



**UNITED NATIONS
ECONOMIC AND SOCIAL COUNCIL**

53780
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Distr.: GENERAL

E/ECA/PSD.7/34
11 December 1991

Original: ENGLISH

ECONOMIC COMMISSION FOR AFRICA

Seventh Session of the Joint Conference
of African Planners, Statisticians
and Demographers

Addis Ababa, 2-7 March 1992

**BARRIERS TO ACCESS OF RURAL WOMEN
TO LAND, LIVESTOCK, OTHER PRODUCTIVE ASSETS,
EXTENSION SERVICES AND CREDIT
IN SELECTED AFRICAN COUNTRIES**

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BARRIERS TO ACCESS OF RURAL WOMEN TO LAND, LIVESTOCK, OTHER PRODUCTIVE ASSETS, EXTENSION SERVICES AND CREDIT IN SELECTED AFRICAN COUNTRIES

INTRODUCTION

1. "States parties shall take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure, on a basis of equality of men and women, that they participate in and benefit from rural development and, in particular, shall ensure to such women the right:... (g) to have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform as well as in land resettlement schemes."
2. The above is an excerpt from Paragraph 2 of Article 14 of the Convention on the Elimination of All Forms of Discrimination against Women, which forms part of the legal framework under which many member States operate guaranteeing equal rights to women. This article clearly asserts the right of rural women to be active and equal partners in all aspects of development.
3. Women in the rural areas of Africa carry the heaviest burden in terms of agricultural production, especially food production for the increasing population of the continent. There has been a traditional division of labour between by gender in the rural areas of the region. Women's primary responsibility is usually food production, preparation and collection of fuel and water.
4. In sub-Saharan Africa more than half of the small farmers are women. They account for about three-fourths of the labour input in food production and processing, and are generally responsible for food crop production, while the men are mainly involved in growing cash crops. This points to the unequal and different roles played by men and women in rural areas of Africa. These traditionally different roles play an important part in determining the access to various vital aspects of agricultural production experienced by women, namely their access to land, productive assets, credit, etc. Women clearly do not play a minor or insignificant role, but encounter several factors which limit the scope for improvement.
5. In spite of the huge responsibilities shouldered by the female half of the region's population, in most cases they do not enjoy equal status as men when it comes to access to the resources necessary for efficient agricultural production. Be it land, livestock, extension services, credit or any other productive asset, there is a marked imbalance in their accessibility between the sexes. In order for the region to make significant progress in improving its agricultural productivity, it is necessary for action to be taken to redeem this imbalance, and to make sure that women are granted the means necessary to

make the most of their hard work and the available resources in order to optimize their already large contribution to the development of the continent.

6. Experience shows that improvements in agricultural inputs and services usually end up in the hands of the rural men. Increasing population pressure has aggravated the shortage of high-quality fertile land, which has in turn raised the value of such land. Higher productivity of the land is another factor which has raised the value of land. This growth in the value of land is a factor which induces men to hold on to it and thus decrease the women's access to it, though they may be legally entitled to it. Agriculture inputs and improvements tend to flow to the male-controlled cash crops rather than to the female-dominated food production.

7. Despite the constraints imposed by tradition and history, recent times have seen an increased awareness of the importance of the role of women in rural development and agriculture. This is manifested in declarations such as the one quoted above and elsewhere. It has been recognized that the barriers experienced by rural women are a serious impediment to rural development and therefore hinders the further development of the country as a whole. This is a corollary to the increased recognition that agricultural and rural development is the basis for development *per se*.

8. It has often been the case that agrarian reforms in member States have reduced the prospects for women. The reason is that the provisions of the reforms often recognized only men as the heads of rural farmer households and therefore as the sole recipient of agricultural inputs such as deeds to land, credit, productive assets and extension services. "For the same reasons, women who remain alone can often not efficiently develop the land for which they are responsible and or are prevented from increasing agricultural productivity, the supply of food products and their own income."1/

9. The fundamental problem of women's limited access to land, credit, labour, technology and other productive assets, is linked to security of land tenure. Food production and food security in the region has been hampered by the fact that women have not been able to fully participate in many aspects of managing farms.

10. Bringing women to level of men, in other words making them equal partners not only legally, but also in reality, is one of the basic steps which needs to be taken in order to achieve progress in the development of the continent. "In Africa, customary law still prevails in many countries, and rights that exist for women under civil law often go unrecognized."2/

11. The United Nations' 1989 World Survey on the role of Women in Development states the basic objective: "Development for women means development for society. Achieving this means identifying critical points in the economic process where intervention by

policies and programmes can have the greatest impact. It means a sharpening of focus on the basic obstacles to women's full participation and on the policies that can address them directly."3/

12. Women encounter barriers as far as access to new and improved technology and other productive assets is concerned. This is related to the fact that women do not have equal access to land, and thus also not to credit. It follows that technologies and other inputs are not equally accessible or distributed to them. Institutional constraints and regulations, some of which originate in the land tenure systems prevalent in many African countries limit women's access to credit, productive assets, extension services and training, which therefore tend to be provided to men.

13. Another barrier is the prevalent inheritance laws and customs, many of which prevent women receiving land and other possessions from their husbands. There may be provisions based on religion or law for women to inherit land and other goods, but for example, "in many Islamic countries, women are *de facto* prevented from taking up their inheritance by brothers and other male relatives. These problems might be intensified if adjustment-induced growth substantially increases the value of the land and therefore men's desire to retain control of it."4/

14. One study contends that "the present situation regarding land tenure and some of the current policies on agrarian reform are shaping a new trend towards the "feminization" of agriculture..."5/ Male migration from the rural areas to the cities and the choice by men of non-farm jobs are a factor in the lack of improvement in the agricultural sector.6/ Women are thus not only literally deprived of manpower which would be vital in the development of the rural sector, but also are further marginalized because of legal, cultural and perceptual barriers that their gender generates. Women may experience cultural barriers which make it more difficult for a woman to achieve the same amount of work as men, once she enters into the traditional male domains. In some cultures it is not acceptable or is seen as inferior for men to work for women. This can result in the reluctance of men to work for a woman, or in labour which is inferior in quality to that of man-led labour. This in turn can affect the productivity and thus the profitability of a woman's land. It is a situation where the factors preventing the blossoming of their full potential compound the problems. This is the case in Burkina Faso, Zambia and other sub-Saharan countries.7/

15. The problems facing rural women, particularly in Africa, have been recognized by the United Nations. The World Conference on Agrarian Reform and Rural Development (WCARRD), 1979, adopted a Plan of Action which states that "rural development based on growth with equity requires full integration of women, including equitable access to land, water, other natural resources, inputs and services and equal opportunity to develop and employ their

skills." Several other statements of policy such as the Lagos Plan of Action (LPA) and the African Priorities Programme for Economic Recovery (APPER) urge African member States to facilitate access to land, credit and other inputs for small farmers including women. The Arusha Forward-looking Strategies for the Advancement of Women in Development beyond the United Nations Decade recommend that the crucial role of women in national development must be taken into account in planning and in the allocation of resources, and must be seen as both contributors to and beneficiaries of development efforts. The Nairobi Forward-Looking Strategies for Women is another example of the efforts made by the United Nations in promoting the advancement of women, both in Africa and world-wide.

