

**WOMEN PARTICIPATION IN CROP FARMING IN SABOBA DISTRICT IN
THE NORTHERN REGION OF GHANA: CHALLENGES AND PROSPECTS.**

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THE NORTHERN REGION OF GHANA: CHALLENGES AND PROSPECTS.**

BY

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**A THESIS SUBMITTED TO THE DEPARTMENT OF AFRICA AND
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UNIVERSITY FOR DEVELOPMENT STUDIES



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I the author of this work hereby declare that the thesis entitled: “Women Participation in Crop Farming in Saboba District of the Northern Region of Ghana: The Challenges and Prospects” submitted by me for the partial fulfilment of MPhil Degree in Development Studies to University for Development Studies, (UDS), is my original work and has not been submitted earlier to UDS or to any other institution for the fulfilment of the requirement for any course of the study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from earlier work done by me or others. All sources I consulted by way of literature in the compilation of the work have been duly acknowledged.

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Supervisor’s Declaration:

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervisions of thesis laid down by the University for Development Studies.

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SUPERVISER.....



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This study assesses women participation in crop farming in Soboba District in the Northern Region of Ghana, the challenges and prospects. The study objectives were to examine the nature of women participation, challenges affecting the participation of women and to ascertain the prospects of women participation in crop farming in Saboba District. The study adopted a descriptive analytical survey design. This study was conducted by using quantitative and Qualitative research methods. Multiple data collection instruments such as questionnaire, interview and focus group discussion guide were employed for collecting data from the respondents. The study used active women population in the community between the ages of 18-59 which constituted 360 sample size. However, convenient sampling, Purposive sampling and simple random sampling techniques were used to select the respondent for the study. The study utilized frequencies and percentages; tables and figures in the presentation of data with the aid of Microsoft Excel. The study revealed that majority of women (58%) were in their active working bracket but limitedly engaged in crop farming in the selected communities. 40% of the respondents had no education, 51% had education between basic to Senior High School level with only 9% who had tertiary. Majority of the respondents (61%) did not own their own personal farm because of gender disadvantages. 68% of the respondents revealed that collateral inadequacy affected their access to credit. Prospectively, majority of the respondents (93%) indicated that they agree and strongly agree that when women participate adequately in crop farming food insecurity challenges will be addressed. The study concludes that if women are regarded as farmers and not marginalized in terms of access to land, credit, education and various economic activity expansions will trigger adequate employment and reduce their vulnerability. The study recommends the Ministry of Gender and Social Protection with MoFA and other constitutional institutions should sensitize stakeholders including women on their rights as enshrined in the constitution of Ghana.



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GLOSSARY LIST OF ABBREVIATIONS

AU – Africa Union

FAO – Food and Agriculture Organisation

FASDEP – Food and Agriculture Sector Development Policy

GLSS – Ghana Living Standard Survey

GSS – Ghana Statistical Service

GDP - Gross Domestic Product

IFAD – International Fund for Agricultural Development

IFPRI – International Food Policy Research Institute

MOFA – Ministry of Food and Agriculture

SRID – Statistics, Research and Information Directorate

SDGs – Sustainable Development Goals

UN – United Nation

WID – Women in Development

NGOs – Non-Governmental Organizations

CBOs – Community Based Organizations

NORRIP – Northern Rural Integrated Programme

ICCOUR – Integrated Programme of Upper Region



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SADA – Savannah Accelerated Development Authority

USAID – United State Agency for International Development

MCCDWA – Ministry of Co-operative Development and Women Affairs

NCWD – National Commission of Women in Development

IFAD – International Fund for Agricultural Development

HDR – Human Development Report

WIA – Women in Agriculture

UNDP – United Nation Development Planning

UNESCO United Nations Educational, Scientific and Cultural Organization

NLC – National Liberation Council

SMC – Supreme Military Council

OFY – Operation Feed Yourself

ADB – Agricultural Development Bank

NIB – National Investment Bank

IFPRI – International Food Policy Research Institute

ISSER – Institute of Statistical, Social and Economic Research

PDNC – Provisional National Defense Council

ERP – Economic Recovery Programme



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MTADP – Medium Term Agricultural Development Programme

LASCOSREP – Land Conservation and Smallholder Rehabilitation Programme

SAP – Structural Adjustment Programme

SDA – Saboba District Assembly

CMAM – Community-Based Management of Acute Malnutrition

DADU – District Agricultural Development Unit

CHRAJ – Commission for Human Rights and Administrative Justice

FGD – Focus Group Discussion

SPSS – Statistical Package for Service Solution

GPRS- Ghana Poverty Reduction Strategy.



