



## A STUDY ON THE CHALLENGES FACED BY WOMEN FARMERS IN CHONGWE DISTRICT

T.Velmurugan<sup>1\*</sup>, Dr.T.Marirajan<sup>2\*</sup>, Ms. Mulenga Chileshe<sup>3\*</sup>

<sup>1</sup>Lecturer & Research Scholar, Department of Social Work, DMI - St. Eugene University, Zambia, E.mail:velusocialwork@gmail.com

<sup>2</sup>Associate Professor & Research Guide, School of Social Science & Management, MOSA University, Zambia, E.mail:tmarirajan@gmail.com

<sup>3</sup>Student (MSW), Department of Social Work, DMI - St. Eugene University, Zambia, E.mail:dmiseubsw@gmail.com

### ABSTRACT

Women farmers play a critical role in the agriculture sector. Their contribution to national food security cannot be over emphasized. A research on the challenges faced by women farmers in Chongwe district was conducted and targeted a total of fifty women farmers who were randomly selected. This research highlighted the major challenges women in agriculture sector world over face.

The need to access information and training is critical in order for women farmers to keep up with the current world economic trends. The need to access land that is titled and or documented is a plus as well as this means that women farmers are able to borrow against their title. Access to finance was another critical issue women farmers have no capacity to provide collateral to the financial service institutions furthermore banks continue to demand for collateral that women are unable to provide.

Readily available markets are also a critical although currently seem to be just selling to markets and super markets and finally technology has proved almost impossible as the high cost do not make it attractive for the women farmers. Basing on the research findings, it is therefore vital for government and stakeholders to work together in order to address these challenges.

It is also important for chiefs and governments to priorities land for women farmers to grow their crops. Financial service institutions should also be flexible enough to provide asset financing to women farmers. There is need to identify and provide more readily available markets and finally there is need for private sector to affordable mechanized solutions for women farmers that will be conducive and easy to use and adapt.

**Keywords:** Women Farmers, Sustainability, Agriculture, Markets, Community services,

### 1. INTRODUCTION

Agriculture is one of the major activities in Zambia that contributes greatly to the gross domestic product. This is so because in the recent past all governments never used to pay much attention to agriculture not until Levy Patrick Mwanawasa came into power and saw the need to diversify the economy and agriculture was one of the sectors that was used to diversify the economy, the likes of the winter maize were introduced and in 2006 Zambia under the leadership of president levy Patrick Mwanawasa recorded the first bumper harvest. Having given a brief background

about agriculture in Zambia it is suffice to agriculture cannot be complete without the mention of the key players in agriculture which are mostly women (FAO 2004). Women in agriculture play a very significant role in agriculture and women contribute greatly to the food basket of most developing countries and the communities and the families were these women live in. Even if more conducive property systems were eventually implemented a large group of women having only small funds, very little education and low social status would still find it is impossible to enter the market. Consequently, these women either will have to continue to rely on male members of the family to provide them with access to land or will have to seek employment elsewhere.

Development of rural areas has the potential to provide women with better jobs. Women are often found concentrated in subsistence agriculture and unpaid farm work and excluded from more lucrative agricultural opportunities such as cash. The deterioration of conditions for granting credit will the situation of women in the agricultural sector or the sector or the access of credits already women was already complicated. However, the prices set by operators have always been below cost production and the inability of farmers to storage until prices rise again. One set of factors, which need urgent money rising material cost and credit, lack of adequate storage and availability of alternatives to their products inside and outside borders handicap. Rural women are mainly responsible for food processing and distribution in addition to farming and harvesting. However other factors such as poor agricultural technology, lack of draught power, severe shortage of productive resources like seeds fertilizer and fuel as well as persistent drought have also contributed to the decline in agricultural productivity (muir-lesesche, 2006; poverty reduction forum trust (PRFT), 2013; CSO 2013a) Zambia agriculture has been plagued by recurrent droughts and a large proportion of Zambia's population is food insecure. Rural livelihoods assessments report estimates that 1.6 million people in the rural areas were in need of food assistance between January and march 2013 (Zambia vulnerability assessment committee, 2012;96). Food security is most common in rainfall areas such as Kasama in the northern part of Zambia. Poverty is more prevalent in rural areas than in urban areas.