RELEVANCE OF THE STUDY

16. The advancement of women is nowadays increasingly considered one of the *sine qua non* conditions of development. Agriculture needs to be the basis of any meaningful national and thus regional development, because it is the sector which employs most people and which thus would potentially benefit most. Rural women in Africa are the primary producers of food, and therefore the improvement of their lot would be the starting point for national development which would benefit not only the women, but all citizens.

BASIS AND LIMITATIONS OF THE STUDY

17. This publication is based on desk study of available material on the subject. Unfortunately, no information-gathering missions could be undertaken to member States due to budgetary constraints. It is inevitable that documentation on one type of barrier is more voluminous than for another. This partly accounts for the difference in the material found in the various sections of this study.

OBJECTIVES OF THE STUDY

18. The study endeavours to sensitize and inform about the important problems and issues facing women in Africa which may often go unrecognized. It attempts to bring out the areas which might need to be improved in order to raise the productivity of the region's agricultural and rural areas as a whole, to the benefit of all, both men and women, as well as future generations. Furthermore, it states certain conclusions and recommendations which are felt to be necessary for the alleviation of the problems faced by rural African women in particular and the rural areas as a whole.

ORGANIZATION OF THE STUDY

19. This study is organized along thematic lines, with sections devoted to land, credit, productive assets and livestock and lastly extension services.

20. The paper starts with a discussion of land, because this, among all the productive assets is the most vital to a rural woman, as it is the basis for all her work. It is the most important because by extension it is also the basis for any other benefits she will receive in the form of credit or productive assets.

21. At the end certain conclusions and recommendations are given, covering the barriers encountered by women in the region and attempting to find solutions to them.

BARRIERS TO ACCESS TO LAND

22. Women's access to and control of land is an important, even crucial issue because of its relation to and implications for food production and food security in the region. Women in rural Africa often do not own the land they are working. The land generally is registered as belonging to their husbands, who then pass it on to their sons, at least to those who remain in the rural area of origin. The women have the traditional right to work the land, planting and harvesting the crops which grow on it. One problem which faces women is that their husbands and young male kin often leave the village in search for more remunerative employment in the urban areas, and this leaves the women to fend for themselves.

23. Barriers to access to land are one of the major impediments to the full participation of women in rural development. Legal reforms have not succeeded in removing these barriers, and agrarian reform programmes have often had the effect of further marginalizing women, increasing rather than diminishing their chances to obtain land. Blatant inequalities endure in the provision of land to women, and there is a general increase in landlessness both among men and women. In many villages, rural women's access to land and other resources is limited, and land reforms and the individualization of land ownership have aggravated the discrepancy between men and women rather than alleviating it. "In general, women have not been subjects of the agrarian reforms and the majority of agrarian reforms have not resulted in significant numbers of female beneficiaries"^{8/} in Africa.

24. Land, or at least access to it, may be obtained in a variety of ways, such as borrowing, purchase, exchange, gift, pledging, lease, inheritance, or by law. In rural communities of Africa, access to land by allocation or through inheritance are common.

25. There has been a trend to move from collective ownership to individual ownership in rural areas. Land has thus become an individual's property, and this generally means a man's property. Thus, women's traditional access to land which was based on membership in a family unit and by extension on membership in a community has been significantly affected.

26. These days there are various forms of ownership of land, such as individual, collective or corporate ownership. On top of that there are different legal and traditional systems which might provide contradictory interpretations of who has access to land, There can be contradictions even within one system, and in some cases it may not be spelled out which system takes precedence. Taking into account the generally disadvantaged position of women in the application of laws, they are likely to suffer more from any conflict between and within these systems.

27. Although traditions and customs have spread certain stereotyped and persistent beliefs about the abilities of women, these beliefs are prevalent among the rural women themselves, and they come to believe that their lot in life is the way things have always been and the way they should be. This could explain a general lack of advocacy for the change in their status within the rural household and the community.

28. Nevertheless, traditional ways of doing things have by no means been to the detriment of women's access to land. "Traditional laws regarding communal land have sometimes protected women's rights to access if not ownership of land. There is evidence that with a shift to new provisions including that of private land ownership, women's traditional rights have sometimes been lost even though other laws extended property rights to women."^{9/}

29. The high rate of population growth in Africa has the effect of diminishing the amount of land available for each individual farmer and the household. The standard practice in the region is that family land is divided among the male offspring of a farmer's family. One result is that rural women have less land available for cultivating food crops and that the land is of lower quality.

30. In theory and on legal paper, both men and women have equal rights in many African countries and therefore it would be assumed that they have equal access to land. However, the customary laws or traditions in rural societies deny women the right of land ownership by not permitting them to inherit land from their husbands and his family, or because land is not allocated to them individually.

31. The following is one definition of land tenure: "Land tenure refers to the rights and relationships between men that govern their behaviour in the use and control of land and its resources. These rights and relationships are often defined by law, traditions or customs. The position of any individuals including

women in the land tenure system of a country could therefore be examined within the context of these laws, traditions and customs."10/

32. Restrictions to access to land may be customary or legal. reason, and even if they are entitled to own land, women may feel pressure to relinquish this right in order to ensure the support of male kin as a form of insurance against the possibility of future hardships such as the loss of the husband. "In regard to access to land, the question of whether a woman is the head of a household becomes important. ...it is estimated that approximately 15 - 19 percent of the households are headed by women in ... Kenya and Ethiopia."11/ In southern Africa, the percentage of women-headed households is much higher, reaching well over 50 per cent in countries such as Lesotho.12/

33. In many African countries, there are no legal restrictions as to the access to land by women, whether as users, owners or inheritors, nor do the laws provide for the removal of ownership of land and its products by women once she has gained that right. "However, difficulties of interpretation and administration of these legal codes, ignorance on the part of rural women regarding their rights in land and discriminatory practices based on unwritten customary and religious laws prevent women from claiming their rights and managing their land. Customary laws of most African traditional communities in particular tend to deny women ownership rights by not allowing them to inherit land from their husbands or having land allocated to them in their own right."13/

34. One needs to differentiate two aspects of access to land, namely the rights of ownership and usufruct. Many traditions and customs give the male the position of determining relationships with other households and to be the decision-maker regarding the land cultivated by the household. As it is generally the women who are food producers, the men do not directly interfere in their work. The men play the role of administrators and supervisors, which means that they also have the power to decide on access, on which crops to plant and to distribute plots and divide the land when necessary. "Even where the head of household is a male, and the degree of involvement in the management and decision making of the spouse in family agricultural production activities are at his discretion, there are reasons to believe that he exercises such discretion very wisely. Given the importance of food security to the family and the need to strike a balance between production of food crops (women's crops) and cash crops (men's crops), the man cannot be expected to exercise a monopoly especially with regards to the amount of family land which he allocates to himself."14/

35. There are local and sub-regional variations in the degree of women's access to and control over land within the region. In North Africa religion and customs do not acknowledge women's role as producers of agricultural goods, their access to and control of land is restricted, although they have certain rights of

inheritance. On the other hand, in parts of the region such as southern Africa where there are many female heads of household and where customs allow women to inherit land they can acquire substantial access to and control over land.15/