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Agriculture is a term used to describes activities such as cultivation of food and export crops, raising of poultry and livestock, fishing forestry, picking of shea and cola nut and among others (Bagania, 2004). The international development community has recognized that agriculture is an engine of growth and poverty reduction in most developing countries where it is the main occupation of the poor (Doss, 2011). Hence, the major funding body, World Bank continue to push resources into developing countries agriculture with the aim of creating employment to the uneducated and the less privileged (World Bank, 2011). For instance, in 2011, the total of World Bank lending to agriculture was \$2.1 billion for rural development to supports the production of food and cash crops, irrigation and drainage as well as the development of technology.

In terms of food supply, agriculture in Africa is a source of food to the ever-increasing population as the supply of staples including cattle, sheep, poultry, fish, among others ensures a healthy population and labor force (GPRS, 2010). This has aided the development of other sectors and saves foreign exchange that would otherwise have been used for food imports (Musah,2012). Despite this effort, about 800 million people still do not get enough to eat leading to hunger and malnutrition eradication globally which is a challenge facing humankind (FAO, 2011). Food availability means the supply of food at the global, regional and local levels should be effective. In Africa and



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for that matter Ghana, it has been hampered by several factors including ineffective women integration in crop farming within the household, domestic and commercial food production (FAO, 2012).

The World Bank Report on Africa food noted that “total food production rose by 1.5% per year in the 1970” down from 2% in the previous decade. But since the population upsurges an annual average of 2.5% in the 1960s and 2.7% in the 1970s, food production per person has been stagnant in the first decade and actually declined since. Whiles 70% to 90% of the population earns their income from agriculture, the drop in production in this sector spelled a real income loss for many of the poorest citizenry in the most developing region (Ninsin,2012). Hence, there is the need for all hands to help widen agricultural productivity in developing regions of the world by involving women in crop farming. Equity of access to property is recognized internationally as a pillar of social justice especially regarding women in agriculture.



In Africa, 80% of the agricultural production comes from small farmers, who are mostly rural women. Women comprise the largest percentage of the workforce in the agricultural sector but do not have access to and control over all land and productive resources for agriculture. Hence, the objective of Women in Development(WID) is to push them to fully participate in any formal work that will earn them employment and income as well as food (UNDP, 2012).For instance, the outcome of the Nairobi’s

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Conference treated a number of issues such as legal equality for women access to economic resources, women's right to control incomes generated from their work especially agriculture as the most important source of livelihoods and land is the single most important source of security against poverty”(Rebbeca, 2001).

Whiles Women participation in agriculture is numerous, their contribution to crop farming is insignificantly recognized though Africa has about 70%-80% of the agricultural work is done by African women (Todaro and Smith,2009). Studies (Onguono 2009, FAO 2008, Karki 2009) have shown that women have historically used agriculture as strategies to address poverty and improve livelihoods to maintain the stability and sustainability of their families.

Rural women often manage complex households and pursue multiple livelihood opportunities which affect their participation in agriculture and their productive capacities (FAO, 2011). Such other livelihood activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes hence reduce their participation in Agriculture (Doss, 2011).

Several socio-cultural challenges affect women and Kabane, (2010) confirmed the tradition that cultural norms are the major challenges that limit the access of women to agricultural input and other resources such as land, thereby leading to the invisibility of women in agricultural development (Allendorf,2007).This independent ownership of such resources by women, especially land can be critical in promoting the wellbeing of



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the family and the empowerment of women “(Musah, 2012). Gender inequalities in agriculture limit productivity and efficiency and further affect women who are often disadvantaged in the developing region like Africa and Ghana in particular. This has further affected the efforts by national governments and the international community to achieve their goals for agricultural development, economic growth, and food security in the region.

In Ghana and Saboba District of Northern Region in particular, women’s access to resources in rural areas including land, credit, labor for farming has been influenced by gender. This situation is key to understanding women’s subordinate position in society and to explain gender inequality in agriculture in the region (Tsikata and Yaro, 2011). For instance, men on an average have ownership and cultivate more acres of land per capita with more access to credit than female-headed households (Haddad, 2001). However, the trials confronting women participation in agriculture and crop farming in particular cannot be underestimated hence their contributions, challenges and prospects are key to the focus of this study. Women are also important actor in the food chain which begins from farm production, marketing and intra household distribution of food as explained by (FAO, 2015). This therefore, calls for stakeholder’s attention in women participation in crop farming in Saboba District.

1.2 Problem Statement

Agriculture contributes greatly to every economy with concerns of food sufficiency and poverty alleviation which are on development policy agenda of successive governments in Ghana (McKay and Aryeetey, 2007). Agriculture provides a livelihood for over 70 percent of the population (GSS, 2010). Women who contribute much to the workforce



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in crop farming are bedeviled with several challenges. They are excluded from land entitlement schemes and consequently cannot provide collaterals required by lending institutions. Hence, they end up not having funds to farm on a commercial basis and enjoyment of some extension services in order to enhance their livelihoods related to agriculture (Amanor 2012). Statistics show that only 5% of extension services have been addressed to rural women, while not more than 15% of the world's extension agents are women (MoFA, 2013). And notwithstanding, most extension services are focused on cash crops rather than food and subsistence crops which are the primary concern of women farmers.

