

AN INVESTIGATION ON WOMEN'S ACCESS TO  
AGRICULTURAL CREDIT FACILITIES: A CASE  
OF MUTANDALIKE AREA, CHOMA DISTRICT,  
SOUTHERN PROVINCE, ZAMBIA.

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A project report submitted to the Department of  
Geography at the University of Zambia in partial  
fulfillment of the Degree of B.A. Ed.

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**DECLARATION**

" I Culver Sitimela, declare that this report has been composed and compiled by me and that the work recorded has been done by me, that the sources of all the material referred to have been specifically acknowledged, and that the project report has not been accepted in any previous application for an academic award".

Signature:.....*A. Ig.*..... Date: *13/09/02*.....

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***May God Bless You All.***

## Dedication

This piece of work is dedicated to my young brothers and sisters.

## **ABBREVIATIONS**

CUSA: Credit Union and Savings Association.

FRA: Food Reserve Agency.

CSO: Central Statistics Office.

MACO: Ministry of Agriculture and Co-operatives.

PAM: Programme Against Malnutrition.

UNZA: The University of Zambia.

GRZ: Government of the Republic of Zambia

UNECA: United Nations Economic Commission for Africa

## ABSTRACT

This research report contains information on the investigation of the accessibility of agricultural credit facilities by women small-scale farmers of Mutandalike area, Choma district.

The respondents in Mutandalike area mainly from Mung'anga and Siakayuwa villages were selected randomly. Data were collected using the scheduled structured interview questionnaire (see appendix 1). This research instrument was administered to the respondents directly by the researcher. The other information was obtained from FRA, PAM, and Farmer's Friends, village head-men and their secretaries (see appendix 2).

The accessibility of credit facilities plays a very important role in agriculture. Women, however, have no access to credit and this is affecting them economically. The women of Mutandalike area are experiencing an inadequate access to economic resources such as agricultural credit. This is despite their playing significant roles in the household food and livelihood security. Women of Mutandalike are still constrained from being equitable beneficiaries of credit in the development of agricultural sector of the economy of Zambia.

There are constraints that make accessibility of agricultural credit by women difficult. Although rural women are the real backbone of development in rural agriculture, they are constrained from accessing credit. This report gives these constraints as being economical, socio-cultural and institutional.

Lack of access to credit by women have effects on them and their enterprises.

Agricultural economic liberalisation took rural small-scale farmers by surprise. While many expected the agriculture sector's performance to improve, instead it worsened. Small-scale farmers, especially women were marginalised in accessing formal credit due to stringent credit conditionalities.

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# CHAPTER ONE

## INTRODUCTION

### 1.0 Introduction

Credit at any level of development plays a very important role in the process of development. It is credit that people use to mobilise productive resources. Unfortunately not every group of people have access to formal sources of credit. For some people credit is easy to come by while others it is a useful tool that is beyond reach. Poor people in general fall in the latter category, and unfortunately women are among the poorest segment of the population.

With increasing male migration out of the rural areas in the majority of countries around the world, women have larger direct farming responsibilities, yet most interventions supporting farm production continue to be targeted, either directly or indirectly, at men. Ching'ambo (1982,p-19) says women generally face severe credit restrictions and have little access, if any at all, to institutional credit.

This report gives the research findings of an investigation on the accessibility of agricultural credit facilities by women of Mutandalike Area in Choma District, Southern Province of Zambia.

### 1.1 BACKGROUND TO THE STUDY

Formal credit schemes do not typically take gender into account. In practice, they tend to be gender-biased towards men. It is usually male heads of households who are usually approached registered for the provision of institutional credit. Ellis (1992) says however, it is becoming more widely recognised that women can make good of credit in their own right for activities that improve their own livelihoods and the income security of their families.

Since the 1960s the provision of credit and the generation of savings have been regarded as vital components of development strategies. The provision of agricultural credit to small-scale farmers contributes not only to the alleviation of poverty but also to their capacity to take advantage of economic opportunities otherwise unavailable to them, as well as to increase the value of their labour. Women in Africa produce 80 percent (%) of the food for household consumption and contribute 50 percent of their labour towards the growing of cash crops (Wood *et al* 1990).

Casley and Kumar (1987) say that the patterns of women's participation should be kept in view when analysing the impact of development interventions that affect the production roles, incomes and social status of women, and the intrahousehold allocation of resources. To study access one considers one or more of the following items: agricultural inputs such as seeds or fertilizers, extension advice, and training/educational programmes.

Choma district is predominantly an agricultural district and Mutandalike Area where the study was done is no exception. Southern province in general was once known as the "Maize Belt" province. The people are fully engaged in agricultural activities ranging from small-scale livestock rearing, crop and vegetable growing to large-scale commercial agriculture. Mutandalike Area is mainly a small-scale farming area hence the need to research on the accessibility of agricultural credit facilities by women. The position of women in development in general and agriculture in particular is of concern the world over and locally. This justifies why the study was carried out in Mutandalike Area to see the position of women in terms of agricultural credit accessibility.

### **1.1 STATEMENT OF THE PROBLEM.**

Women have no access to credit facilities and this affects them economically. A fundamental constraint to female farmers is their lack of access to the resources necessary to shift from subsistence food production to the traded sector. Women farmers lack access to credit /loans for the purchase of inputs. In most societies, access to the market inputs such as fertilizers and seeds, and to services such as extension, is through the men. This is

especially true of rural women in agriculture where lack of credit has effects on their development. The accessibility of credit/loan facilities plays a very important role in agriculture. Women, however, experience an inadequate access to economic resources such as agricultural loans/credits. They are still constrained from being equitable beneficiaries of credit in the development of Zambia and this has an effect on them.

Women play significant roles in the household food and livelihood security and are the real backbone of development in the rural agricultural economy hence the necessity to investigate the accessibility of agricultural credit facilities by women and the effect of lack of credit on their enterprises. This research therefore was concerned on investigating whether women in Mutandalike Area have access to agricultural credit/loan facilities and the effects of these credits or the lack of it.

**1.3 Aim:** to investigate women's access to agricultural credit facilities and the effect of credit on the women of Mutandalike Area in Choma.

**1.4 Objectives:** the specific objectives of the research were:

- I) to investigate women's access to agricultural credit facilities.
- II) to establish the barriers and constraints to women's access to credit such as fertilizer loans.
- III) to find out the effects of lack of credit facilities on women.

## **1.5 RESEARCH QUESTIONS**

The data investigated is not quantitative but qualitative. Due to this research questions instead of a hypotheses were used. The research questions are as follows :

- I) Do women have access to agricultural loans in Mutandalike Area?
- II) Are there any barriers and constraints to women's access to Agricultural credits?

III) What are the effects of lack of agricultural credits on women in rural areas whose main economic activity is agriculture?

## **1.6 RATIONALE**

It was necessary to undertake the research as the results can be used by planners and policy-makers in the development of rural areas when formulating policies and programmes. The results can also be used as the starting point for further studies on women in other parts of the country and find out if the problems are unique to each area or similar throughout the country. Credit facilities providing institutions can also use and know the information on the effect of their credit facilities provision system on women and hence use the research findings to re-organise their programmes toward women in agriculture as well. The Ministry of Agriculture and Co-operatives (MACO) can use the research findings to assess their own various agricultural sectoral programmes including their agricultural credit facilities provision, delivery and marketing in rural areas. The Non-Governmental Organisations (NGOs), Churches and other institutions concerned with women empowerment may use the findings to intervene in the programmes aimed at alleviating the suffering of rural women in Zambia at large.

## **1.7 SCOPE OF STUDY**

The study was concerned with the investigation of women's access to agricultural credit facilities in Mutandalike area Choma district. It involved carrying out the following activities:

- a) administering questionnaires to the people of Mutandalike area to find out if agricultural lending institutions and credit were available and whether women accessed these credit facilities;
- b) Establishing the type of agricultural credit facilities available;
- c) interviewing lending institutions on their credit policies;
- d) determining the constraints to women's access to agricultural credit facilities and ;

- e) Assessing the availability of agricultural extension services to women.

## 1.8 DEFINITION OF TERMS

**Credit**: The ZAMPIP-ASIP-RCF (2000) defines a credit as a resource lent out by the benefactor (lender) to a beneficiary (borrower) for purposes, time-frame, agreed terms and conditions, and with payback arrangements. Ellis (1992, p-171) says credit is defined “as a sum of money in favour of the person to whom control over it is transferred, and who undertakes to pay it back.” Credits are a major source of capital in agricultural production, processing and marketing.