Most of the participants stated that they sold their produce locally or to other surrounding villagers. However, the participants noted that due to volatile economic situation in Zambia and the introduction of the multi-currency system money was very difficult to come by. Most farmers practiced barter trading. Most women have machinery though most of it is outdated, this is because very few of them can actually afford the latest machinery, which can help in the increment of yield. Women need to be supported on how they can acquire improved machinery. There is need for the private sector to help women farmers have access to mechanization by providing machinery and technology in order for them to stop using traditional methods of farming.

Government in partnership with the private sector should develop machinery rings that allow communal use of tractors and implements women by farmers in different areas using booking system that is managed by them. However despite their significant contribution in agriculture women have major challenges which include less access to agriculture resources such as land, technology, lack of access to markets, lack of infrastructure, less access to credit and agriculture extension

### **1.1 Statement of the Problem**

Women in Zambia constitute a majority of smallholder farmers providing most of the labor and managing a large part of farming activities on a daily basis (salto et al. 1994). The problem is that in spite of the central role in agriculture production they face numerous constraints. However, women face numerous challenges in their quest to access agriculture services. These challenges range from lack of access to land, access to credit, lack of agriculture extension, lack of technology, lack of access to markets, lack of infrastructure, lack of access to machinery. The study sought to understand the various challenges faced by women in agriculture in Chongwe district.

### **2. Review of Literature**

In the year 2000 participatory extension approach (PEA) was proclaimed as the main vehicle for delivery of extension services following a world bank supported government study to look at ways of revitalizing extension service delivery in Zambia. Participatory extension approach is a systematic learning process focusing on the joint learning using indigenous and modern knowledge systems. It emphasizes on facilitation rather than learning (the national agricultural extension and advisory strategy 2016 -2020).

A number of studies have been undertaken to assessment the availability of agriculture extension services(J.O OWOLAB,B.J ABUBAKAR ,2011) the aim of this study was to highlight the availability of extension. It was reviewed that women face a number of challenges in accessing agriculture services and stakeholders and government have a role to play so they make sure that these women do not face challenges as they try to access the agricultural extension services in the areas that they live.If production among women has to be improved, there is need for these women to have proper access to agricultural extension services.

A study on barriers to trade by small holder farmers in Tanzania by Gabagambi in 2013 indicate that markets are one of the major factors determining the quantity of production of goods in a particular period and particular place, its quality, taste and look. As it is in any other production agriculture produces also react to the market and stimulate producers (small-scale farmers) to produce more or produce less for the market. Small scale farmers will produce more will produce the expected quality and will produce in a desired time. If reliable and fair market will exist. However, the opposite is the norm of the day. Small scale farmers are marginalized and squeezed in a corner and denied to enjoy the freedom of selling their produce to lucrative markets not only within the countries but also denied to access lucrative markets in neighboring districts within the same country. The bottom line is to give freedom and information to small scale farmers to determine what to sell, where to sell and how to sell in the market within their national boundaries and within the east African common market and wherever possible within the small scale farmers freedom of market access should be supported by good policies and practices as well as good and reliable infrastructure on the ground.

Dralega (2007) argues that if information is combined with other factors of production, it will enhance agricultural production and marketing. It is a vital resource for development and empowerment, giving farmers the ability to make informed decisions pertaining to production, marketing and management of agricultural products and services. Kavulya (2007) refers to information and knowledge as the world most critical resources and driving forces that can be used to address socio-economic challenges faced by Sub-saharan African countries with greater

success. If developmental projects are driven by the information needs of the poor and not the concerns for technological relevance then it can be certain that the poor will be identified and met accordingly (Lee, et al, 2002).

Further, studies in 2011 by Women in Agriculture, closing the Gender Gap for development (FAO, 2011), provides solid evidence that gender inequalities in access to agricultural assets, inputs, services and rural employment opportunities are partially accountable for the underperformance of the agricultural sector in many different countries. Therefore, without sustainable improvements in gender equity in access to land, employment and income-generating opportunities, the achievement of global food security and poverty reduction targets will be seriously undermined.