However, based on observation women participation in crop farming in the Saboba District has been affected by their access to land for crop production. Rural women are usually employed in the informal sector that provides very low income when considered the time wasted, efforts and labor utilization (USAID, 2005). To achieve food sufficiency, the success will depend primarily on the nature of women participation in crop production in terms of access to agricultural land, credit, input and education resources in Ghana and Saboba district to be specific. Literature outline that, agricultural research activities and extension services in Ghana, and the study area in particular, have been gender insensitive, concentrating more on males and their production challenges, while women farmers are facing a lot of problems which limit their potentials and prospects in agricultural development (MoFA, 2013). Since women constitute the majority of the populace in the agrarian sector in the Saboba district, when given attention to participate effectively in crop production, agricultural output in the study area and Ghana as a whole, would be greatly enhanced to address the issue of unemployment, food insecurity and hunger.



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This means that barriers militating against the participation of women in crop farming should be addressed and a meaningful agricultural development in the study area could be achieved. This study seeks to explore the socio-cultural challenges such as access to land, credit, education, culture change among others that affect the participation of women in crop farming in the Saboba Districts.

Despite the widespread participation of women on farms, there are enormous challenges that need to be addressed for its positive outcome to be unveiled hence, set the precedence for this research work.

1.3.0 Main Research Question.

What are the challenges and prospects of women Participation in crop farming in the Saboba District in the Northern Region of Ghana?

1.3.1 Specific Research Questions

- I. What is the nature of women participation in crop farming in the Saboba District?
- II. How do the socio-cultural challenges affect the participation of women in crop farming in Saboba District?
- III. How do the prospects of women participation in crop farming lead to their empowerment in Saboba District?



1.4.0 Main Research Objectives

To examine the challenges and prospects of women Participation in crop farming in the Saboba District of the Northern Region of Ghana.

1.4.1 Specific Research Objectives

- I. To examine the nature of women participation in crop farming in the Saboba District.
- II. To assess the socio-cultural challenges affecting the participation of women in crop farming in Saboba District.
- III. To ascertain the prospects of women participation in crop farming and how it leads to their empowerment in Saboba District.

1.5 Significance of the Study

The topic of this research, ‘women participation in crop farming’ is one of the utmost important subjects in gender research and interventions for women’s development. There are insufficient formal scholarly on women in crop farming, particularly in Ghana and the study area. Some studies have been conducted by Duncan (2004) in Volta Region, Ghana; Messey (2012) in Ethiopia and Vuyiseka (2012) in Khwezana village, South Africa with regards to women in agriculture but have some limitations which this study is intended to fill. A research conducted by Azahari (2008) in Indonesia revealed that there is evidence indicating that the elimination of barriers to women’s access to productive resources can lead to the productive participation of women in crop production and women can earn recognition as important players in the development process. Women account for more than half of the total community and their



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contribution in securing their family food demand is of great importance. Another research conducted by Vuyiseka (2012) in Khwezana village (South Africa) which also focuses on the challenges affecting the Participation of Women in Agricultural Development had some gaps.

Therefore, this study seeks to assess women participation in crop farming, challenges and prospects and how they fill the gap in food production in the family. It is felt that this study will draw the attention of the agricultural sector and makes it more gender sensitive in the formulation of policies that will also favor women farmers. The output of the study could be significant for decision makers in providing valuable information with regard to the role of women in crop farming, other activities and workload as well as formulate gender sensitive development projects. The study will be a very important contribution to the wide range of document that is now seen as gender studies. The study will increase the understanding and awareness of gender issues in agriculture and rural development. Regional policymakers, district planners and community development officers will also benefit from the study.

Furthermore, the study will allow policymakers and community developers to gain a deeper knowledge and background of the reasons behind economic limitations in rural areas. It will also highlight the reasons for the lack of community self-sustenance in rural areas. Finally, the study may also assist community developers, policymakers and other stakeholders concerned in coming up with ways of dealing with the women's issues identified.



1.6 Scope of the Study

The study in context spans specifically on the level of women participation in crop production in Saboba District in the Northern Region of Ghana. Geographically, Saboba District with Saboba as both the administrative and traditional capital is the seat of the paramountcy is located in the North-Eastern part of Northern Region of Ghana, sharing common boundaries with the Chereponi District (to the North), Gushiegu District [to the West], Zabzugu/Tatale district (to the South East), Yendi District (to the South west) and Oti River to the East, which serves as the international boundary between Ghana and the Republic of Togo. Finally, the study was conducted in five (5) communities in the Saboba district, namely: Saboba, Wapuli , Sanguli, Kuncha and Sambang.

