the burden of proof.

The general response of the commissioner is that it is good that the programme is there, that it is work in progress and that a lot more have to be done.

**Q. 3.3: Do measures exist in your country that aim to increase the visibility of women-led innovation in rural areas and/or farming?** *e.g. programmes that aim to improve recognition of rural and farm women-led innovation and challenge gender stereotypes such as around traditional gender roles.*

Farming: Yes \_\_\_ No x To some extent\_\_\_

Rural areas: Yes \_\_\_ No x To some extent\_\_\_

#### **PART 4: PAY, PENSION, WORK-LIFE AND FAMILY**

**Q. 4.1: Do measures exist in your country that address the gender pay gap in relation to rural and farm female innovators/entrepreneurs?**

Farming: Yes \_\_\_ No x To some extent\_\_\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extentx

There are some **general policies to address the gender gap**. These policies are not specific to rural areas. Government indicated to be supporter of the EU directive of



transparency regarding payment and they have presented a route map that employers may use to come to fair payment. After all, it is currently prohibited to make a distinction and the practice is different. So, prohibiting it again does not make a difference but it is about transforming norms into facts, for which some steps are taken. These steps are rather light (transparency, information, offering tools) and not specific to farming or rural areas.

**Q. 4.2: Do gender equality issues exist in relation to government pension schemes and rural and/or farm female innovators/entrepreneurs?**

Farming: Yes ☒ No ☐ To some extent ☐

Rural areas: Yes ☒ No ☐ To some extent ☐

Dutch pension schemes have two major sources. First is the government system (AOW) which is a social security right for everyone who lived in the Netherlands between the age of 15 and 65 (for every year you achieve so 2% of this total). This is a minimum pension that is related to minimum wage. Here there is no difference between males and females. There is a difference between people living alone and people living together. The per capita AOW of people who share a household is lower than of people living alone.

Second is a private one. If you are an employee, your employer should organize this for you. Part of the income and an employer contribution must go to such a pension scheme. Pension schemes invest these funds and are very wealthy institutions (for example, the pension fund for government personal and teachers (including university professors) owns € 474 billion, and the one for people working in the care sector € 221 billion). The pension is based on your past record at your employer. This includes maternity leaves or parenting leaves, but if women (as it is often the case in the Netherlands) earn less and work less they build less rights. However, within a partnership, partners have a claim on pension rights of their partners. So at a divorce, pension rights build up during their relationship (and if marriage has been based on default conditions it is all rights; so including those before marriage) is distributed equally over both partners. Originally, this has been based on case law by the Supreme Court of the Netherlands (27/11/1981; ECLI:NL:HR:1981:AG4271). This case law overrides pre-notes and other measures people may use to exclude women from pension rights. Later in 1995 legislation has codified these principles, which are upheld in a new system of legislation which has been enacted in 2023 and will come into force in the next years.

Self-employed people, like farmers and entrepreneurs must organize this second part themselves. For self-employed people there is a regulation that you can opt-in which is comparable to what employed people get. Most self-employed people do not do so, because they consider it as too expensive. There are tax opportunities as well. For farmers, the property value of the farm is the retirement scheme, for other entrepreneurs buying social rights is an issue and many of these (both males and



females) are under secured regarding all kinds of social benefits including retirement schemes, but also issues of unemployment or illness. Currently there about 1.6 million self-employed people in the Netherlands of which about 600,000 females. Some of these are only part-time self-employed.

So, mayor concern is that not all people are in the system (second source, all people get AOW) and typically entrepreneurs are outside the system and people who get a monthly salary are in. The new pension system has some fiscal measures to promote a larger reach of the pension system.

There is also a lobby of small entrepreneurs to stay out of social security benefits, as they should also pay the costs if they are in and they are optimistic about the opportunities they have to continue earning money themselves.

**Q. 4.3a: Are maternity leave benefits available to rural and farm female innovators/entrepreneurs?**

Farming: Yes ☒ No ☐ To some extent ☐

Rural areas: Yes ☒ No ☐ To some extent ☐

**Q. 4.3b: Do the partners of rural and farm female innovators/entrepreneurs have entitlements to maternity leave benefits?**

Farming: Yes ☒ No ☐ To some extent ☐

Rural areas: Yes ☒ No ☐ To some extent ☐

Maternity leave benefits are there for people that are employed. Your employer should organise this.

For maternity of self-employed people there is a “Zelfstandige en Zwanger-regeling (ZEZ)” providing at least (if birth comes later than expected, it can be a little longer) 16 weeks pregnancy leave. This regulation is also open to co-working partners of self-employed people. The amount of money involves is not higher than minimum wage providing you have worked over 1225 hours in the preceding year (if you work less it is less).