36. As population pressures increase and certain technological changes are introduced, there could be further barriers to access to land by women. There is a danger that cases in which married women have the right to their own land they will be given plots which are either inferior in quality or remote from their homes by the senior males who control land allocation. As cash crops come to be perceived as more profitable, the men are likely to allocate the best land to the cultivation of profit-making crops rather than food crops or even to take over land previously cultivated by women with food crops. The result is a further marginalization of rural women, despite their theoretical right to at least use land for their own purposes. In countries where irrigation was introduced this situation has already become a reality, and it is possible that the introduction of technological changes and other incentives could result in the further marginalization of women. "By itself, access to land may not be sufficient to guarantee economic well-being. For one thing, when women do have access to land...there are indications that the type of land inherited or allocated to women may be inferior in quality and productivity."16/

37. An increase in the desirability of and demand for the male-dominated cash crops thus involves a proportionate decrease on the side of the female-controlled land for food crops. "Since men are less inclined than women to spend cash income on food, this is likely to lead to a decline in family food supplies and nutritional status. If land is in short supply, the current problem of female-household heads' access to land is likely to become even more intractable under conditions of agricultural growth induced by adjustment programmes that increase land values."17/

38. In theory, the law in most African countries do not distinguish between the rights of women and those of men with respect to access to land. In practice women can experience discriminatory treatment in the application of the law. The way the applicable laws are worded can in some cases be a source of confusion and misinterpretation, which is of course also true in the case of men who are not familiar with legal language. This results in their application often to the disadvantage of women. "The legal language in which most of these laws are written also does sometimes cause difficulties of interpretation by laymen who are not trained in law. For instance the Land Policy Review Commission appointed in February 1987 to investigate and review land tenure arrangements and their administration in Lesotho under the Land Act of 1979 asserts that most of the concerns expressed by many Basotho on the inheritance provisions of the Land Act emanated from confusion created as a result of wrong interpretation of the Act."18/ In many African countries, the traditions and customs of the society designate the male as the

head of the household and owner of its property and products. In this system, rural women are seen primarily as the wives of farmers and generally have no rights to ownership but acquire use rights through a male kin.

39. Women, particularly rural women, in the region have the added disadvantage that they generally suffer from higher illiteracy rates and lower levels of education than men. It follows that women are less likely to be aware of their rights, and further they are not able to gain direct insight into the law and would have to rely on other's interpretations of it. Furthermore, these laws are generally written in the adopted languages of the country, such as English, French or Portuguese, which makes them even less accessible, even if they were available in rural areas. The fact that men tend to have higher levels of literacy and education gives women an added disadvantage in gaining awareness of their rights and makes them more willing to accept men as the master of the household affairs, particularly as concerns relations with the world outside the immediate household or village.

40. While the legal provisions in many African countries do not discriminate by gender as regards land, the customary laws can put up real and powerful obstacles to the equal access by women to land.

41. Based on the Kenyan Constitution, the customary land tenure system vests all land rights in the country's councils. These councils hold the land for the normal residents of this land and form the basis for granting rights or other benefits which may be applicable under the customary law, to any tribe, group, family or individual. Nevertheless, women do not usually inherit land according to customary laws but obtain rights of land use through marriage. This means that women who do not marry or are divorced or separated do not have any rights to access to land.19/

42. Kenya provides an example of agrarian reform which turned out to be detrimental to women's. Kenya adopted a system of land adjudication, but the result was that rural women who had had customary rights due to land usage, which had given them a certain control over their crops and independence in decision-making, were left without this control after land adjudication.20/

43. "Land in Kenya was geared toward a transfer of land rights to individual lineage members - usually male. It has been explained that: "This traditional system, which persisted through the colonial period and up until the initiation of the recent land reform programme, did not provide women, either as individuals or in groups, with the legal right to allocate or dispose of land. They were, however, protected by the emphasis on users' rights; individual men were not vested with the right to alienate land. Women, by virtue of their position as lineage wives and daughters, were entitled to use land for agricultural

purposes from which they were expected to feed themselves, their children, their spouses and the extended family. Until recently, the issues of having the right to allocate or dispose of land did not present a threat to women's role in food production." (quoted from: Pala-Okeyo, Achola. "The Joluo Equation - Land Reform - Lower Status for Women." CERES, FAO, Rome. (May/June 1980), p. 37.)21/

44. In Mozambique the Constitution and the land law provide for state ownership of land while acknowledging the right of every citizen to land. Farming co-operatives are given the priority in land allocation, and the state encourages the replacement of individual plots by communal land. The majority of co-operative members are women, and therefore women benefit more than men in having the right to use communal lands. However, most Mozambican women do not live in communal villages and continue to cultivate mostly food crops in traditional villages. These women are traditionally under the control of a senior relative, whether male or female.22/

45. In Lesotho all land is held in trust by the King under the Traditional Land Tenure System. The village chiefs allocate land on behalf of the king, with land being restricted to arable plots. To be eligible, one must be an adult male, married, resident in the chief's jurisdiction, pay taxes and have shown loyalty to the king. In 1979 the Land Act for the first time gave the right of land ownership to women.23/

46. Legal provisions in Ethiopia do not discriminate by gender, in practice customs among many of the ethnic groups do not give married women the possibility of inheriting land. In practice, the rights are granted to only the heads of household, despite a variety of traditional land inheritance patterns. In Cameroon there are no legal barriers to women's access to land or which could remove women's ownership of land.

47. In the Gambia the law gives equal rights of land ownership and use to both men and women. In 1979 the Commission of Inquiry on abnormalities in land allocation pointed out the problem of equal access to land and recommended that women should be conferred equal rights with men and that they should be considered for allocation of land regardless of whether their husbands had been granted land.24/

48. The basis for discrimination against women can be the legal definition of what is a farmer. For example, the Agricultural Land Reform Act of 1973 in Morocco grants land rights to people whose main occupation is agriculture. In practice this means that women farmers cannot be allocated land because the prevailing cultural attitude does not consider them to be agricultural workers.25/

49. In agrarian reforms enacted in the region, it was often the case that only heads of household can benefit from land allocation and agricultural inputs. The provision that only heads

of household can reap the fruits of agrarian reforms is discriminatory towards women, as it lessens the wife's access to any advantage the agrarian reform might otherwise bring. It can be said that agrarian reform and rural development policies followed by member States have, resulted in the further marginalization of women and therefore have had a negative effect on the food production sector.