1.7 Organization of the Study.

The study is made up of five (5) chapters. **Chapter one** comprises the introduction, background of the study, problem statement, research questions, objectives of the study, significant of the study as well as the organization of the study. **Chapter two** looks at the literature review. **Chapter three** addresses the methodological aspect of the study which inculcates the; research design, sample size determination, sampling technique, data collection tools and technique, sources of data and data analysis and presentation. **Chapter four** covers the analysis and discussion of findings and lastly **chapter five** deals with conclusions and policy recommendation of the study.



Delimitation of the Study

As per every study, there exist some delimitation factors in seeking to undertake research of this nature. The study adopted various sampling techniques and the findings might not be used to make generalizations because the findings might be unique to the relatively few people included in the research study. The study area is limited to Saboba District may limit the validity of generalizing the study findings beyond the study area though the prevailing factors are largely similar across the region and Ghana at large. The language barrier was a challenge encountered which distort information needed. Inadequate funds hence getting stationeries adequately for the research was difficult. Finally, the time allocated for the research was short.



THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.0 Introduction

The literature focuses on a variety of issues affecting the development of women in Africa, Ghana especially Saboba district. This literature focuses generally on social, economic, political and cultural factors which affect the participation of women in crop farming. Issues of the nature of their participation and contributions were discussed. This section of the thesis also reviewed the socio-cultural challenges facing rural women participation in crop farming and the challenges that retard their progress in agricultural production in general. The prospects, agricultural policies and implications for women participation in crop farming were reviewed. These themes shall be discussed from the general idea of women in agriculture to its specific meaning and focus as well as the challenges women crop farmers face and their prospects in crop farming. Finally, important theoretical framework underpinnings were discussed with well adapted conceptual framework.

2.1 Conceptualizing participation of women in crop farming

The main contributing factor to women's low participation in cooperatives is deep-rooted from socio-cultural norms and practices which put women and girls in a much lower position relative to men. Thus, dominant gender norms, stereotypes and practices shape gender power relations at the household, community and institutional levels. These influence women's social and economic capabilities and opportunities to engage in activities to their advantage. Whereas women are assumed to be mothers, caretakers



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of all household domestic and care duties under the authority of male figures, second in command and valued for being obedient and submissive (Jones et al., 2010). Women have lower decision-making power and lower educational attainment which affect their participation in some economic activities such as agriculture.

Socially and culturally ascribed roles are changeable but tend to structure gender relations inside and outside the household which limit women's social and economic networks and opportunities.

In Africa, women generally have control over less lucrative crops and livestock and men have over more profitable cash crops and larger livestock. Women tend to self-organize around the domains under their direct control such as small vegetable production and marketing and this tend to limit their full participation in agriculture (Pionetti et al., 2010). In addition, recent studies have shown a dominant gender stereotype, informal community-based groups and levels of government that women's farming in informal sector (private sphere) and that of men's cash crop farming in the formals sector (Mogues et al., 2009).



Women opt for smaller more informal groups likely contributes to their lower participation than men in formal agricultural cooperatives (Oxfam International, 2013 and World Bank, 2009). Land ownership is often another requirement for cooperative membership. Most women or female head have limited access to and ownership of land due to customary practices that assume male headship and ownership despite new land certification policies (Kumar and Quisumbing, 2012). One recent study identified farmer's educational attainment and landownership as the most important determining



factor (Bernard and Spielman, 2009). Further evidence suggests that women's low level of education is one of the most important factors contributing to women's low participation in crop farming (FAO, 2011).

2.2 Extent of Women participation in Crop Farming

In sub-Saharan Africa, women are the backbone of the rural economy. They make up almost half of the agricultural labor force, 60 percent are employed in the sector, and they produce the bulk of Africa's food (FAO 2011b and Manuh, 1998). Women make an important contribution to the agricultural economy through the labor they supply in the cultivation of cash crop, though the product and profit from the commercial crops are generally controlled by men, women are usually responsible for the strenuous jobs of weeding and transplanting" (Todaro and Smith, 2006).

In the opinion of Boserup (1998) as cited in Todaro and Smith (2006), "in examining many studies on Africa's women participation in agriculture, found that nearly all cases recorded, women did most of the agricultural work and in some cases where found to do 70%-80% of the total work. These tasks are performed with the most positive tools and hard labor, simply to produce enough to meet the family subsistence requirement while the men involved in cash crop production". According to Lawanson, (2008), women constitute a greater majority of many country's populations worldwide. However, women contribute much less than men towards the value of recorded production both quantitatively in labor force participation and qualitatively in educational achievement and skilled manpower.