The Zambian government's increasing recognition of women's role in development is reflected in fact that the Fourth National Development plan(1989-1993) now has a chapter on women in development covering all aspects of development, including agriculture. Moreover, women's clubs, which in the past stressed domestic arts, are now encouraged to provide women with productive skills in improve their situation. To ensure the effective integration of women into development processes, a women's unit was created in 1983 at the National Commission for Development Planning (NCDP). The impact of this has, however, still to be assessed.

### **2.1 Need of the Study**

The need for the study is to find out the challenges that women in agriculture face. This study will be done in Chongwe district where there are a number of women farmers. The motivation of this study is derived from the researchers own experience as a substance farmer. This research is important, as not much has been done on the challenges faced by women in agriculture. This research will add to the body of knowledge and as well, as help the policy makers as they make policies regarding women in agriculture

### **2.2 Objective of the Study**

- (a)To identify the major challenges faced by women in agriculture
- (b)To assess the importance of women in agriculture
- (c)To identify skills that can be taught to women in agriculture
- (d)To assess the effectiveness and impact of current programs being implemented by the government and other stakeholders in overcoming the challenges
- (e)To recommend strategies that can put in place to address the challenges that women are facing in agriculture

### **3. Research Methodology**

The present research study has been Quantitative and qualitative research was used by the researcher to collect data. The process of data collection was aided by a structured questionnaire administered by the researcher who designed it and was approved by the supervisor. The method was thought to be best as it heightened interaction between the interviewer and interviewees that helped to get authentic and accurate information. The questionnaire had seven sections. This research tackled the issue of anonymity by making sure that respondents names were not written on the questionnaire and other details would not be made available to anyone beyond the immediate team who was the supervisor. To obtain accurate information through the use of questionnaire the researcher needed to obtain maximum cooperation from the respondents. The

researcher therefore established a friendly relationship with the respondents prior to conducting the questionnaire interview. The researcher also used observation a data collection tool.

The researcher employed probability-sampling techniques. To be specific simple random sampling was used. In this procedure, each member of the population have an equal and non-zero chance of being selected. The sample size was 50. This is due the limited time that the researcher has to conduct the research. Purposive sampling technique was used to select 10 villages from which 50 women were randomly selected. The villages included Mutendere village, Mukoloba village, Mukamambo village etc. The choice of these ten villages was based on the fact that women in these areas are more involved in agricultural practices compared to the women in other areas of the local government.

#### **4. RESULT & DISCUSSION**

This study undertaken to investigate the challenges that women in the agriculture sector face. The case study was done in Chongwe district. Using both quantitative and qualitative methods of research the study focused particularly on the challenges faced by women in agriculture and the strategies that could be put in place if these women had to overcome the challenges that they face in agriculture. This brought out the following findings.

##### **4.1 Findings**

###### **4.1.1 CHALLENGES FACED BY WOMEN IN AGRICULTURE**

Women farmers tend to face a number of challenges these challenges have made women farmers to contribute to the food basket as they are supposed to. The challenges that women face in agriculture includes lack of access to land, lack of access to markets, lack of access to technology, lack of access to extension services, lack of credit and finance. The researcher went further to investigate the challenges that each age group facing. Age group from 20 -30 three people faces challenges in access to finance, 31-40 nine have a challenge in access to finance, 41 -50 twelve people face challenges in finance while from 51-60 three people face challenges in finance. From this data, one can clearly see that access to finance is one of the major challenges that women in agriculture face

###### **4.1.2 ACCESS TO LAND**

One of the major challenges that women face in agriculture is the access to land. It is important to note that there can never be farming if there is no land so it is important to acknowledge that land is important in agriculture. From data collected it shows that women tend to face a lot of challenges when it comes to land statistics show that 54% of the women own land, 8% do there agriculture using rented land which is a major challenge as renting land costs quite a lot of money, 38% of the women have inherited land from either their parents or just their relatives. If women are to contribute to the country s economy through agriculture, it is important that government and other stakeholders look at how women can overcome challenges when it comes to land issues. It is also important to note that women it not easy to come up with solutions to women s land challenges if we do not understand what their challenges are when it comes to acquiring land data collected from the respondents indicates that 76% of the have financial challenges that the reason they have not been able to acquire land , 10% of the women feel the procedure for acquiring land is quite tedious and also there is a lot of corruption going around with the people in authority, 2% of the women just don't have land and feel there is need to make