**Small-scale farmers**: According to Sipula (1993, p-13) “small-scale farmers or peasant farmers are cultivators whose land on average is two hectares (2ha) or less than five hectares (5ha) per household using family labour and simple hand tools, and some ox-drawn ploughs and other implements such as the cultivators and ridgers.” Mbewe-Mbozi (1992, p-5) says the Zambian farmers fall into four categories mainly small-scale farmers and other three graduated sizes of commercial farming. Women [especially rural women] fall into the category of small-scale farmers and according to statistics they make up 56 percent of the small-scale or subsistence farmers in Zambia (Mbewe-Mbozi 1992). Here, too, the terms either small-scale or subsistence farmer are meaning the same thing.

**Access**: According to the Oxford Dictionary (1995), access is defined as the opportunity or right to use something. Access is not only to mean the opportunity but also getting the right and correct quantity of the thing whether credit or information that one needs.

**Constraint**: This refers to anything that limits or restricts, tighten control, strong pressure, or a manner that is not natural or relaxed.

**Rural area**: is defined as area of population outside urban or peri-urban area (GRZ 1998). In addition low population densities characterize rural areas (usually less than 20 persons per square kilometre), with small houses isolated from each other.

## **1.9 ORGANIZATION OF THE REPORT.**

Chapter two gives some perspectives obtaining in different parts of the world including Zambia on women's access to agricultural credit facilities through literature review.

Chapter three is about the description of the study area in terms of its location, economic activities and population characteristics of the area. Chapter four explains the methods on how the study was conducted outlining the sources of data, data collecting instruments used and also the obstacles encountered while carrying out the study.

Chapter five presents the findings of the research and also gives a brief analysis of the research findings.

Chapter six discusses the research findings in detail with reference to the literature review. And chapter seven concludes the research in view of the objectives of the research, and recommendations and suggestions made.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 ACCESS TO CREDIT BY WOMEN

Rodda (1991,p-59) says “women grow at least half of the food (Africa=70%; Asia = 50-60%; Latin America = 30%) and are increasingly involved in cash cropping.” With increasing male migration out of the rural areas in the majority of countries around the world, women have larger direct farming responsibilities, yet most interventions supporting farm production continue to be targeted, either directly or indirectly, at men.

The United Nations Economic Commission for Africa (UNECA) says women dominate agricultural production in many African countries. It is estimated that “women account for 60-80 % of agriculture labour force on the continent” (UNECA 1996, p-20). A critical analysis reveals that women are heavily involved in agriculture work particularly in Central, East, Southern and West Africa including Sudan in North Africa (UNECA 1996). UNECA (1996) further says that although there exist country variations, women dominate agricultural sectors in all African regions. For instance in twenty-six (26) countries in 1991, between 80 and 97.8 %of all economically active women worked in agriculture. As pointed out by the world’s women, nearly 80 % of economically active women are in Sub-Saharan African and they were more than 55 million in 1990 , which represented 43 % of labour force.

It is reported further that more than 90 % of the economically active ~~women~~ women work in agriculture in Burundi, Niger, The Gambia, Mozambique and Rwanda. UNECA (1996,P-20) says “results of research recently carried out show that African women are responsible for 70-80 % of food production, 50% of domestic food storage, 100 % of food crop processing, 50% of livestock keeping and 60% of marketing of agricultural products.”

Agricultural credit policies have widely been initiated in many African countries today (UNECA 1996, P-20). These credit policies, unfortunately, have not been adapted to reality of feminisation of small holder agriculture in the continent. It is true that in many countries these policies have not favoured smallholders at all, both men and women alike. However, the women farmers have generally been in a less favourable position than men. This is because women do not have land ownership titles, which can serve pledgeable assets, and because they cannot become members of co-operatives through which governments' credits are channelled to women (Safilios-Rothschild 1990). UNECA (1996, p-50) says "concessional credit policies and large lender transaction costs for servicing small or new borrowers have discouraged and subsequently impeded many financial institutions from lending to the poor." Women have been disadvantaged in this situation since in both cases, they are poor, new and small borrowers (UNECA 1996,).

Chao (1999) says rural women in developing countries seldom have access to formal credit, and it is often assumed (wrongly) that credit made available to poor farmers, including women, must be offered at below market interest rates.' According to Chao (1999) some credit programmes targeted to women have not been as accessible to poorer rural women as to better-off urban or peri-urban women. Chao (1999, p-21), in a study of Ghana's Co-operative Union Association, "shows that women do not have the same access to credit as men in the credit union do, and the credits that women were given were too small to meet their needs."

Mbewe-Mbozi (1992,) women says, produces primarily for subsistence with occasional marketable surplus, and their lack of access of regular cash incomes and appropriate technical packages limit their use of purchased inputs. The Fourth National Development Plan by Zambia (1989) summarises the women's responsibilities in agriculture as follows:

"Rural women have two majors agricultural responsibilities. First, household food production for which they take their responsibility and contribute more than 80percent of their necessary labour. Second, Production of cash crops for the market to which they contribute more than 50 percent of their labour inputs" (GRZ 1989, P-44)

Wood *et al* (1990) say women contribute significantly to food and cash crop production, food processing and preparation, and marketing but without sufficient policies and actions to increase their productivity, and to ensure that they benefit from the development process. Keller and Mbewe (1989, p-5) say “that Zambian women farmers are responsible for household food security: they prepare a wide variety of food crops, and on accessibility side they make food which they have grown accessible for all household members.” Although women farmers constitute the majority of small-scale farmers (as producers) and have numerous constraints on their productivity they are not singled out in the agricultural sector policy statement to receive preferential treatment” (Wood *et al* 1990).

Ching’ambo (1982) says “It is now a proven fact that despite the discrimination against women in the field of agriculture, women do most of the work.” “Agricultural planning generally does not take women farmers’ contributions or constraints into account, and they are still relatively invisible in their productive roles as food and cash crop producers, and owners and caretakers of livestock” (Wood *et al*, 1990, p-251). Women have had to depend on men to get anything connected with market production particularly to get assistance from service providers or Organisations. Today, however, one cannot help but to admit as a fact that the bias against women has actually contributed to the general stagnation in agriculture throughout most of the developing nations (Ching’ambo 1982). The services and resources that government provides to the agricultural sector have not been designed to ensure that women will be recipients or beneficiaries (Wood *et al*, 1990).

Ching’ambo (1982) notes that as far as credit facilities go, very few women have received credit from institutionalized credit institutions. Safilios-Rothschild (1985, p-26) reports that “in 1982/3 the women applicants for credit in Zambia were only 2 percent of all, as reported by the Bank of Zambia and value requested was 0.56 percent of all loans requested.” These figures give a rough idea of the access of women to agricultural credit facilities (Mbewe-Mbozi 1992).

Women in agriculture are disadvantaged by their lack of equal access with their men counterparts to resources such as information, credit, land, technology and decision-making powers (GRZ 2000, p-5). Safilios-Rothschild (1985) says that only about 5 percent of agricultural credits normally granted to small-scale farmers have been given to women yet women make the largest contribution to agricultural production at the small-scale level. Wood *et al.*, (1990, p-45) say one of the major constraints to increased agricultural production for small-scale farmers is lack of access to credit since a subsistence farmer cannot realistically expand her/<sup>his</sup> production to the level of a commercial producer without credit.

Farmers who can afford fertiliser and improved hybrid seed will improve productivity on their farms but reduced access to credit facilities is negatively affecting the use of improved technologies among smallholder farmers (Njovu and Shawa 1996). In the absence of credit smallholder farmers would not adopt improved technologies for increasing production and farm income. Therefore the availability of credit allows not only greater purchased input use and hence increased income but also enhances the welfare of the women farming community (Njovu and Shawa 1996).

Wood *et al.* (1990) say in the past the great majority of African women were farmers. And today more than ever it is women who feed the continent spending four to eight (4 to 8) hours in their fields aided only by a simple hoe. A woman's attempts to increase her earning capacity by engaging in independent agricultural activities are severely limited by customary social constraints on women's independent access to economic resources (Hay and Stichter 1995). They add that tasks and technologies of rural women's labour today have changed surprisingly little since the precolonial era. High-yielding plant varieties, fertilisers and pesticides are rarely used on women's fields, technological progress has largely passed by in large due to the social and economic constraints that shaped women's agricultural-domestic responsibilities in the pre-colonial time (Hay and Stichter 1995).