It is less than what an employed mother would get (as a start because it is not based on minimum wage but on the actual wage, which is usually higher).

**Q. 4.4: Are parental leave benefits available to rural and farm female innovators/entrepreneurs?**

Farming: Yes ☐ No ☐ To some extent ☒

Rural areas: Yes ☐ No ☐ To some extent ☒



These rules only exist for people that are employed not for entrepreneurs who employ themselves.

**Q. 4.5: Is childcare availability and cost in rural areas an issue in your country?**

Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

There is a **regulation**, which is currently based on a split of these costs between different stakeholders involved (employer, employee, government). If your income is low there is more government compensation. There is a standing debate and proposals to make childcare free. There are many concerns, including the practical one on the growth of capacity needed to get this organized.

Organizing childcare is also a business opportunity for some farmers that offer childcare at their farms. In 2023 this happened at 153 farms (source: CBS). This can be financed based on the support system that exists (with a government contribution).

The childcare system has also been topic of a massive scandal. Families making a small mistake in forms were force to pay back all they got (over the full lifetime of their children) and many got in real trouble based on that. Families losing their homes, or even their children after matters got wrong (stress, no home, etc). This was related to government compensation for families with a relatively low income. So, if income was a little different than there could be an issue, especially as government definitions of income are not always easy to grasp. There has been a parliamentary inquiry with a report

[https://www.tweedekamer.nl/sites/default/files/atoms/files/20201217\\_eindverslag\\_parlementaire\\_ondervragingscommissie\\_kinderopvangtoeslag.pdf](https://www.tweedekamer.nl/sites/default/files/atoms/files/20201217_eindverslag_parlementaire_ondervragingscommissie_kinderopvangtoeslag.pdf).

This is not mainly a rural issue but has impact on debate on how to organize childcare.

**Q. 4.6: Do other supports exist in your country that can assist rural and farm female innovators/entrepreneurs achieve work-life balance? e.g. farm relief schemes, supports for businesses towards employment costs**

Farming: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

Rural areas: Yes \_\_\_ No \_\_\_ To some extent\_x\_\_

There are some **tax measures to support starting entrepreneurs**. There relate to investments etc. You are only an entrepreneur for the task authorities if you spend at least 1225 hours a year for the new enterprise. So an entrepreneur overburdened with care tasks may not come to these 1225 hours. Not worked-hours during 16 weeks of a pregnancy break of entrepreneurial activities are considered to be part of these 1225 hours, but there is no compensation for other care tasks.

There is also a private infrastructure of banks that can finance investments.



## PART 5: OTHER AND WIDER INITIATIVES

**Q. 5.1: Access to finance (e.g. grants, business loans) is a key resource issue for women-led innovation in farming and rural areas. Beyond the finance support measures already discussed in the sections above, are there others important to supporting women-led innovation in farming and rural areas?**

Yes \_\_\_ No ☒ To some extent \_\_\_

The massive growth of self-employed people (85% growth between 2014 and 2024 <https://www.kvk.nl/pers/aantal-zzpers-afgelopen-tien-jaar-met-85-gestegen/>; the growth in females has been 101% of males 'only' 77%) has prompted government not to support this, but to develop policies to raise the threshold for starting this. There are plans for minimum tariffs that should be used, obligations for insurances discussed, etc. After all, the social security system is based to protect people that are employed, it is not mend to protect entrepreneurs. Government aims to prioritize initiatives that are financially robust and stop the marginalization of labour in self-employment based on an entrepreneurial logic, but what in fact are people that earn not enough to make a living. So, there is currently not much support. The statistics show a massive increase without it. So, the question is more how to incorporate this within the social security system.

**Q. 5.2: Do specific gender quality policies and/or laws exist in your country and have a focus on women-led innovation in farming and/or rural areas?**

Farming: Yes \_\_\_ No ☒ To some extent \_\_\_

Rural areas: Yes \_\_\_ No ☒ To some extent \_\_\_

Policies are general and have so no focus on farming or rural areas.

**Q. 5.3: Are there other wider government-led initiatives and/or non-government initiatives in your country that show significant promise in addressing key challenges facing women-led innovation in farming and/or rural areas that could provide models for future policy measures and/or laws?**

Rural and farming seems to be in the blind spot of policies supporting females in the Netherlands. It is all very much based on urban contexts.

**Q. 5.4: This section provides space to add any other information on policy and law in your country that is important to include in our assessment and has not been covered already in this questionnaire (e.g. related to gender quality or specific areas such as finance, education, health, employment etc.)**



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