sure that all women farmers have land they can call their own, 12% of the women feel not much has been done when it comes women sensitization when it comes to acquiring land. Most women feel the land they posse is enough to do all their agriculture activities Land issues need to be dealt with women are to contribute greatly to the agriculture sector.A number of fronts need to be put in place to facilitate women farmers have access to land. It is without doubt that women farmer do not have access to land and are yearning to have their own property independent of the male folk of the family where they can be able to make their own decisions on what to grow and also help in making sustainable.

#### **4.1.3 ACCESS TO TECHNOLOGY**

Access to technology is a challenge for women farmers there are unable to access mechanization and technology due to the high cost attached to them hence most women farmers continue to spend long hours laboring in the field with continuous bad yields if women farmers are to contribute to the country s food basket proper mechanization and technology needs to be used, women farmers interviewed reviewed that the technology is available but they don't have proper resources that can allow them to purchase this technology 56% of the women feel the technology is accessible but can't just afford it while 44% of the women farmers feel technology and mechanization are not accessible this could be due to not having proper information of where they can access the technology. For the women that have this technology, which mostly is hoes they bought for themselves for those that use advanced technology 14% of the women actually rent the technology, 4% of the women have leased technology. Women farmers can contribute greatly as long they are given proper information on the latest technology there available and how best they can actually be used.

#### **4.1.4 ACCESS TO TRAINING AND INFORMATION**

Data collected reviews that women have challenges in accessing information and training 6% of the women access training and information from books, 22% of the women access information through media this can either be through social media or other media fraternities, 28% of the women access information and training from the government the government plays a major role when it comes to disseminating information and training to women farmers, some farmers get information from their fellow farmers which is not bad but there is need to get information from people with proper education and information. If challenges faced by women in agriculture are to be eradicated, there is need for them to have proper access to information and training. When modern technology women farmers are able to access skills, finance, information and training via mobile phone platforms have internet provision. With this in mind, it is therefore the responsibility of government to make sure that infrastructure is developed and is in place countrywide and accessibly by all this can be done by developing partnerships with the private sector and mobile service companies to help facilitate of growth of the sector.If women farmers are to contribute greatly to the agriculture sector there is need to improve their access to information and training, remember a well-informed crowd can contribute greatly to agriculture sector.

#### **4.1.5 ACCESS TO MARKETS**

From the research findings, it was concluded that there is an available market for women farmers through markets and super markets however it is essential for women farmers to find readily markets where they can dictate their own prices. Data collected indicates that 98% of the women sell their crops at the market this could be attributed to the rural areas not having a lot super

markets while 2% of the women sell their crops at super markets. Those that can access super markets sell their crops from there. Women farmers need to be educated much on how they can find markets and be able to make money from the produce that they produce themselves. Women farmers face a number of challenges when it comes to accessing markets these challenges. Include distance. 48% of the women feel they haven't been able to access markets because of the distance, 10% of the women feel that they haven't been able to access markets because there is no proper infrastructure and 30% of the women feel there is just no proper market for the crops that they produce and 12% of the women just don't have proper information on how they could access markets this is because they are not taught how best they can access markets. If women farmers are to make a living out of what they produce it is important for them to know what crops they can grow and how they can access markets for those crops they are producing.

#### **4.1.6 ACCESS TO EXTENSION SERVICES**

Women farmers need to have access to extension services if they are to overcome the challenges that they face in agriculture from the women interviewed 98% of the women feel there is need for them to access agricultural extension services while 2% of the women feel agriculture extension services are not really necessary. They women farmers feel government should see to it that it trains many agricultural extension workers. Women face challenges when it comes to accessing agricultural extension services 30% of the women say agricultural extension services are not available this is so because there hasn't been proper sensitization on where these women farmers can actually access these agricultural extension services, 58% of the women responded saying they lack knowledge on how and where to access these agricultural extension services while 12% feel they do not have any problems when it comes to accessing agriculture extension services. Women farmers need to be properly sensitized on the importance of accessing agricultural extension services and where exactly these services can be accessed