## 2.1 CONSTRAINTS TO ACCESSING AGRICULTURAL CREDIT BY WOMEN

The patriarchal dominance in the household economy, combined with the forces of external exploitation (as expressed in the worsening terms of trade between rural output on the one hand and purchased commodities and agriculture inputs on the other) constrain rural women's economic options. This confines the majority to a life of heavy labour and limited welfare (Hay and Stichter 1995). Often only the heads of households are accepted as members of co-operatives especially men.

Society boards or co-operatives have not thought of married women in particular as potential members on grounds that the husbands' membership were sufficient (Wood *et al.*, 1990). This excludes most women from access to the improved seeds, fertilisers, agriculture advice, credit, pesticides, tools and crop payments that are commonly dispensed only co-operatives (Hay and Stichter 1995).

Traditional practices continue to limit women farmers' ability to make efficient market-oriented choices in deciding what to plant, sell, inputs to invest in (Hay and Stichter 1995). Men control and manage most agricultural resources such as credit, export crops and purchased inputs (Hay and Stichter 1995; Ching'ambo 1982; and Mbewe-Mbozi 1992). On the other hand women lack access to and control of resources.

Women farmers respond less to market opportunities and respond differently in that, due to their lesser effective access to credit, women have more limited choices (Blackden and Bhanu 1999). In a study by Muntemba (1987) it was found that only 2 percent of the women had some cattle and farm implements independently. "In southern province of Zambia some married women do own cattle which they could use to plough but often do not keep them at hand for fear that they (animals) and tools such as ploughs will be seized by in-laws in the event of the husband's death" (Wood *et al.* 1990, p-260).

Like anywhere else "women in Choma district do not seem to be a target of male agriculture extension workers" (Ching'ambo 1982, p-226). Women have no one to explain to them how to go about applying for funds nor do they really know the range of facilities

that are open to them = extension workers concentrate on male farmers (Mbewe-Mbozi 1992 and Wood *et al*, 1990).

Ching'ambo (1982, p-20-22) notes the following as constraints to women's participation in formal credit institutions: first, lending institutions are apparently unwilling to lend to married women. Second is shortage of credit facilities, which ultimately means that credit is given to a male member of a household and a woman is expected to benefit indirectly. Third, credits get approved too late in the majority of cases, which ultimately limits its effectiveness. This is because when the credit is late in coming then it creates a chain reaction in several other agricultural activities. Ching'ambo (1982) says these restrictions limit the potential for increasing productivity and the actual contribution of the affected group.

Liberalization of the agricultural sector which were coupled with poor road networks, inadequate grain storage facilities, lack of access to extension services and market information has drastically affected the farming and rural community (Choongo 1999). Worse more the rural farmers cannot access agricultural credit and fertilizers due to rising prices and interest rates (Choongo 1999).

### 3.3 VEGETATION

Choma is typically in the Savanna grassland vegetation. The elm trees, which were common, have almost disappeared due to rampant uncontrolled charcoal burning. This has reduced both the density and sizes of trees.

### 3.4 SOILS

The soils of Choma are loamy which are very good for arable farming and also supports grass growing for livestock.

### 3.5 ECONOMIC ACTIVITY

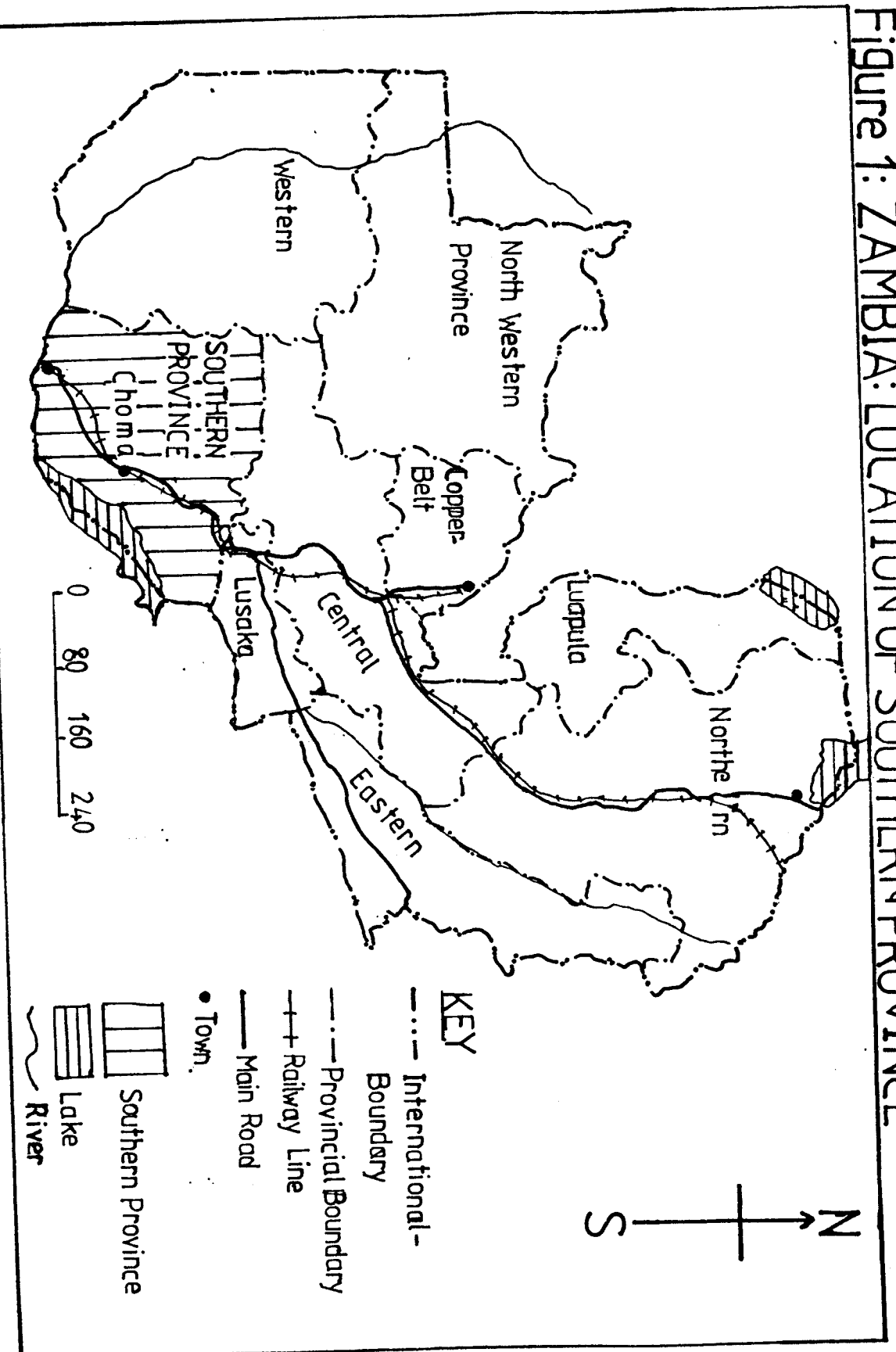
Choma district is predominantly an agricultural area and Mutandalike area where the study was done is no exception. The major economic activities of the people in rural areas are agriculture mainly small-scale farming. The people are fully engaged in agricultural activities ranging from small-scale livestock raring to crop and vegetable growing. The majority of the people in the study area earn their living through agriculture.

### 3.6 POPULATION

According to the 1990 census of population, housing and agriculture, Choma had a population of 163 050 of whom women were 83 882 and men were 79 168 (CSO 1994). CSO (1994, p-8) shows "that Choma rural by the 1990 census had a population of 127 503 with 61 785 being males and 65 745 were females while the urban population was only 35520."