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This reasons that, the under-utilization of females in Agriculture specifically crop farming has obvious implications for economic welfare and growth. Traditionally, women are regarded as homemakers, who oversee and coordinate the affairs and activities at home. In some African countries, women are excluded from certain occupational categories due to formal barriers as well as informal barriers to entry. Such formal barriers which continue to hinder the entry of women into such occupational categories include lack of educational or technical training, labor laws, and trading customs. The informal barriers include customs and religious practices, difficulties in combining domestic and labor market activities, management and worker attitudes (Lawanson, 2008). In Africa, women farmers often find it difficult to adopt productivity-enhancing technologies because they have land rights only through men. They are obliged to provide labor to male controlled activities which sometimes take precedence over working on the tasks they themselves control and they may have relatively little technology which affects their participation in crop farming (Voegelé et al, 2009).

Moreover, the first shifting cultivation where hoe was the main tool for ploughing the land. The contribution of women was much greater than men. In this system women were the dominant figures of the practice of farming whereas men's roles were only confined to clearing the land. Women prepare the soil, sowing, weeding, harvesting, threshing and transporting farm products (Boserups , 1970).

Although, undertaking different economic activities more than men, rural women in developing countries have less property right, have no role in the economic input and they have remained economically insecure. Rural women played significant role in



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livestock production in developing countries and are active participants in the livestock management such as supply of fodder, milking, protecting animals (Boserups, 1970).

Land and property right for women require urgent attention by policy makers and land reform practitioners in Africa during the last three decades (UNDP, 2006). The increased focus on a Global Realization of Women empowerment in Africa generally gets little attention. These situations are also true.

In Ethiopia women's right on land emerged in 1974 during the Derg Regime. At the time, women were actively involved in the political arena. They had their own mass organization, known as the Revolutionary Ethiopia Women's Association (REWA). Their rights on land holdings were also recognized in the rural land proclamation promulgation by the Derg Regime (Mamo, 2006).

According to Mamo (2006), the rural land proclamation of 1975 has given women accesses to organize themselves in peasant association as head of household if they have independent

residence. The current government regarding to land right in general has similar position to that of Derg Regime. Women have the right to acquire, administer, control, use and transfer property. Women have equal right with men with respect to use, transfer, and control of property. They also receive equal treatment in the inheritance of property right (Walta Information Center, 2007). There are several articles, included in the government constitution and also legal provision that should be exercised and implemented at different levels of government organization, private sector and civil





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society. However, the ground reality does not match with the blueprint of the policy in the traditionally and culturally blessed society about women's Right

In Ethiopia in general and in S.N.N.P.R. state in particular, the accessibility of women to key Economic resources such as land and other economic and income generating activities remain far behind. Even though, the government tried to empower women by promoting the right of women on owning properties and the right to make decision on the economic and income generating activities equal to men, at local level, social courts and community elders had not been aware to bring the necessary change in attitude towards the reality. Similarly, the local level political leaders and other officials do not have enough information and have less knowledge to implement and interpret laws that have been promulgated by the government. But Women's were not utilizing these opportunities because of their illiteracy and each of exposure to information to resist men's dominance, social bias and traditional norms.

At National level, the government of Ethiopia under the Ministry of Agriculture and development formulated a policy of rural land administration and utilization, with the objective to increase economic growth through increasing of production in order to ensure food Security and poverty reduction. To implement this policy, the government launches the program of rural land registration and certification that can treat both men and women equally. But practically the implementation of land registration and certification in the study area is low as the number of women who were registered and certified for ownership of rural land were neglected. Among the total of 45,560 households in the Woreda only 7,000 women were registered and obtained certificate of ownership of land in the district (Halaba District of Agricultural Office, 2011). The low participation may be due to traditional and cultural values of the society, low



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educational level of local leaders in effective implementation of policy, inadequate training, and lack of enough information about the policy that promote women empowerment (Messey , 2012).

In addition, the place of women in the society is complex that involves many interrelated problems which made women's livelihood difficult in relation to men. The problems most rural women face can be described as UN attractive life style, low income, low employment opportunity, high illiteracy rate, low health facilities (Amanyu, 2007). The role played by women both in the productive and reproductive sphere is very high. However, the position (place) given to women in the society is very little. The contribution of women in the improvement of the socio-economy, the well-being of human life is more significant than has been traditionally acknowledged (Boserups, 1970). This means that women productive and reproductive role was not getting sufficient consideration and less attention were given to their role in sustainable development of human well-being. The contribution of women in reducing poverty and hunger in Africa is more important than that of men.

According to the estimation of United Nation Economic Commission for Africa (UNECA, 1996) shows that African women are responsible for production of 60-80% food. According to (UNECA, 1996), the solution to overcome poverty, hunger and chronic food shortage in Africa should be focused on economic empowerment of women, especially on the rural women.

In developing countries like Ethiopia there are traditional perceptions and ill-attitudes among the society toward the women's right on Properties. These perceptions were deep rooted in the society and greatly affect the women's role in the economy. A deep-rooted negative perception of the society towards the empowerment of women, directly

or indirectly, has been reflected in the government sector in employment and remuneration schemes (Messey , 2012).