50. There are several examples of how agrarian reform has had a detrimental effect on rural women in Africa. In Sudan the Government required registration of land before it would start the delivery of agricultural services. This resulted in women giving the right to the land title to their husbands. In Burkina Faso, Kenya and the Republic of Tanzania men have the recently-acquired right to sell or rent out land without their wives' consent.26/

51. Member States have attempted through land reform, settlement and irrigation programmes to rectify some of the negative aspects of traditional land tenure systems. But often these programmes have succeeded in marginalizing women instead of improving their position. The major problems have been that land titles have usually been allocated to the male heads of household, depriving women of any security based on joint ownership in the event of the death or out-migration of the man who holds the title to the land. Women thus experience severe restrictions on access to other inputs and productive assets, notably credit, which depend on land ownership as collateral. The reform programmes have often concentrated on cash crops, a male domain, with detrimental effects on food production, because inputs and incentives tended to be directed toward cash crop cultivation. "In many settlement schemes, women have lost control over resources and income. In some cases, such as Burkina Faso and Kenya, the amount of land allocated to the household plot was smaller than women's traditional food fields that allowed them to sell small surpluses. In Burkina Faso women even lost the personal use of the field produce."27/

52. There have been attempts at alleviating the situation, by privatizing land or registration of land by family units in Botswana, Kenya, Liberia, Malawi and Uganda, and at modifying existing communal tenure to change the relations between tribal chiefs and the State in the Gambia and Lesotho.28/

53. In the Republic of Tanzania, all rights were given to men when land was allocated. There is no provision for women who have lost their husbands to remain on the land. However, there have been attempts at providing equal access to land by women by allocating two-acre plots in the *ujamaa* villages. This entailed giving the plots of land to farmers irrespective of their gender or marital status.29/ In Ghana and Kenya there are attempts by women to combine their efforts and contributions to buy land to farm collectively or to use for various small-scale enterprises.

54. There are further signs of positive change for rural women. "For example, in Cameroon, the Akok Women's Association decided in 1980 to assert the rights of women. When certain lands were converted into communal fields, the men were again taking the land closest to the village. The women sent a delegation to the Sub-Prefect, indicating their determination to occupy the lands close to the village. Their demands were accepted. These women thus contributed to social change by altering patterns of land distribution. The control of land as an exclusively male right was challenged as a principle, even though in the case in point it was only the right of medium-term usufruct that was in question. In regions in which the men migrate from the villages, the women who are left behind sometimes take the initiative and confront the men with a *fait accompli* on their return, as was shown, for example, by surveys in Lesotho."30/

BARRIERS TO ACCESS TO CREDIT

55. Women, particularly rural women, lack of access to credit. It is not only rural women, but also rural men who do not have adequate access to credit. Nevertheless, it is the women who are at a comparative disadvantage when requesting credit, a phenomenon which is directly related to the barriers they encounter with respect to land ownership. Rural women have more specific obstacles to overcome in obtaining credit than men. The problem of women's lack of access to credit is increasing as more women are responsible for heading a household and running a farm, often as a result of male out-migration. "Development specialists point out that if credit is difficult to obtain by most entrepreneurs, it is even more difficult for women entrepreneurs. Various social and cultural constraints preclude women's full access to many modern/formal sources of credit, such as banks, cooperatives and credit unions. Furthermore, erroneous assumptions that women do not save, or repay loans and therefore are poor credit risks have continued to pose huge impediments to women's access. Although studies by F.J.A. Bouman, M.K. Delancy and E.F. Schumacher, Sebstad and M. Buvinic have all helped to dismiss these myths, the problem of providing women with credit still lingers on."31/

56. "Although women may be better credit risks than men (generally having superior repayment rates), banks and other formal lending institutions are reluctant to make loans to them since they are generally small and inexperienced borrowers and are often unable to meet collateral requirements such as property ownership."32/ Women's access to formal credit is limited also by high levels of illiteracy, the fact that extension and development programmes are often geared to men and tend not to involve women, and their lack of knowledge of the availability of credit and the procedures to obtain it.

57. Often, women do not or cannot take part in co-operatives and farmer's associations which provide loans to their members, and

this is another factor in their lack of access to credit. The women's access to credit from a co-operative is limited by the fact that co-operatives often recognize the male as the head of the household and grant loans only to him. This means that in most situations the women can only obtain credit through their husbands or other male relatives, because she is registered under the man's name.

58. In order to fully utilize their potential as producers and sellers of agricultural products, handicrafts and services, women need the access to the financial means to set up and run such enterprises. Traditionally, in many African countries, women have not been granted the same access to credit as men, for various reasons. One reason is the fact that tradition dictates that the male head of the household is granted the credit by the lending institutions, as he is the one who can guarantee the loan in case of default. The wife does not have the same access to collateral as the husband in this system. The lending institutions are well aware that the economic power of the family is vested in the man and thus are reluctant or unwilling to grant the wife a loan. "Without access to formal credit schemes, women are excluded from a number of benefits: (1) cheaper credit, (2) receiving goods directly through channelization of credit to resource supplies, (3) being integrated into projects benefitting the poor, and (4) receiving advice and training that may be part of credit extension programmes, the majority of which focus on men, and are run through male extension workers."33/

59. Even in member States where women are the principal food producers, their access to credit has been restricted. "An analysis of credit schemes in Kenya, Malawi, Sierra Leone, Zambia and Zimbabwe found that, by and large, women have received less than 10 per cent of the credit directed to small-holders and 1 per cent of the total credit to agriculture."34/

60. Formal credit institutions are generally not geared toward granting loans to rural women. There are several reasons for this state of affairs. Women would be able to use the more favourable repayment terms offered by formal institutions rather than the higher ones demanded by informal lenders if the formal institutions were open to the needs of women farmers.

61. The formal lending institutions work on the assumption that granting credit to the male head of household means that the whole family will benefit from the loan. In practice, this has not been the case, especially when husband and wife do not share their incomes, and the credit granted to the man is not accessible by the woman or the rest of the family.

62. Formal credit institutions do not see women as important clients and therefore do not actively seek out clients among women. Furthermore, many formal institutions are not equipped to deal with clients who only demand small loans and have little or even no collateral to offer, which is the case with the majority of women farmers. Only an insignificant number of rural women

have the collateral required by formal credit systems. The most common form of collateral in rural areas is a title to land or other property, which only a few women are able to present. "In one survey in Kenya, for example, of 135 women interviewed, none had sufficient land to qualify for the Guaranteed Minimum Loan Scheme for rural farmers (Pala, 1976)."35/

63. One aspect of the problem is that the credit and distribution systems are usually geared toward the men's cash crops like cotton, cocoa and coffee, rather than the women's food crops, with a few exceptions such as rice, maize and groundnuts.

64. The result of these restrictions and other barriers is that women tend not to be clients of formal lending institutions. They rather borrow funds from friends, relatives, informal money-lenders and traders. The amount of money borrowed from these informal sources is usually small. The money-lenders know that the women have few other means of obtaining credit, and thus the repayment terms are significantly higher than at formal institutions, often exorbitantly so, and the women find them difficult to meet. While women are strongly involved in informal credit systems, they do not often have much knowledge about formal lending institutions. Another way for women to obtain loans is from informal savings and loan associations, which are found in several African countries such as, *inter alia*, Cameroon, Nigeria, Senegal, Sierra Leone, Togo and Zimbabwe.

65. Women choose the informal credit systems because they see certain advantages in it. Formal institutions seem large and anonymous, while informal lenders are usually dealt on a one-to-one basis and are known to the woman personally. There may be social customs that restrict their ability to carry out transactions directly with credit officials, and the officials may be reluctant to deal with a woman known not to have any significant means at her disposal. Generally, rural women have little experience in dealing with bank officials.