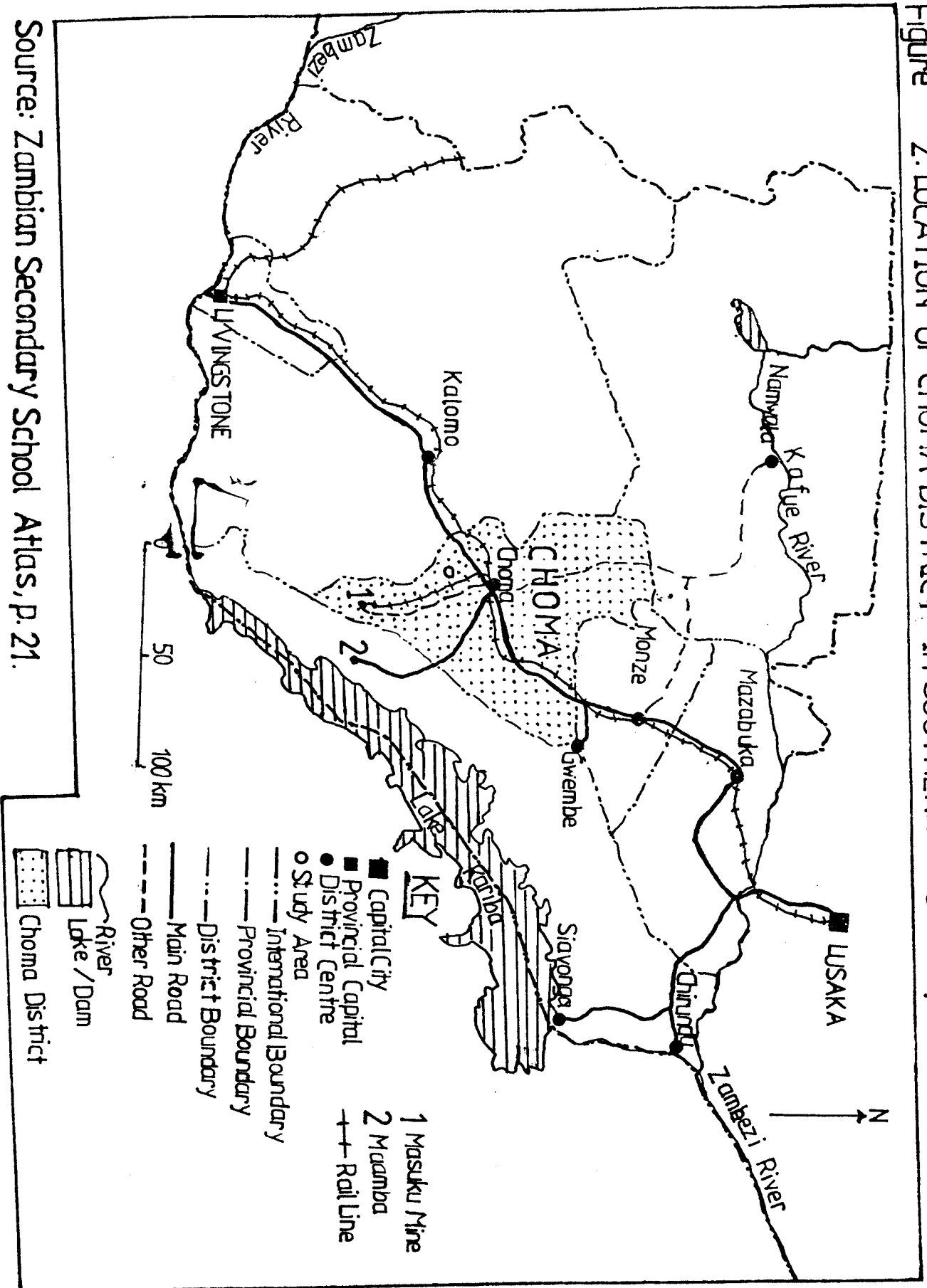
It is most likely that the population of Choma has risen from the 1990 size. The draft report figures of the 2000 census population and housing for Nakeempa ward in Choma constituency where Mutandalike area is found shows that the ward population is 5 276 with being males while 2 662 are women (CSO 2002). There are therefore more women in Choma as can be observed from the statistical figures above. The women are more than 50 per cent in rural areas of Choma.

Figure 1: ZAMBIA: LOCATION OF SOUTHERN PROVINCE



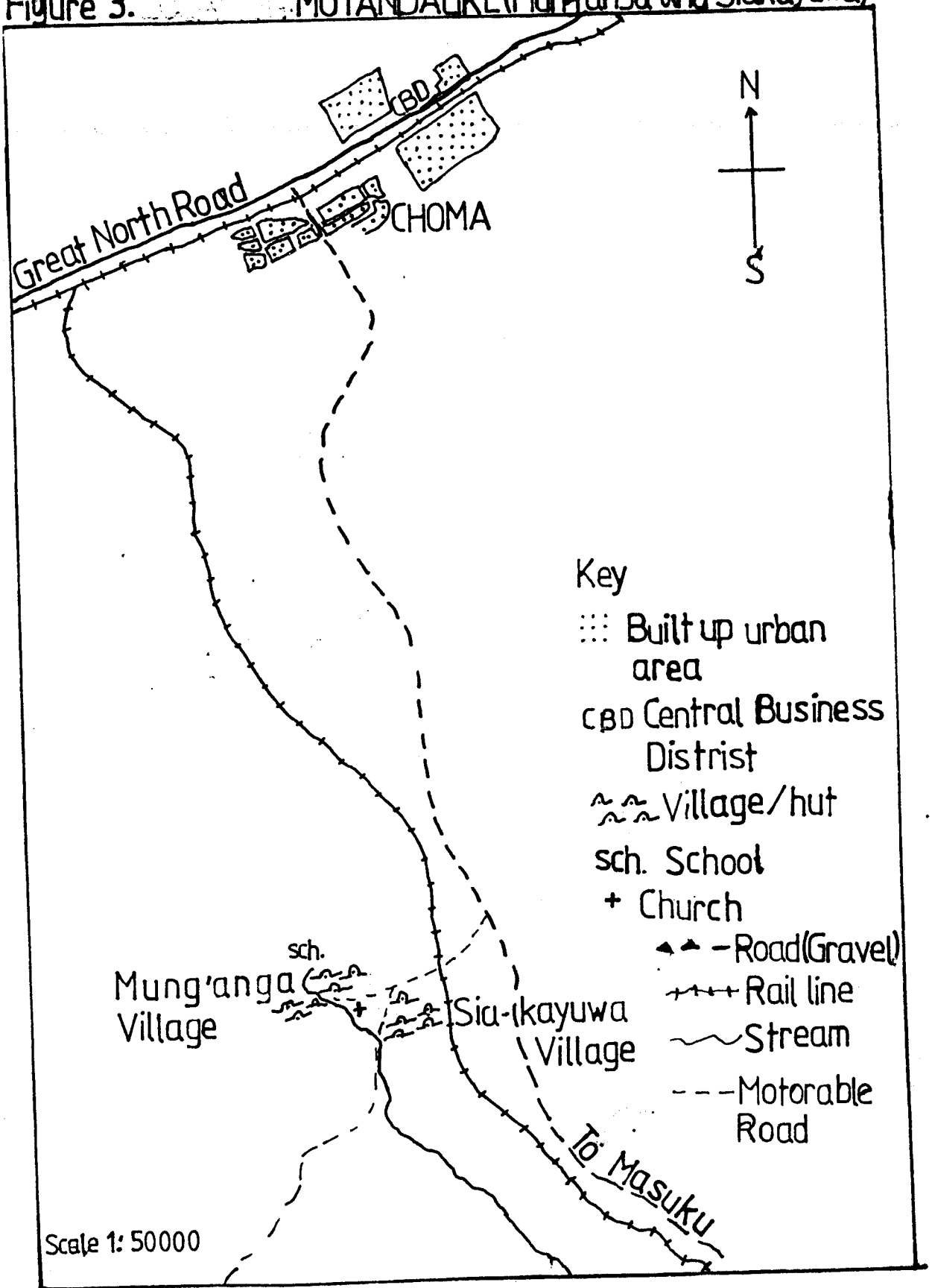
SOURCE: Davies, H.D. (1971, p.51) (Modified)

Figure 2: LOCATION OF CHOMA DISTRICT IN SOUTHERN PROVINCE, ZAMBIA.



Source: Zambian Secondary School Atlas, p. 21.

Figure 3. MUTANDAIKE (Mung'anga and Siakayuwa)



Source: Zambian Government, Survey Department (1982)  
Map Sheet 1626 D4.

## **CHAPTER FOUR**

### **METHODOLOGY**

#### **4.1 INTRODUCTION.**

The purpose of this chapter is to show the data sources and data collection techniques employed during the collection of data for this study, the sampling techniques and sample size, data processing and analysis methods, and the problems that the researcher encountered during the research.

#### **4.2 DATA SOURCES AND COLLECTION TECHNIQUES**

Data pertaining to the study were obtained from both primary and secondary sources with the former being the major source.

##### **4.2.1 PRIMARY SOURCES OF DATA**

Primary data were collected from the villages using scheduled structured interviews (questionnaire). For the details of the questionnaire see appendix 1. This data collection instrument is suitable for socio-economic research such as this one. The primary data collected was pertaining to the availability of agricultural credit facilities and lending institutions in the area, credit accessibility by women, and constraints women face to access agricultural credit facilities. The questionnaires were administered to the respondents and filled in directly by the researcher. This way the illiteracy problems among the respondents were overcome. An interview schedule (appendix 2) was also used to ~~source~~ for more primary data from the headmen and the lending institutions in Choma District namely Farmers' Friend and Food Reserve Agency (FRA). This made it possible to gather data that could not be obtained using the previous data gathering instrument, and also the information that the respondents may not have been able to provide.