Considering Agriculture, which is the backbone of economy in the developing countries like Ethiopia, the contribution of women in the agricultural practices from ploughing of farm land up to transporting of products to home is extremely important. Besides, the contribution of Ethiopian women in general by assisting of their husband in many economical activities is very high. However, all those roles they play had not been recognized because traditionally the society provides them low status (World Bank, 1995).

2.3 Women cooperatives in crop farming

Anjorin (2011), the early studies legitimized the idea of women as productive partners in agriculture, discovering and documenting the various roles played by women as farmers, farm wives, and agricultural professionals and recounting the stories of successful women in these roles. Women are lumbered with most of the tasks in agricultural production supposedly meant for the man but the benefits gained by them are not commensurate to the many hours they spend on the task. Despite the dominant and important role women play in agricultural crop production in Ghana, they are hardly given any attention in the area of training or visitation by extension agents with improved technologies.

Banks hardly grant women loans and they are hardly reached with improved seeds, fertilizer and other inputs (Damisa et al., 2007). These conditions have entrenched the women in a vicious cycle of poverty that places them at a less advantageous of income and resource empowerment in the area of crop farming. There is a long history of



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women participation in productive labor. In traditional communities, women like their male counterparts hold farmlands and assist their husbands in all farming activities.

Besides working on the farms, women of Ghana as elsewhere in West Africa actively participate in non-agricultural activities than agricultural such as craft and dying, weaving and spinning, food processing, retail trade, and other home-based informal activities and hence their barriers could be pushed when they come together as cooperatives (Nora, 2005). Lawanson (2008) shed light on the role of women in agriculture, for instance, Nigerian women have worked side by side with men in agriculture with some marked division of labor between them.

2.4 Women activities in the farm where men dominate

Women are usually responsible for clearing the undergrowth, planting, harvesting, storage, transportation and marketing. They are also actively involved in agro-based industries such as gari-processing, palm oil and shea-nut extraction, fish smoking and dawadawa processing (Tsikata,2011). For instance, one can talk of “Mafi-Kumasi” gari- processing project which is a cluster of 18 villages in Mafi Traditional Area in the Volta Region, Esson Oil-Processing project in the Eastern Region of Ghana, though men own the farms, the women usually dry the fruits for the men for processing, fish smoking project in the coastal areas of Ghana and shea nut processing projects in the Northern Region of Ghana. Though women’s contribution in agriculture in terms of provision of labor is high in the Upper West and Upper East Regions of Ghana for instance where the study area is, women are traditionally not regarded as farmers whatsoever, despite their heavy involvement in farm activities (MoFA, 2013).

Further literature on the farming systems indicated that, the growth of capitalist agriculture deprived peasants fully or partially of their land and forced a large number



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of those affected to become wage earners hence fail to show which sex group is mainly peasants (Ninsin, 2012). However, the majority of women use low yielding and unimproved planting materials, primitive and labor-intensive farm implements, traditional farming practices which have adversely affected agricultural production on their side. It has been reported that 80% of the work done on the farm in agricultural activities take place in rural areas where women are less supportive in agriculture. It is now widely demonstrated that rural women and men engaged in productive activities essential to household welfare, agricultural productivity and economic growth. Yet women's substantial contribution continues to be under-valued in conventional agricultural and economic analysis and policies while men's contribution remains the central, often sole focus of attention (Fabiya et al., 2007).

In most societies men's roles in agricultural activities is understood to be directed and clear. However, women's role in agriculture is not clearly recognized. Hence, a clear picture of women's participation in agriculture is needed. Although, women are involved in the world agriculture until recently it has been difficult to gain a clear picture of where and under what circumstance women particular in the farm work (Annable, 1986). Moreover, the micro studies documenting the importance of women's roles have arisen steadily national statistics have to undercount women's agricultural labour due to their definition of agricultural activities in their intervening producer.

Women play important roles to help their family in particular and their community in general in sewing food demand in the world. But the most surprising thing is that the community has not significantly understood the effort that they exert in the last several years. Women are involved in agricultural and rural development representing more



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than half of the labour required to produce food consumed in developing countries (Etenesh, 2005). One problem here is reaching at common understanding as to how female farmers are perceived in society; observations indicate that a female farmer is commonly perceived as a co-farmer as marginal player in agricultural development particularly by those individuals with significant influence is research extension and development positions (Tsehai, 1991).

Women are often farming without benefit of the improved inputs and services required for a more productive and remunerative agriculture. The paradox is most obvious in the African shifting where it is estimated the female do 60-80% of all agricultural work. Yet some females are rarely systematically targeted for training, extension, research technology or improved access to resource and thereby to increase productivity in the agricultural sector to be directed to the female population goals for growth to be achieved (Over halt, 1991).