66. Secondly, there is no paperwork involved when dealing with informal institutions, which is particularly important for illiterate women. If they are required to read, understand, fill out and keep various types of papers and forms, they would be insecure and hesitant to go through such a procedure, especially since they would be dependent on another literate people during all stages of obtaining the loan. Legal restrictions in some cases require that the husband co-signs for a formal loan.

67. Thirdly, the place where the transactions are conducted are usually very close to where the loan is required, rather than in a place which is not easily accessible. Credit institutions are rarely located in the neighbourhood or village. This means that to obtain a loan and to complete the formalities involved may require the woman to travel far and possibly to make more than one trip. This can entail arranging for somebody to mind the children while the woman is away, and the costs involved in

making several trips might be prohibitive. Many women have neither the time nor the skills necessary for loan negotiations.

68. Fourthly, there are no delays in obtaining the credit from informal lenders when it is required. "Women normally prefer to make small repayments frequently. This in order to avoid the temptation of using it for some other purpose, a temptation that increases with the length of time money is kept at home. Formal credit institutions, on the other hand, find it more cost-effective to have repayments made biannually or even less frequently."^{36/} This indicates that the repayment schedules are not suitable to women's activities and habits. Another problem related to repayment rates is that formal credit institution often insist on rigid repayment rates and times and do not always take into account the seasonal farming calendar which determines the rural women's flow of income.

69. In spite of, or rather because of these constraints there have been efforts to provide credit to women, in order to help them increase their productivity and diversify and improve their income base.

70. Informal savings and credit groups have an important function in utilizing savings and providing credit to rural inhabitants. They often cater to all rural inhabitants, irrespective of gender. Interest rates are generally affordable and members can obtain credit adapted to their needs and financial standing.

71. Another way of overcoming the barriers which face women in obtaining credit is to set up their own co-operative structures to their mutual benefit. Not only co-operatives, but other credit schemes such as revolving funds and other associations based on traditional models are created by women. The formation of these groups by women for women plays an important role in creating a feeling of solidarity, which forms the basis for common success. There are women's tontines in Mauritania, and revolving credit associations called *nanemi akpee* in Ghana. Women in Cameroon, Kenya, Mali and Nigeria have pooled their funds and formed co-operatives and associations. In the case of Kenya, the groups were formed as part of the *harambee* movement. In Zaire women have set up profit-making groups modelled on the traditional *muziki* organizations. These examples show that women have adapted traditional organizational structures to their present-day needs for access to credit as well as other productive assets.^{37/}

72. There are women's associations which assist women in obtaining credit from formal lending institutions. In the Gambia, the Women in Service Development Organization Management (WISDOM) facilitates access by rural women to credit. WISDOM also arranges credit from commercial banks to women through women's lending groups called "*Assusu*".^{38/}

73. In Swaziland which has a high proportion of female-headed households, due to male out-migration in search of cash wages in South Africa, "the UN Voluntary Fund supported a project involving several localized initiatives. Each initiative encompassed three components: (a) Innovations which free women's time for other activities, (b) Start-up capital for women's self-employment, and (c) cooperatives to facilitate repayments of loan[s], and to train women in producing goods of marketable quality and design. This scheme was bolstered by the government's decision to replace imported uniforms, jerseys and socks by ones produced by the project women."39/

74. In Zimbabwe small farmer credit systems have worked well and have provided some of the credit needs of small farmers including women. After independence in 1980 there was a significant increase in maize productivity on communal farms. This is due to better systems for providing credit and distributing inputs to small farmers, including women. Unfortunately the gains made in Zimbabwe have not been reproduced in other African countries, at least not on this scale.

75. Several African Governments are endeavouring to provide rural women with improved access to credit. In Zambia, credit to women has been provided mainly by specific projects, for example, "Women's participation in rural development", which is financed by the Swedish International Development Agency (SIDA), and the "Lima National Fertilizer Programme", which is partially administered by the Food and Agriculture Organization of the United Nations (FAO).

76. In Kenya, the Co-operative Act was revised to provide women with access to credit offered by agricultural co-operatives. The Kenya Women's Finance Trust, established in 1983, guarantees women's bank loans. The African Agricultural Credit Association brings together banks and women who have title deeds to land to banks to assist them in obtaining loans for agricultural projects.

77. In Malawi one fifth of the borrowers in the Ministry of Agriculture's credit schemes in 1985 were women. The women had very good repayment rates, and the Ministry intends to implement policy changes to help eliminating barriers to women's access to loans and other institutions and assets such as co-operatives, extension services and training. "The Malawi experience is considered a lesson in the effectiveness of introducing national level policy measures rather than relying solely on women's institutions to carry out separate women's programmes."40/

78. For women to obtain access to credit there must be emphasis not only on the provision of credit, but also interrelated efforts at providing information, education, training, administrative support, extension services and support in the form of policy and legal measures.

BARRIERS TO ACCESS TO PRODUCTIVE ASSETS AND LIVESTOCK

79. There is often a distinct division between men and women in rural Africa as to the types of tools and animals they are responsible for. A man is generally in charge of the larger animals which include cattle and draught oxen to pull the ploughs, while the woman takes care of smaller animals such as goats and chickens, which produce eggs, milk and meat. Cows and oxen are animals which generally can be found farther away from the dwelling of the rural family, while the smaller animals can be kept in close proximity, often fenced in, to the house. The men also tend to obtain the newer or more sophisticated technology and tools, leaving the older and less efficient types to the women. Women have been displaced from their traditional domains by the introduction of more sophisticated technologies, because these newer gadgets have usually been taken over by the males in the community.

80. It is furthermore clear that the problem of obtaining new or improved productive assets by women is related to the barriers to access to credit and extension services, and also has its roots in the fact that women have less collateral such as land.

81. Agricultural research institutions generally have placed their emphasis on solving the problems of improvements in cattle raising, such as fighting disease vectors which affect livestock, to the neglect of the smaller animals which women take care of.

82. Food production in the region is primarily the rural women's responsibility, and technological change has not displaced women from this activity, nor has it provided significant relief from their burden. Women's work has increased due to the high rate of male out-migration to the urban areas or in search of non-farm occupations.

83. Furthermore, when decisions are made by a rural community as to what technologies and other inputs need to be obtained, there is often a bias in favour of the men. This often results in the purchase of or demand for goods which the men deem as necessary or prestigious. This is to the detriment of the women, because it leaves less resources for inputs which would increase the productivity of crops grown by women or would help alleviate their work load, and thus would benefit all in the community.