#### **4.1.7 ACCESS TO FINANCE**

Women farmers tend to face financial services hence there is need to do a lot if these women are to overcome the financial challenges that they face. Accessing financial services has not been an easy thing with the women farmers, data collected reviewed that 82% of the women farmers had never accessed any financial service this is due to the high interest rates and not having collateral. 18 percentage of the women have accessed financial services. Women farmers have accessed financial services from individuals 16% of the women farmers have accessed financial services from the government. Here the ministry of agriculture gives loans to farmers and these loans have a low interest rate, 28 % feel there are no very many financial leading institutions and 28% of the women feel the interest rate is high and the women farmers may have challenges paying back due to hiccups that come with every farming season. The provision of some form of financial services will enable women farmers to have better livelihood and grow their portfolio of assets for the long run. However, there is need to inclusive appropriate services will equip the women farmers with financial resources that in turn helps them become more productive in the field and economically sound individuals. It is widely held conclusion that financial service institutions do not finance women farmers with this situation they are not able to grow their business by accessing mechanization and technology. Hence, women farmers will continue to limp

## 4.2 CONCLUSION

From the finding or data collected it is evident that women in agriculture face a number of challenges but the question is what are the women doing about it and what is it that the policy makers are doing are doing to help women overcome the challenges. Data collected reviewed that despite the women facing numerous challenges they are still positive about contributing to the agriculture sector. Government and women farmers need to work hand in hand if they are to overcome the challenges

## 4.3 SUGGESTIONS

- It is further crucial for the government donors and private sector to develop training courses and programs tailor made for women farmers in order to satisfy their needs and fill the knowledge gap. There is need for more organizations and government to offer a number of scholarships in the agricultural field this is only help in enhancement and growth of the sector with young people that are qualified in various areas but it will help develop the sector and country as a whole.
- There is need for advocacy campaigns targeting local chiefs, authority and government to make land available to young women and implement laws and regulations that favor women land ownership. There is also a need to for relevant authorities to provide loans earmarked for women only that are looking to acquire land. There will be need to properly guide and train them on the whole process of preparing business plan and proposals that are viable. There is need for landowners also to come on board to start providing leasing arrangements to enable women farmers to have access to land. Government and donors can assist in this process by obtaining long-term land leasing contracts with landowners then later entering into contractual obligation with women farmers and using their crops as their collateral.
- FSIs need to understand that they money to young women who are not credit worthy, that they have no land as form of collateral but giving women farmers an opportunity to purchase equipment and tools, inputs and land that will assist them to generate some income and become more credit worthy. There is need for the formation of savings club that are of an informal nature that can increase women's generation of savings and subsequently power of borrowing at zero percent interest this will subsequently teach women farmers on savings techniques and growing ones income.
- Government needs to create markets that are readily available for women farmers that will be operated and dominated by them as traders as well. This will not only help them to be able to sell their produce and get steady income but this will subsequently help with food security and poverty alleviating. In addition, organizations like FRA should do preferential buying from women farmers first pay them above the market price in order for them to be encouraged to grow more. There is also need for defined market and price structures to be put in place and this information communicated to women farmers in order for them to be knowledgeable.
- There is need for the private sector to help women farmers have access to mechanization by proving machinery and technology in order for them to stop using the tradition methods of farming Government in partnership with private sector should develop machinery rings that allow for the communal use of tractors and implements by women farmers in different areas by using a booking system that is managed by them; this will not only help in increasing their yields and reduce the time spent in the field

but it will teach them how to use mechanization and how to effectively managed equipment on their farms hence an opportunity to learn new skills.

- Extension services have not really been taken seriously it is for this reason that both government and other partners need to come up with a framework that will see that women farmers have a lot of knowledge about agricultural services. The farmers need to also know the importance of consulting professionals if they are to contribute to the agriculture sector greatly
- Government on the other hand should create a conducive environment for investors wishing to invest in the country especially in the agriculture sector to get exemptions and those bring in new technology should have a seamless process registering it as it will enhance the agricultural sector. Government through the ministry of agriculture should foster dialogue talks amongst women farmers

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