##### **4.2.2 SECONDARY SOURCES OF DATA**

The major sources of secondary data were through literature review at the University of Zambia (UNZA) main library, UNZA Institute of Economic and Social Research, and records from Programme Against Malnutrition [PAM]. Secondary data were obtained by

reading materials such as journals, books, reports [both published and unpublished] and articles. These sources gave information regarding studies on women's access to agricultural credit facilities in some parts of the world, Sub-Saharan Africa and Zambia in particular. The statistical records from PAM established the types of credit given and the amount released at both District and Provincial levels.

### **4.3 SAMPLING TECHNIQUES.**

The sampling technique used was simple random sampling. The simple random sampling technique is not only simple to use but it is more scientific, objective and not biased. However, the reliability of this method on the existence of complete, unbiased population size and list forms its main limitation in using it.

Sampling basically involved numbering all the households in the two villages. The number of households in the two villages written down on small well cut pieces of paper which were put in a box and mixed thoroughly. Then 35 pieces of paper were randomly picked. The numbers sampled randomly were used to administer questionnaires to corresponding households in the two villages.

### **4.4 SAMPLE SIZE**

A sample of 35 respondents was administered with questionnaires out of a total number of 129 households in the selected villages of Munganga and Siakayuwa in Choma district. A sample of 35 was considered adequate and representative because it represented more than 1/3 of the population (that is the number of households since each sampled household was represented by one respondent). The sample size of 35 was also proved convenient to the researcher to handle sufficiently since he had to move from one household to another to administer questionnaires, filled in by the researcher, and the task itself is costly and tiring.

The two were villages selected using judgemental sampling among the seven villages that form Mutandalike area. This was because they are among the oldest and largest villages in the area.

#### **4.5 DATA PROCESSING AND ANALYSIS METHODS.**

The data was processed manually through the evaluation of the responses on the questionnaires. The natures of the data collected during the research were of qualitative nature. The data were analysed and the percentages of the various responses were worked out and presented in either tabular, pie chart or bar graph forms.

#### **4.6 PROBLEMS THE RESEARCHER FACED DURING DATA COLLECTION.**

The major and serious problems encountered in the field during data collection were;

1. The time was coinciding with the farming period when people in rural areas are always in their fields. Due to this the researcher in some cases had to go to the same household sampled almost 3 times for the questionnaire to be administered.
2. The filling of questionnaires by the researcher himself was time consuming, as the questionnaires were not translated into the local language, Chitonga spoken in the area. Due to this the researcher had to move to the next respondent after the other questionnaire is administered, as they could not be left behind for respondents to fill in by themselves.
3. Funding was not enough for the research. As a result it was very costly to start using personal resources.
4. Funds for the research were not released on time.

## **CHAPTER FIVE**

### **RESEARCH FINDINGS**

#### **5.1 INTRODUCTION**

This chapter presents the findings of the research in view of the aim and the objectives of the study. The aim of the research was to investigate women's access to agricultural credit facilities and the effect of lack of it credit on women. The objectives of the research were:

- i) to find out women's access to agricultural credit facilities;
- ii) to establish the constraints to women's access to credit such as fertiliser and ;
- iii) to find out the effects of lack of credit facilities to women small-scale farmers.

The research findings in this chapter are presented as follows:

- a) Agriculture credit institutions found in the study area [Mutandalike].
- b) Agricultural credit accessibility .
- c) Effects of lack of credit to women.
- d) Constraints to credit accessibility by women.
- e) How to improve women's access to agricultural credit facilities.

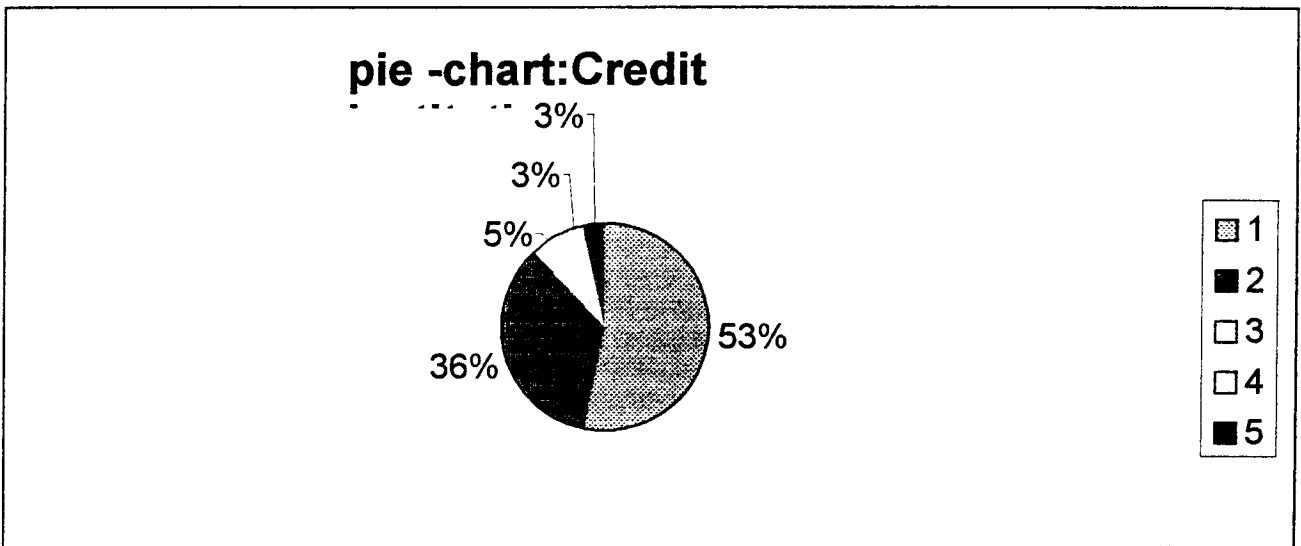
#### **5.2 CREDIT INSTITUTIONS IN MUTANDALIKE AREA.**

There are five credit institutions operating in Mutandalike area. These are the Food Reserve Agency (FRA), Farmer's Friend (FF), Credit Union and Savings Association (CUSA), Programme Against Malnutrition (PAM), and Arupee Company. These credit institutions, except for CUSA, only started their business of agricultural credit provision after 1992/93 farming season onwards. CUSA has existed in the area and participated in credit provision since 1980s although in the last three farming seasons together with Arupee Company they have not participated. This is from the 1998/99 farming season to 2000/01. Figure 4 (pie-chart) below shows how each institution is involved in credit provision.

**Figure 4: Credit Institutions**

**LEGEND**

- 1=FRA
- 2=FF
- 3=CUSA
- 4=PAM
- 5=Aupee Company



From figure 4 above FRA (52.5%) is well established as a lending institution. FRA started operations on behalf of the Government of Zambia in the mid 1990s. FRA is followed by Farmer's Friend (35.6%) which started recently in the 1998/99 farming season in Choma. Among the institutions that provided credit in the second republic especially in the 1980s to 1991 was CUSA(5.1%), while PAM and Arupee Company (both 3.4%) are among the credit institutions that started operating in the 1990s.

**5.3 THE KIND OF CREDIT FACILITY OFFERED BY THE CREDIT INSTITUTIONS.**

The results show that there is only one type of credit facility offered by the agricultural credit institutions and this is agricultural inputs namely maize seeds and fertilizer, and sunflower seeds, though to a lesser extent. Maize seed and fertilizer are usually provided as a package of 2x10kg (seeds) bags and 8x50 kg fertilizer bags of 4 for basal- dressing

and 4 top-dressing. A farmer can apply for more than one package although new applicants are usually advised to apply for only one packaging.

The research shows that farmers who got maize seed only constituted 7.1%, fertilizer only 21.5 %, and both seeds and fertilizer 71.4%. These percentages represent only those that had accessed loans.

#### 5.4 AGRICULTURAL CREDIT ACCESSIBILITY BY WOMEN

Table 1 below shows the accessibility of agricultural credit facilities by women

**Table 1: Accessibility of agricultural credit by women**

Accessible	Number of respondents	Percentage(%)
Yes	9	27
No	26	73
Total	35	100

Source field data calculations.