The international labor organization (ILO) labor force estimated that from 1950-2000 of Food and Agricultural Organization's FAO (1970) agricultural census data for the 82 developing countries shows women's proportion in the agricultural labor force to be 42% for sub- Saharan Africa, the regional average was 46% for north Africa ,for middle east 31% and for micro data set is not a complete description of women's agricultural work. Nevertheless, some description of women's agricultural work can also be made as inference. In addition to the substantial number of women documented national agricultural labor force data, many women and girls work as unpaid female laborers. Many are primary involved in production of family food supply and domestic work, many work intensively in the fields only during the peak labor seasons (Duggan, 1991). Rural women play multiple roles in agricultural systems. They may be brothers for



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those who have no brothers, housekeepers, wage labor, agricultural processes, market women and as well as agricultural producers (Beneria, 1991).

Most rural women make constant trade off in allocating labor time and productive resources among their roles and obligations. Most farming systems display mixed pattern of women's agricultural responsibilities in the production cycle where one sex is primarily responsible for livestock, vegetables and tree crops and care for their dwellings.

2.5 Socio-Cultural Challenges of Women Participation in Crop Farming

Socio-cultural barriers evidence suggests that social and cultural norms significantly influence the type and level of participation women in crop farming. Traditional gender roles in many cultures associate men with the public sphere, while women's role tends to be seen as within the domestic sphere. Women are seen as responsible for childcare and housework, including fuelwood and water collection, while men are seen as responsible for productive activities and income generation (FAO 2011; Tanwir and Safdar, 2013). Therefore, women might be discouraged from participating in the public sphere and thereby in productive organizations in agriculture (Massolo, 2007). The following are socio-cultural challenges.

2.5.1 Access to land

The land is a primary source of wealth, social status and power. It is the foundation for food production, shelter provision, and economic activities and as such virtually every individual depends directly or indirectly on land for their livelihood. Thus, every individual needs to be given equal and equitable opportunities without undue discrimination. In Ghana, 80% of the total land area is customarily owned by clans, stools, skins and families. The state owns 18% while the remaining 2% is held in dual



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ownership by the state: the beneficiary interest being held by the community and the legal right being vested in the state (Ministry of Justice, 2000; cited in Adiaba, 2006). Access to and ownership of land within the customary sector is primarily based on membership to a particular landholding community. This is because land under customary tenure was considered as a resource that all community members should have access to land in order to subsist (Kuusaana, 2013). However, women do not enjoy equal rights to land; they have only secondary use rights to land and they can only gain access to land through their husbands, brothers, and sons (Kameri-Mbote, 2005).

For an agro-based country such as Ghana, access to and control over land is vital for the survival of its people. Land to a large extent satisfies some of the most basic needs of humankind. It is the source of food, water and even shelter. It is also an important source of medicinal plants necessary for health delivery and among rural dwellers as it may be the only source of health delivery since access to orthodox medicine is highly inadequate and expensive. Thus, the importance of land to the survival of the people cannot be overemphasized. When considered in terms of women's access to land it is seen as critical for the total economic emancipation and integration of women into economic and social spheres of life in the Ghanaian economy (Nora ,2005).



In discussing access to land, some concepts which have been used in various senses in the literature need clarification and operationalization. The concepts include access, ownership, control, rights, usufruct which are used in respect of productive resources. According to Yaro and Tsikata (2011), productive as used here include material and financial means of production such as land, labor, capital (fixed and circulatory), social relation and knowledge.

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Access implies the right to use or to benefit from the productive resource; control, however, refers to the effective exercise of such rights. The difference is important when rights of access are not acted upon or when those claiming the rights are prevented from exercising them (Sewornu 2010). Access involves being among the category of persons in whom varieties of power can be vested, while control represents the authority to allocate the powers. Access is usually connected with membership of some unit of the production, functions in the division of labor in production and resource management and is maintained by active participation in production and reproduction. On the other hand, control implies sovereignty and therefore vested in political authority at different levels to guarantee access and redistribution of power (Tsikata, 2011).

Access can be through rights of ownership and use or through informal concessions granted by individuals to kin or friends or otherwise. In many Gambian communities, for instance, the practice is that a man may allow his sister to use a plot of land he owns and out of good-will but the sister cannot claim it as a right. In the Gambia, there are several ways by which a woman may in theory have access to land, but not necessarily ownership rights (Kuenyehia, 1998).



Access is distinct from rights to land as having rights has some implications such as the ability to dispose or utilize it at any given time. Rights are defined as claims that are legally and socially recognized and enforced by an external legitimized authority, be it a village-level, institution or some higher-level judicial or executive body of the State (Bugri, JT, 2012). Rights to land can be in the form of ownership or of usufruct. Usufructuary rights associated with differing degrees of freedom to lease out a mortgage, bequeath or sale of land (Tsikata, 2011). Usufruct refers to both the rights of

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members of a landholding community and the early and later migrants. Woodman, (1980), as cited in Kotey and Tsikata, (2011), suggested that usufruct should be restricted to the rights of members of landholding communities.