84. It can be argued that the negative changes experienced by women which were brought about by the introduction of new technologies are not inherent in the technologies themselves. It is more accurate to say that the extension systems and ingrained attitudes fail to provide women with the technologies which would improve their productivity and use of their energy. Women are often excluded from new productive assets and technologies because they are not trained to utilize it, nor do they have the financial resources to obtain and maintain the technologies."In agriculture, positive effects such as increases in prices are

often offset by the introduction of new technologies primarily to men."41/

85. Male domination of large livestock, agricultural technologies and other inputs such as fertilizers also extends to the access to information about these productive assets. "Information regarding fertilizers, seeds, and mechanization is largely limited to men, both in the formal educational system as well as in the informal networks that revolve around teashops or market places. Nor is the issue limited to information. Access to technology also implies the economic ability to pay for such inputs, and physical access to inputs. When these are only available at a distance, many women will not be able to benefit... Technical training programmes frequently discriminate against women by exclusion, since it is assumed or culturally defined, that mechanization and technology are a male domain."42/

86. In Zimbabwe there have been efforts to remedy the lack of access to productive assets by women. Training is provided in improved agricultural inputs and management techniques through the institution of so-called "field days" for the benefit of rural women farmers in those parts of the country where women form the majority of farmers. Zimbabwe has also passed acts of parliament to remove gender discrimination access to productive assets.43/

87. Recently, many intermediate and appropriate technologies for small-scale rural farmers have been developed which would provide higher levels of productivity, mean less wasted energy, less post-harvest food loss and easier storage and transportation of produce. However, these technologies have so far made little impact on the working patterns and lifestyles of rural women in Africa. Rural women are still largely stuck with whatever traditional technologies they were using.

88. Even though rural women are the primary food producers in Africa, there has not been significant research into their technological needs. Policy measures biased toward cash crops to the detriment of food crops are partly to blame. The policies have failed to take into account women's vital role as the providers of food for the nation. The failure to do so must be considered to be to the detriment of all citizens, as increased productivity in the food sector would have the effect of increasing the welfare of both men and women, including urban residents.

89. If women are to not only gain equal access to productive assets to increase food crop productivity, but also to obtain equal access to cash crops, the traditional gender-based division between the two sectors will have to be broken down. To achieve this, the women would have to gain access to the inputs required to succeed in this sector, such as credit, technology, fertilizers, extension services, institutional support and hired labour. Since women often underlie a traditional constraint on

what crops they can produce, there would first have to be an attitude of flexibility and secondly, improved access to technologies and inputs which would provide them with the time and energy to produce cash crops. "In societies where women have an obligation to perform certain cultural operations on male-controlled cash crops in addition to work on household food crops, an increase in cash-crop production by men in response to market signals could result in an unacceptably high labour input by women increasing their exhaustion and negatively affecting their time and energy available to prepare food for the family, particularly the children, and to breast-feed infants."44/ These fundamental barriers would have to be overcome in order to enable them to enter the more profitable cash crop sector.

BARRIERS TO ACCESS TO EXTENSION SERVICES

90. In the past, extension services have been provided by men for men in most cases. It may have been easier, or perceived as being easier, to find men to do this job, which involves moving around in the rural areas and thus being away from one's family for extended periods. When these male extension workers reached a village, it was generally the men who were available to hear what they had to say. The women would usually be too busy working in the fields or with domestic chores to have the time to listen, and would also have in their minds that extension workers are people who come to talk to the menfolk. This meant that any innovations would be given to the men. As mentioned above, if this could lead to access to a new technology, it would invariably stay with the men and not be passed on to the women, who would be condemned to continuing with the old ways of doing things. It can be considered a regressive approach, as the women were even more marginalized from the available innovation in the hands of the men. Lack of access to extension services by rural women is thus a problem similar to the barriers to credit and other productive assets.

91. One study on the access to extension workers provided to rural women in Africa paints the following picture: "Information gathered from 46 African countries showed that only 3-4 per cent of trained government workers providing agricultural advice to rural people were women. However, there are some exceptions, as in the North-Western Province of Cameroon where women constitute one third of the extension agents."45/

92. Barriers to access to extension services by rural women in the region include the following:

a. Often the policies governing extension services do not see women as a part of the target population, and are thus not geared toward rural women. This is often due to prejudices about women's position and role, whether real or imagined, in the rural community.

b. Services tend to concentrate on certain selected farmers instead of targeting as many farmers as possible. This neglects the poorer farmers, including many women, including female heads of household.

c. In Africa, the vast majority of extension workers are male, and thus there is a gender bias toward the concerns of male farmers.

d. There is a misunderstanding that only female extension workers can work with women farmers. This prejudice is aggravated by the use of separate female extension workers without the necessary skills to carry out female-oriented projects.

e. The methodology and approach to women farmers, in the cases where they are targeted is not always appropriate, as it doesn't take into account their special concerns and needs.

f. Approaches and technologies which require feedback from women farmers to the extension workers and researchers have been neglected.^{46/}

93. There have been efforts by several governments of member States to change their rural extension services to improve their access to women farmers and to take their specific problems into account. These governments have recognized that agricultural extension services have a number of flaws which need to be remedied, particularly with respect to rural women.

94. A pilot project for improved extension services has been established in 16 villages in Malawi to allow women to participate with the men in rural development programmes. The project includes the provision of credit to women in the form of inputs. "Before the project (1981), only 4.9 percent of credit recipients were women while by 1986 women accounted for a full one third of credit beneficiaries. The Cereals II programme of Senegal is another similar programme."^{47/}

95. There have been attempts in member States to improve agricultural extension services for rural women. There is an increase in the attendance by women in agricultural extension training in, *inter alia*, Burundi, Cameroon, Guinea, Kenya and Zimbabwe. At the Faculty of Agriculture of the University of Swaziland, for example, women are since recently able to obtain the same agricultural education as men. Male extension workers have also been used to provide their services to women's groups, which can reach women farmers more easily.

96. In Burkina Faso and Malawi, male extension workers have been trained to reach women farmers, because there are not enough female extension workers. "A key element to this approach is to train male extensionists to first appreciate, and then to deal appropriately with women's agricultural extension needs. In Kenya, the Ministry of Agriculture and Livestock Development has decided that male agricultural extension staff should also be equipped with basic information on home economics, extension and other programmes relevant to women. In Malawi, the Ministry of

Agriculture published a circular entitled "Reaching female farmers through male extension workers" that provides an explanation of women farmers' needs as well as a method of improving delivery of extension services to women...In Benin, Ghana and Guinea, women's extension groups have been organized for the introduction of improved technologies for fish processing and conservation."48/

CONCLUSIONS AND RECOMMENDATIONS

97. This study has presented the main barriers which women face in rural areas of the region. It is necessary that those in a position to make policy changes and implement changes must be aware of these barriers in order to be able to eliminate them. The process will be neither short nor easy, but an understanding of the situation is the first step towards its amelioration. There is already a growing awareness in Africa of the obstacles facing women, particularly rural women today.

98. The interrelated nature of the problem facing rural women in Africa calls for a solution which addresses not only one facet of the problem, but instead takes into account the whole picture. Credit, for example, is inextricably linked with the availability of land, livestock and other productive assets as forms of collateral. By addressing the improvement of one aspect, one is also providing relief in other areas. The main stumbling block remains access to land. One author contends that "there is a general consensus that neither agricultural development, nor the amelioration of rural poverty is possible in most countries without significant changes in the land tenure system."49/

99. Rural women's general lack of titles to land restricts their access to credit. Their lack of access to credit in turn puts up barriers to their access to productive assets. Women's access to land, credit, productive assets, technology and extension services is further constrained by prejudices against them at both the institutional and social levels. This prevents them from having equal opportunities with men to attend training courses and to obtain information. For example, research carried out in Kenya demonstrates how title to land affects access to other agricultural services and inputs, such as membership in cooperatives, access to credit and extension services.50/ Taking into account the interrelated nature of the problem, approach to solving the obstacles encountered by women in rural areas is thus needs to address all factors, such as lack of access to land, credit, extension services and productive assets in a holistic manner, rather than individually. The main obstacle to development is the lack of continuing and legally secure access to land, and the other would be the obstacles to the acquisition of credit.