The findings from table 1 above show that only 27 % of women small scale farmers out of a sample of said yes they have access to credit while the majority (73%) said they have on access to agricultural credit facilities. This is for the period from 1986 to 2001. During this period the institutions that were involved are CUSA before and after 1991, and FRA, PAM, Farmer's friend and Arupee Company after 1991 to 2001. On the other hand most of the respondents who said women have access to credit accessed it in the 1990s onwards. Out of those who said they have no access to agricultural credit facilities 88.4% mentioned husbands /men as the people who get credit while 11.6% said they have no idea. This shows that men dominate in accessing agricultural credit.

#### 5.5 FARMING ACTIVITY DOMINATED BY WOMEN.

Women are actively involved in farming of various crops and keeping livestock. Table 2 below show the farming activities that are undertaken by women.

**Table 2: Farming activities undertaken most by women**

Farming activity	Women participation	Percentage(%)
Vegetable	29	21.6
Chicken rearing	24	17.9
Groundnuts growing	23	17.2
Growing sweet potatoes	19	14.2
Keeping goats	13	9.7
Maize growing	9	6.7
Cattle keeping	7	5.2
Beans growing	7	5.2
Pig rearing	3	2.2
Total	134	100

Source: field data

Note that the frequencies (women participation) go beyond the number of respondents (35). This is because the respondents were free to mention more than one farming activity in their order of priority.

From Table 2 above in terms of arable farming women are dominant in vegetable growing (21.6 %), groundnuts growing (17.2%), and sweet potatoes (14.2%). In terms of livestock farming chicken rearing is dominant (17.9%) and goat keeping (9.7%). These are the major farming activities undertaken by women small-scale farmers in Mutandalike. With respect to crops such as maize which are more important on the market women are less involved (6.7%), while the agricultural credit institutions on the other hand provide credit mostly for maize growing. And still a few women have cattle (5.2%) which can act as a means of accessing credit after selling some to pay for the application fees and transport costs to get the input from far away collection centers on to their homes.

## 5.6 WOMEN WHO APPLIED FOR CREDIT BETWEEN 1986 AND 2001.

Table 3 below shows that very few women have applied for agricultural credit between 1986 and 2001. The research shows that only 27% had applied ~~had~~ for credit while 73% have not applied for credit.

**Table 3: Women who have applied for credit between 1986 and 2001**

Women who applied	Number of women	Percentage(%)
Yes	9	27
No	26	73
Total	35	100

Source: Field data

Out of the 27 % only 33.3% got credit in the second republic particularly in the period 1986/87 to 1991/92 farming seasons and the majority (66.7%) did get credit in the third republic from 1992 to 2001.

Table 4 below shows<sup>s</sup> the number of 10kg bags of seeds and 50 kg bag of fertilizer that were accessed per farmer, the farming season when credit was given and the institution that provided the facility.

**Table 4: The number of bags of seeds and fertilizer received per farmer between 1986/87 and 2000/2001 farming seasons.**

Respondent number	Number of bags		Institutions	Farming season
	Seeds(10kgs)	Fertilizer(50 Kgs)		
1	4	16	CUSA	1986/88
2	4	16	CUSA	1987/88
3	2	8		1992/93
4		16	FRA	1995/96
5	2	8	FRA	1996/97
6	4	16	FF	1999/2000
7	2	8	FF	2000/2001
8	1	4	FRA	2000/2001
9		8	FRA	2000/2001
1	4	16	FF	2000/2001
5	2	8	FF	2000/2001
Total	25	124		

Source: Calculations from field data.

Respondents 1 and 5 received credit twice.

Table 4 shows that only 25 bags of seeds and 124 bags of fertilizer have been accessed from 1986/87 farming season to 2000/2001 farming season.

## 5.7 THE YIELDS FROM CREDITS GIVEN TO WOMEN SMALL-SCALE FARMERS IN MUTANDALIKE AREA.

The research shows that women who accessed agricultural credit have had better yields. The respondents gave their measurement of a full package of an input credit in terms of ox-carts harvested. A full package is 2x10 kg bags of maize seeds and 8 x50 kg bags of fertilizer. The farmers said an average size ox-cart can give 5 to 7 x 90 kg bags of maize when shelled. For this research purpose an average of 6 x 90 kg was used to measure the yields in terms of bags.

The farmers who participated in this research said that if a farmer had a full package and the rains were sufficient there would be a good harvest of about 3 to 4 (three to four) ox-carts. This translates into a full package of 18 to 24 x 90 kg bags weight. Some respondents revealed that they had better yields especially those that were given their approved credits on time and they also used their own animal draught power (ADP) and farming implements.

Table 5 below shows some of the yields for some of respondents. The figures of the bags were calculated using the above estimates from the number of ox-carts that respondents gave.

**Table 5: Yields per package in both number of ox-carts and bags of 90kg.**

Respondent	Number of bags of fertilizer (50kg)	Number of ox-carts	Number of the bags of maize (90kg)	Farming season
1	4	1.5	9	1986/87
2	16	11	<u>16</u> 2 = 66	1987/88
3	8	4	24	1992/93
4	16	10	60	1996/97
Total	44	26.5	159	

Source : field data calculations.

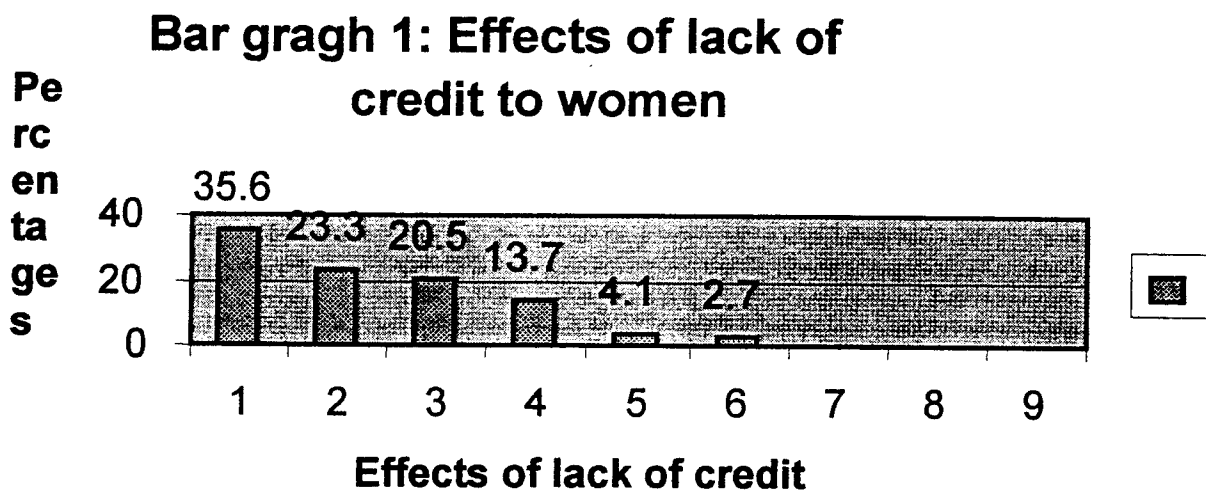
From the data presented in <sup>I</sup> table 5 above it has been observed that the more bags of fertilizer you have the higher the yield. A half package is less profitable as compared to a full or more than one package. Credit plays a critical role in enhancing productivity of women small-scale farmers in rural areas. Although there was no comparison of yields <sup>9</sup> between women who accessed credit and those that did not, access to credit promotes the productivity of women small-scale farmers' labour output.

There are also other subsidiary crops that women grow on a much smaller scale but were not measured. These include groundnuts, sweet potatoes, and beans. These were not measured because there was no single woman farmer who had obtained a credit to grow any of these crops. However, these crops are equally important to women as they help them to raise income and also contribute to the household food security.

#### <sup>OF</sup> 5.8 EFFECTS OF LACK/CREDIT TO WOMEN.

The research established some effects due to lack of credit to women. Bar-graph 1 below shows the effects of lack of access to credit by women small-scale farmers.

Figure 5: Effects of lack of credit to women



Legend

- 1= Hunger
- 2= Reduced yield
- 3= Low Income
- 4= Reduced acreage
- 5= Low purchasing power
- 6= Lack of capital

The bar-graph 1 shows that hunger is one of the major effects of lack of credit facilities to women. About 35.6 % of the sampled respondents stated that hunger resulted from lack of credit. Lack of credit to women also lead to reduced yields (23.3). This is probably due to lack of use of improved hybrid seeds and chemical fertilizer, which improves productivity. Lack of credit also reduces women’s income (20.5%) and acreage (13.7%). Women small-scale farmers normally on average cultivate 2 hectares, which reduces to 1 hectare or below due to lack of credit facilities. Women’s purchasing power is lowered (4.1%) and there is also the effect of lack of capital.