100. There are unfortunately trends in the region which point toward a further marginalization of women in the rural areas, in

large part due to the increasing scarcity of high-quality land and other productive resources. In a situation of decreasing resources, it is the women farmers who are the first to suffer. At the same time, the number of women who are heads of households is increasing, giving rural women more than ever the decisive role in food production in the continent. Nevertheless, they still suffer from the discriminatory practices and laws which deny them access to the assets which would make their work more productive. The lack of rights to land creates a disincentive to improving productivity and to attempting new income-generating activities. Discrimination against women constitutes a barrier to equitable growth and development, a significant constraint on agricultural productivity which costs a lot in terms of economic potential, and is furthermore a disadvantage in the optimum utilization of resources such as land.

101. The 1989 World Survey on the role of Women in Development notes that "there is increasing recognition of the need to integrate women into mainstream agricultural development, although the extent to which this is being put into effect is still modest. This is essential if the full potential of the whole agricultural labour force, both male and female, is to be fully used to maximize output."^{51/} The World Survey thus recognizes that the barriers encountered by women farmers are a significant factor in reducing the development potential of a country.

102. The Survey further states that "in recent years there has been increased recognition of the need to consider the effect of the socio-economic environment on rural women. There are two main areas of analysis. The first concerns rural women's economic roles and the extent to which their choice of crop, livestock or forestry enterprises and their output and productivity are affected by macro-economic and social policies such as price and trade policies, the organization of agricultural delivery and marketing systems, land tenure and inheritance laws."^{52/}

103. Rural women taken as a whole constitute an important economic potential and thus need to be targeted for development efforts. These women stand on a weak financial footing and are thus often bypassed or excluded from rural development efforts.

104. Progress in granting rural women equal access to productive assets is dependent also on to what extent the household combines and shares its labour and resources. "Only in societies where there is considerable flexibility in the sexual division of labour will households be able to make rational decisions on the efficient allocation of labour to maximize the comparative advantage of each household member."^{53/} If there is a high level of interdependence and sharing, the chances are greater that the women will obtain better access to the resources, although this does not mean that they would have an equal position. The more influence on decisions made by the household the woman has, the better are her chances of gaining access to the necessary assets, even if she does not have a formal title

to the household land. However, problems of access could arise in cases of separation from her husband due to divorce or death if she does not have enough say in the utilization of the land and its products.

Land and other productive assets:

105. The member States are still at a stage in which primary production is a key factor in their development. Consequently there is a large scope for improvement in this sector. Access to these productive assets, particularly land, is a fundamental component in a person's welfare and income level. Security of land tenure and of access to credit and other productive assets would enable women to make longer-term investments which would benefit of their production levels.

106. The most important factor in ensuring the raising of levels of agricultural productivity, particularly in the food crop sector, is the guaranteeing of long-term and secure access to productive assets, particularly land, by women. It is of great importance for the development of the rural sector for women to have the same access to land as men. This would be a major step in the right direction to improve women's productivity, security and incomes. The right to purchase, inherit and own land is however only one part of the equation which must be solved in order to provide women with the highest possible levels of productivity. Access to credit, productive assets, appropriate technologies, livestock and extension services are also significant factors. It is therefore not enough to improve women's access to land while neglecting these other factors. Any meaningful approach to eliminating rural women's marginalized position and to improving their productivity, and thus the rural sector's productivity as a whole, must address all factors which are impediments to the progress of rural women in an integrated manner.

Credit:

107. Access to credit remains another major barrier facing rural women in their efforts to increase productivity. To provide credit to rural women would require not only easier access to formal lending institutions, but also other measures to provide an enabling environment.^{54/} In order for them to make use of the credit in the most effective manner, they would have to be provided access to support, training and resources. There must be actions not only to provide easier access to credit, but also must be taken to ensure that the credit is utilized in a productive manner. The formal credit institutions need to find a way of providing loans to rural women without requiring any or only minimal collateral. These loans should then be used in a meaningful way by the women to improve their incomes. A prerequisite for this is that women are aware of their rights and obligations toward the credit institution.

108. Efforts are also being made at the international level to target rural women in particular for credit. The International Fund for Agricultural Development (IFAD) provides assistance to rural women in over 100 developing countries, including many African member States, through credit projects or credit components of projects especially designed for them.^{55/}

Extension Services:

109. Extension services have usually been geared toward male farmers and the cash crops they produce, rather than to rural women and food crops. There has been a growing realization that women farmers need to be targeted by extension workers if agricultural productivity, particularly the food crop sector is to be improved. To achieve this, more women extension workers need to be trained, and male extension workers need to be sensitized to the requirements of women farmers, as has already been done in several member States.

110. It is recognized among development planners that mechanisms must be established to provide links between women's groups and sources and means of assistance, particularly because rural women usually do not have sufficient information on even available services. "Extension and training should, in addition to imparting technical knowledge and assistance, promote women's empowerment by increasing their decision-making capacities and ability to participate in organization."^{56/}

111. Women will benefit from extension services if useful assistance and recommendations are made available for the activities which are the women's main preoccupations, such as growing food crops and marketing. Agricultural research has concentrated on gaining high yields from cash crops, related technologies, fertilizers, insecticides and export goods, neglecting the food production sector, the women's main source of activities, the cultivation of food crops. "For women to be adequately served by agricultural extension, the extension

message must be made more relevant to their needs: relevant to the crops they produce, the livestock they raise, and the farming systems and time-allocation contexts within which they work."57/

Policy and Legislation:

112. Agrarian reform measures often have not had a positive effect on rural women, particularly in the areas of access to land and other productive assets. The agrarian reforms have served to further relegate women to the sidelines rather than making them the focus of changes. "In the first place, little consideration, if any, was given to women's roles as agricultural producers (in the case of Kenya and Ethiopia)... when agrarian reform legislation was drafted and implemented... It appears that although there was no intended discrimination against women, development planners, legislators and rural development officers involved in the agrarian reform process simply did not consider the differential impact on men and women."58/

113. Agrarian reforms have not guaranteed women's rights in many countries, and often have had the effect of marginalizing them even further. Nor have reforms of the legal system been able to give women equal rights and status with men, even in countries where women form the majority of the agricultural workers, despite laws which grant them equality.59/ The need to improve the legal status of women has been acknowledged and paid lip service to. It is vital that women's access to productive resources is given the highest priority, in order to benefit them and their families, maximize their output, and thus significantly increase their contribution to the development process of the whole nation. One major difficulty will be overcoming the inertia caused by customs and traditions, particularly in rural societies, no matter how reform-oriented a legal framework may be. "In considering women's legal capabilities and statutory changes, one must also deal with attitudinal barriers, cultural stereotypes and long established opinions about women's place and responsibilities."60/ The most effective policies are those which optimise women's access to all productive resources.

114. The fact that the government offices handling women's issues are often more like an afterthought than a full and integral part of the development process is a further factor in the marginalization of women. The result is the exclusion of women from rural development programmes, and their role in development is thus neglected to a large degree. The units within government institutions which deal with women's issues should not be peripheral but should be an integral part of the development planning process and its execution mechanisms.

115. There have been attempts in member States such as Cameroon, Malawi, Tanzania, Zambia and Zimbabwe to start programmes which include land allotment, extension service and legal reform in order to improve the position of rural women.61/

116. The legislative bodies in all countries are dominated by men, a factor which contributes to the relative neglect of women's issues. Whether male-dominated or not, it is imperative that legislative bodies are sensitive to women's issues, if for no other reason than that focusing on women's issues would be a means of making progress and attaining development goals benefitting the whole nation. Legislators must be aware of the negative impact their decisions and recommendations can have on women, even if not intended to have such effects. At the 1980 World Conference during the second half of the UN Decade for Women, governments, aware of the legal discrimination suffered by women, adopted a "Programme of Action at the National Level" (Programme of Action - Second Half of the UN Decade for Women: Equality, Development and Peace, 1980, p. 18.) which states: "Where appropriate, governments should establish commissions to assess women's legal rights and the establishment of priorities for legislative measures and to identify, specify and classify the necessary legislative measures that have not yet been acted." The Conference was also aware of the need to take into account customary laws and recommended: "In developing countries where large sections of the population are governed by customary law, governments should carry out investigations into the degree of protection or oppression and amount of discrimination experienced by women under customary law, in order to incorporate or reject such practices into statutory legislation at an appropriate time."

117. Land reform and agrarian programmes that treat women equally with men are necessary to enable to fully enjoy their already existing legal rights. These policies can increase productivity only if they are accompanied by training and technology geared toward women so that they can take full advantage of their rights. "Women must also have access to productive resources, for example, to credit, to equal pay for equal work, to extension services, and to assistance with marketing and the formation of co-operatives. Operational projects and research programmes should be designed to take account of this, as well as of women's broader social roles as care givers and providers for families. The rapidly increasing number of female-headed households demand particular attention to ensure that their special needs are met."62/

Women's Organizations:

118. The activities of national women's organizations are important in sensitizing the government to the problems encountered by rural women, and thereby prompting policy-making bodies to pay more attention to them. "However, programming and implementation of agricultural projects are most effectively carried out by ministries of agriculture assisted and monitored by special women's units or focal points."63/ Malawi is an example of a member State which has made progress in taking into account women's needs and establishing units geared toward them.

Recommendations:

119. It is imperative for the advancement of rural development in Africa that women be granted equal access to land, livestock, productive assets, credit and extension services as men. This would improve the prospects for all rural dwellers, male and female, for a better life. To achieve an improvement in productivity, access to productive assets must be maximized, particularly for rural women, who carry the main burden of food production in the region.

120. Member States should make every effort towards providing and guaranteeing access to land by rural women, along with other incentives which would help raise their productivity, especially because small-scale farmers, male and female, account for the largest share of food production in the region.

121. To bring women into the development process as equal partners with men, resources must be provided at favourable terms. Credit needs to be made accessible to them on remunerative terms, or without the requirement for collateral, in order to help them break out of the vicious circle which can be described as "no assets, no credit." Development agencies and credit institutions need to focus on female clients and develop procedures that encourage women's utilization of their services, rather than discourage them. Women's groups, in some cases formed by the prospective clients of a credit-granting institution, could be the target, and these groups could act as intermediaries in giving out credit to rural women.

122. More women extension workers must be trained and included in agricultural and rural extension programmes, with a scope wide enough to encompass all aspects of rural productivity, including credit, marketing and access to productive assets and livestock. One major component in the approach required to improve access by extension workers to rural women is to increase the number of female agricultural extension workers, which means providing training and other facilities. The training programmes at the training institutions need to be re-oriented to take into account the needs of women farmers, whether they are to be served by male or female extension staff. The content of extension services for women need to be broadened to include not only home economics but all aspects of their actual rural activities, such as harvesting, food processing and marketing. Furthermore, male extension workers need to be trained to work directly with women farmers.

123. If they have not already done so, member States should establish constitutional and legal provisions for women to have the same rights to land ownership and other productive assets as men. Not only should legal instruments be established, but an executive mechanism needs to be put into effect which could assist women in attaining and keeping these rights. There should be legal provisions to ensure that women can control their products and their income therefrom, and have access to credit, inputs, extension services, training, and other assets. Moreover,

policy planners should not formulate development schemes which are only open to male heads of household to the exclusion of women.

124. The following recommendations can thus be distilled from the above discussion:

a. Women's problems must be addressed in an integrated and holistic manner, because they cannot be solved by addressing only one of them, e.g., the lack of access to credit cannot be dealt with without addressing the problem of access to land.

b. Governments need to be fully aware of the specific problems facing rural women, and be willing to approach and solve them. Furthermore, Governments should recognize that denying women access to land and other productive assets is tantamount to denying the nation as a whole the chance of fulfilling its development potential.

c. Equality of men and women must be guaranteed by the constitution and laws, especially laws related to land tenure, and there must be an executive mechanism for enforcing the legal provisions. Laws must be made accessible and understandable to the population as a whole, and must reflect both the prevailing realities and the best interests of the nation as a whole, without gender discrimination.

d. Women must be granted equal access to education and training facilities as men, particularly in agriculture, and they must address problems which are specific to women.

e. Women should be encouraged to form groups and associations, both at the local and national levels, in order to vocalize and advocate their needs, and to be in a better position to put pressure on the authorities to solve them.

f. Research institutions should concentrate also on areas which are the domain of women farmers, such as food crops and small animals, rather than only on cash crops and larger animals.

g. Governments, banks and credit institutions should encourage women to utilize their facilities, and there should be a network of local rural banks which provide credit to women with minimum or no collateral requirements.

h. Women should be guaranteed the legal control over their products and income, along with a mechanism of enforcing these legal provisions.

i. Agricultural extension services should be geared specifically to women farmers and their concerns. This can be accomplished by training and providing more female extension workers, and by training both male and female extension workers to handle rural women's problems.

j. Research institutes, government agencies, extension workers and non-governmental organizations should provide technology which is appropriate and relevant to women's agricultural work.

k. Rural women should be encouraged to diversify their activities and sources of income, based on better access to productive resources such as credit.

l. Positive measures should be undertaken to provide women with access to all agricultural inputs that would maximize their productivity.

ENDNOTES

- 1/United Nations Office at Vienna (UNOV), Centre for Social Development and Humanitarian Affairs, 1989 World Survey on the role of Women in Development (ST/CSDHA/6), New York, 1989, p. 299, (hereafter referred to as "UNOV").
- 2/Ibid, p. 93.
- 3/Ibid, p. 6.
- 4/Ibid, pp. 88-89.
- 5/Ibid, p. 92.
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