## 5.9 CONSTRAINTS TO CREDIT ACCESSIBILITY BY WOMEN.

91.4 % of the respondents said yes there are constraints to women from accessing agricultural credit facilities. Only 8.6 % said there are no constraints to women small-scale farmers to access credit. Table 6 below shows the constraints women farmers face to agricultural credit facilities in Mutandalike area. The constraints are listed in their order of significance as outlined by the respondents.

**Table 6:List of constraints to credit.**

- i) Stringent loaning conditions
- ii) Late delivery of inputs
- iii) Market problems
- iv) Lack of farming equipment
- v) Lack of transport
- vi) Lack of agriculture extension services
- vii) Effects of agriculture liberalisation policy
- viii) Using husbands' credit.
- ix) Dominance of men in decision-making process
- x) Inadequate credit providers
- xi) Fear to apply for credit
- xii) M mode of payments
- xiii) Illiteracy and lack of education
- xiv) Low social and cultural status of women
- xv) Domestic responsibility
- xvi) Lack of capital.

The research has established that women are faced with a host of constraints ranging from cultural, social, economic and institutional (see table 6 above). These constraints in table 6 above have kept women behind in terms of development as they cannot access resources such as credit which are needed for self empowerment and development.

## CHAPTER SIX

### DISCUSSION

#### 6.1 INTRODUCTION

The purpose of this chapter is mainly to ~~analyse or rather~~ discuss the research findings in terms of accessibility of agricultural credit facilities by women ; the constraints to credit accessibility and ;the effect of lack of credit to women and their enterprises.

#### 6.2 ACCESSIBILITY OF AGRICULTURAL CREDIT FACILITIES BY WOMEN.

The findings in <sup>I</sup>table 4 chapter five above show that 25 x10 kg bags of seeds and 124 x 50kg bags of fertilizer were accessed by women from 1986 to 2001. The research shows that women have very little access to agricultural credit facilities. 124 bags of fertilizer and 25 bags of seeds represents only 27 %of the respondents who said women have access to credit. While credit institutions and credit itself is available in Mutandalike area, women small-scale farmers have little access to these credits.

Table 1 of chapter five shows that 73 % of women have no access to credit and only 27 % have access to credit. Casley and Kumar (1987) say patterns of women's participation should be kept in view when analysing the impact of development interventions that affect the production roles, social status of women and the intrahousehold allocation of resources. Casley and Kumar (1987) further say that :

I “If 30 % of credit in a program or project went to women farmers and their percentage of the total farming population is about the same, one can conclude that they received a reasonable share. But if only less than 30 % was accessed, reservations can be, and are, raised about the accessibility of credit to women”(Casley and Kumar 1987, p.170).

Formal credit schemes do not typically take gender into consideration, in practice they tend to be gender biased toward men (Ellis 1992). Although women predominate in agriculture they still have no access to credit that would increase their productivity. Much as they have been applying for credit only 27 % have received credit while the 73 % have not accessed agricultural credit. The agricultural economic liberalisation policy never seems to single out women farmers to receive preferential treatment since they constitute the majority of small-scale farmers. The discrimination in access to inputs and credit facilities reflects the institutionalized discrimination that exist<sup>s</sup> in a society against women.

Table 6 in chapter five gives some explanatory variables for lack of access to agricultural credit facilities by women, while table 7 below gives comparison between women and men in accessing credit in Mutandalike area.

### 6.3 A COMPARISON OF AGRICULTURAL CREDIT ACCESSIBILITY BY WOMEN AND MEN FOR THE FARMING SEASONS 1995/96 AND 2000/01.

**Table 7: A Comparison of men and women's access to credit**

Sex	Number of bags		Number of farmers	Percentage (%)	Farming season
	Seeds (10kg)	Fertilizer (50kg)			
Men	2	8	3	8.6	1995/96
	4	16	5	14.3	2000/01
Women	2	8	1	2.9	1995/96
	4	16	3	8.6	2000/01

Source: field data

Table 7 above shows that women have barely little or no access to credit when compared with their men counterpart. For instance in the 1995/96 farming season out of the sampled male population of 12 respondents 14.3 % accessed credit while out of the 23 female

respondents sampled only 2.9% had accessed credit during that farming season. Cultural beliefs and status of men influence their access to credit as compared to women. Men think and believe that women ought to benefit indirectly by virtue of being members of the family where the husband has access and control over credit and other productive resources. On the other hand women have no access to credit, and they also have no power to control such resources when available.

#### 6.4 AGE DISTRIBUTION AND ACCESS TO CREDIT.

Table 8 below shows the age distribution and access to credit by women.

Age of the respondents	Number of the respondents	Percentage	Women accessing credit			
			yes	Percentage	No	percentage
21-30	8	22.9	2	5.7	6	17.1
31-40	10	28.6	3	8.6	7	20
41-50	7	20	2	5.7	5	14.3
51-60	5	14.3	1	2.9	4	11.4
61plus	5	14.3	1	2.9	4	11.4
Total	35	100.1	9	27	26	73.0

Source: calculations from field data.

Table 8 shows that the young adults (31-40) are more enterprising as they have better access to credit compared to other age groups. The young adults 8.6 % had accessed credit where as only 2.9 % have access to credit among those aged 61 and above. The participation of young people may be influenced by education. Also the middle aged group (41-50) and the youngest (21-30) do have a considerable access to credit of 5.7 %

for each age group. However these accessibility percentages per age group were calculated from the 27 % of women who said they have access to credit.

The research findings of this study agree with what Ching'ambo (1982) observed in Choma and Mumbwa districts in his studies on women in agriculture. The low accessibility of agricultural credit indicates that the agricultural policy have not taken into account the position of women in agriculture.

### **6.5 MARITAL STATUS AND ACCESS TO CREDIT.**

Married women lack access to credit due to patriarchal dominance in decision-making process in the homes. Of the 27 % women who had access to credit only 5.7 % were married. Married women are not thought as potential beneficiaries of credit.

### **6.6 CONSTRAINTS TO CREDIT ACCESSIBILITY BY WOMEN.**

The research established a number of constraints women small-scale farmers face in trying to access credit. The constraints are similar to what Ching'ambo (1982) found in Choma district. Women are facing a host of constraints to access credit as shown in table 6 of chapter five. The presence of various constraints cultural, social, institutional and economical have all hindered the productive potential of women in agriculture. Stringent loaning conditions, late delivery of inputs, market problems, lack of farming equipment, lack of access to agriculture extension services by women, and illiteracy have constituted constraints to women farmers to access credit. Women are disadvantaged by these constraints which in many cases do not apply to men counterparts.

Agricultural economic liberalisation policy is another major constraints to women small-scale farmers to access credit. The policy which has freed crop marketing and input delivery from the state has left small-scale farmers insecure. Prior to liberalisation, agricultural goals were pursued with regulated agriculture marketing and credit input supply system. Small-scale farmers, especially women, are short of cash to purchase the

current expensive inputs. Women need access to credit but under the current policy scenario, it is either non-existent or inadequate to include women.

The inadequacy of credit providers, poor organisation of rural market, low~~s~~ cultural and social status of women also restrict women's access to credit.

Women are not a target of male agriculture extension workers in Mutandalike area. This is also what Ching'ambo (1982) found in Choma that women are not reached by agriculture extension workers. This contributes to the inaccessibility of credit by women small-scale farmers in Mutandalike.

Agriculture credit lending institutions do not involve extension workers to reach women farmers in rural areas. Women also do not really know the range of credit facilities available to them because of lack of education on their part, and due to domestic responsibilities which limit women's participation in extension advices or/and training programmes.

#### **6.7 THE EFFECTS OF LACK OF ACCESS TO AGRICULTURAL CREDIT ON WOMEN.**

The research established some effects on women and their enterprises due to lack of credit. Ching'ambo (1982) observed that lack of access to credit limits the potential of women for increasing productivity. Hunger is the major effect in Mutandalike area and lack of credit creates household food insecurity. This is what Ching'ambo (1982) and, Njovu and Shawa (1996) observed.

Mbewe-Mbozi (1992) says women produce mainly for subsistence, and lack of regular cash incomes limit their use of purchased inputs. This is indeed true of the effects of lack of credit on women in Mutandalike. The women have low purchasing power, reduced yields, reduced acreage and lack of capital on which to develop themselves and their enterprises. Much as women make significant contributions to food and cash crop production, processing and preparation, there is little action that has been taken to ensure

that they benefit from the development process. It is, therefore, important that in the wind of change for the better, women be given a fair and equal share of their development benefits by accessing credit. Men and women should be equal partners in development.

## CHAPTER SEVEN

### CONCLUSIONS AND RECOMMENDATIONS

#### 7.1 CONCLUSIONS

In view of the research questions posed for the research it has been concluded that women have no access to agricultural credit facilities, there are constraints to accessing credit by women and the lack of credit has effects on women. Women in Mutandalike area have no access to agricultural credit facilities. While nearly all women are involved in agriculture they have no access and control over resources such as credit which would have been used to enhance their productivity. Although women are responsible for more than 50 % of food crop production for consumption and cash crops for export, the lack of access by women to credit facilities as small-scale farmers in rural areas is hindering the potential contribution of women to agriculture development in Zambia.

The research has concluded that while credit is available from formal lending institutions women have never been among the major beneficiaries of credit facilities. Men seem to have tended to benefit more from these credit institutions.

Women face constraints to accessing agricultural credit facilities. These constraints have contributed to women farmers not accessing agricultural credit facilities. Economic, socio-cultural and institutional factors have greatly restricted women's access to credit facilities. Stringent loaning conditions such as upfront payments and mode of payments of exchanging with the produce instead of money are disadvantaging women small-scale farmers in rural areas to advancing in their agriculture activities. Socio-cultural beliefs have made women not to access agricultural credit facilities from formal lending institutions. While formal credit has not typically taken gender into account, in practice it has tended to be gender biased towards men.

The lack of access to credit by women has very serious effects on the household food security, their enterprises and themselves. Due to lack of credit by women hunger has

remained a major problem facing many households. This is because women are the major contributors to the household food security. Therefore the lack of agricultural credit facilities makes the labour input of women not to fully enhance their productivity.

From the investigation on women's access to agricultural credit the research concluded that women have no access to credit. Where they barely try to access credit they have no control over it. This is because there are so many constraints to access it and as a result there are negative effects on their farming and their enterprises.

## 7.2 RECOMMENDATIONS.

Although women constitute more than 50 % of the population in Zambia, and are also the majority in agricultural based economic activities they have not benefited from the development programmes. This has been worse in terms of accessing agricultural credit facilities. However, there are certain recommendations that can be suggested in order to make the position of women's access to credit improved. They include the following:

1. There is need to design formal financial packages which direct credit to those agricultural production and processing activities in which the women are currently active and have experience.
2. There must be provision of lines of credit to create new home-based employment opportunities in related activities such as agro-industry, improved animal husbandry and commercial poultry, matched to target categories. Industrial credit and banking services for small enterprises development and income generation usually fail to take the account of the particular characteristics, which shape rural women's management capacity.
3. The government must get involved in the provision of agricultural credit facilities by or making the national agriculture policy sensitive to the status of small-scale women farmers. The present national agricultural policy have no preferential credit treatment for women.

4. Agricultural information, education and adequate training should be made available to small-scale women farmers in rural areas. Women farmers need to receive extension services regarding improved agriculture practices, available credit facilities and prevailing market conditions.
5. Since women contribute greatly to the household food security there is need for identification, by government, of existing credit and savings mechanism in the formal market and the development of an understanding of why and how they may target women's needs and what their disadvantages are.

### **7.3 SUGGESTION FOR FUTURE RESEARCH**

There is need to research as to why private organisations and companies avoid rural small-scale women farmers in Zambia.

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**APPENDIX 1.**

**THE UNIVERSITY OF ZAMBIA**

**TITLE : QUESTIONNAIRE FOR WOMEN OF MUTANDALIKE  
AREA ON WOMEN'S ACCESS TO CREDIT AND THE  
EFFECT OF LACK OF CREDIT:**

Dear respondent,

I am a third year student at the University of Zambia conducting research on women's access to agriculture credit facilities in your area. You have been chosen at random to answer this questionnaire. Please answer the questions below as honestly as possible. The information is purely for academic purposes and will therefore be kept confidential.

**SECTION 1: PERSONAL DETAILS.**

SEX.....

AGE.....

MARITAL STATUS.....

**EDUCATION**

Primary		
Secondary		
Tertiary		
None		

Occupation-----

**SECTION 2 LAND AND FARMING EQUIPMENT OWNERSHIP**

2.1 Who owns the land you farm on? (please tick)

Husband		
Wife		
Relatives		
Both(husband and wife)		
others (please specify)		

2.2 What type of farming equipment do you have ?

Ox-ploughs		
Cultivators		
Harrows		
Ridgers		
Hoes		
Ox-carts		

Any other(specify)-----

2.3 What implements mentioned above are owned by the wife? (Please list them)

1. -----

3.4 If the answer to question 3.3 is yes, what type of loan? ( Please state) -----

-----  
-----

3.5 How often do you access these loans? ( Please state)-----

3.6 IF the answer to question 3.3 is NO give reasons -----

-----  
-----  
-----

**SECTION 4 AGRICULTURE CREDIT ACCESSIBILITY BY WOMEN**

4.1 Do women have access to loans?

Yes | | No | |

4.2 If the answer to question 4.1 is Yes, what types of loans do they get? (Please tick)

Fertilizer		
Seed		
Livestock		
Farming equipments		

Others(specify) .....

4.3 If answer the answer to question 4.1 is NO who gets loans? ( Please state)---

-----  
-----

4.4 What type of farming activity is dominated by women? (Please tick)

Vegetable growing(gardening)		
Crop growing		
Livestock		

Others(specify) .....

4.5 Have you applied for a loan before? ( Please tick)  
Yes                 No       

4.6 If answer to question 4.5 is yes, did you receive the loan? ( please tick)  
Yes                 No       

4.7 If Yes to question 4.6 when was that? (Please state) -----

4.8 If answer to question 4.6 is No, what problem do you face due to lack of credit? (Please specify) -----  
-----  
-----

4.9 What are the effects of the problems(stated in question 4.8) on women? (please list them)  
-----  
-----  
-----  
-----  
-----  
-----  
-----  
-----  
-----

**SECTION 5 CONSTRAINTS TO LOANS ACCESSIBILITY BY WOMEN**

5.1 Are there any constraints that stop women from accessing or getting loans? ( Please tick)  
Yes             No       

5.2 If your answer to 5.1 is YES, what are these constraints? ( Please tick them -more than one answer is possible)

- Government policy
- Land
- Dominance of men in decision making
- Agriculture extension services problem
- Farming equipment
- Effect of agriculture liberalization
- Late delivery of inputs
- Lack of information
- Market
- Lack of adequate loan providers
- Loaning conditions

Others(Specify) -----  
 -----  
 -----

5.3. How do you respond to any of the problem(constraints) you ticked in question 5.2? ( Please state)-----  
 -----  
 -----  
 -----  
 -----  
 -----  
 -----  
 -----

**SECTION 6 INTERVENTIONS**

6.1 Are there any organizations that are helping women in agriculture activities?(Please tick)  
 Yes   No

6.2 If answer to question 6.1 is yes, which organizations are these? ( Please name them) -----  
 -----  
 -----

-----  
-----

*Thank you for your time. May GOD bless you and your family.*

APPENDIX 2

THE UNIVERSITY OF ZAMBIA

TOPIC: AN INTERVIEW SCHEDULE FOR CREDIT LENDING INSTITUTIONS IN CHOMA DISTRICT

SECTION 1 DETAILS OF THE COMPANY OR INSTITUTION

Name:-----

Year of Establishment :-----

Main Business:-----

SECTION 2 CREDIT INSTITUTION OFFICIAL

2.1 In which areas do you give loans?

-----

2.2 type of loans do you offer to farmers?

-----

2.3 Which type of loan is the most applied for ?

-----

2.4 female applicants many?(Give the number)

-----

2.5 What are the conditions for access credits?

-----

1-----

2-----

3-----

4-----

5-----

2.6 When do you deliver the inputs to the farmers?

Before farming season		
During farming season		
Towards end of farming season		

Any other time (Specify)-----

2.7 Are there any agents in the rural areas.?

Yes			No		
-----	--	--	----	--	--

2.8 If answer to question 2.7 is NO how do you identify your credit

recipients?(Specify)-----

-----

-----

-----

2.8 If YES to question 2.7 how do these agents select credit

beneficiaries?(State)-----

-----

-----

2.8 For how long have you been giving loans in this area?-----

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2.9 How many women have benefited from your loans since you started giving

loans?(Give the number)-----

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