According to Musah (2011), access to land refers to the ease by which communities, households, and individuals acquire land for livelihood activities as well as shelter needs. However, access to land is influenced by land rights or the bundle of rights held by individuals or households or a community. When a community, household, and individual who used land can get it in sufficient quantity at a desired location, then it is said that land is accessible. On the other hand, if institutional arrangements, government land acquisition policies make it relatively difficult for prospective buyers or lease to obtain land to meet their livelihood, investment and shelter needs, then land may be described as inaccessible (Agyei, 2007, as cited in HDR, 2007).

Customary systems govern the access to and the use of large sections of unregistered land in developing countries like Ghana. Under such systems, rights to access and use are assigned by the traditional authorities without any written documentation which tends not to grant gender equality in access to land (FAO, 2010). This affects women mostly which also affects their productivity. Women usually control very little or no amount of land, which is very important in determining farm productivity (Ojo *et al*, 2012). In line with women in agriculture, control over decision making on land use which according to Allendorf (2007) is the main source of livelihoods as well as power and status. Mutangadura (2004) emphasized the importance of land to women's economic empowerment. This is the case especially in countries that depend on agriculture for their livelihood and Sub Saharan African countries are not exceptional. Allendorf (2007) noted that access to and control over land continues to be a major



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setback for women farmers which limit their ability to effectively practice sustainable agricultural development.

According to Davision (1993), inheritance in patrilineal societies is through the father's lineage whilst in matrilineal is through the mother's lineage. These systems have tended to give more authority to either men or women which then leave the other gender vulnerable in terms of access and control over land. For instance, in Malawi, though matrilineal societies' ownership of land is by the women but authority is vested in the maternal Uncle (Mbaya, 2002). In line with gender needs, ownership of land is both a practical and strategic need since land apart from assisting them to undertake their feminine roles, it gives them power in terms of decision making over its use (Taylor et al., 2011). The position of the scholar's ideas appears to silence the issues of women access to land for agricultural crop production as pertain in Ghana, especially Northern Region.

Women in matrilineal societies, on the other hand are allocated land in their own right but the land is still commonly controlled by their husbands or male clan heads (FAO, 2009). The situation is the same in the study district. Men are the ones who have full ownership of property and any valuable goods in the household must belong to the head of the household. For example, if someone purchases a motor bike for the house, the minute it enters the door it becomes the property of the household head, the father. This, of course, is in line with their culture. According to komkomba culture, a woman is not in a position, or rather, is not entitled to own any kind of valuable property such as land. This has been the culture for many generations and apparently still exists in the district. Consequently, women in the district do not feel that it is their right to own land personally, as their mothers did not do so. They are not even aware of such things as



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owning property (SDA, 2004). However, in some instances, they are allowed to access the land but they do not have control over it.

In many communities, access to land is governed by both statutory and customary laws.

Customary laws emerge from unwritten social rules derived from shared community values and traditions. Customary laws limit women's rights on land to secondary level, mainly derived from patriarchal households. This law underpins patriarchal system of traditional authority to reinforce patriarchal values which disadvantage women and place them to subordinate role in society (WLSA et al., 2001).

Marriage has been primary means of getting access to land under customary system of tenure is in sub-Saharan Africa. Unmarried women have little access to land because, they are not allowed to inherit property in most matrilineal societies while wives have better access to their husbands' land through marriage, thus security of marriage thus becomes major requirement for security of tenure (Davison, 1988 and Nizioki, 2002). On the other hand, studies revealed that marriage as an institution and family structures are becoming more and more unstable especially by impacts of HIV/AIDS in Sub-Saharan Africa (Nizioki, 2002).

Some customary laws give sons exclusive right to inherit land and other property whereas wives and unmarried daughters have the right to be supported. Pre-existing customary norms

in some matrilineal societies in Africa used to allow widows continued lifetime rights on their martial land which passes on to male heirs after their death (Sebina Zzwa 1981, avison 1988 WLSA 1998 and Nizioki 2002). But, this practice is not necessarily adhered to as land gained value. Widows are becoming vulnerable, and sometimes



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forced off their deceased husbands' land by their in-laws or by their sons. Customary laws generally sanction male authority over women, (community customs and traditions support land allocation to male). Under customary laws all property acquired by the spouses except, personal goods belong to the husband.

2.5.1.1 Legal Land Reform Policies and Women's Access to Land

Over the years, many nations have reformed their constitutions and civil codes in order to either, incorporate gender-neutral language or explicitly recognized women's rights and prohibit discrimination based on gender. Many nations have modified land and property laws and regulations so as to guarantee women's equal property and inheritance rights. Most Latin American nations, African and Asia, have modified land allocation laws and regulations (for examples, for agrarian reform and land titling program) in order to recognize and give women equal land rights explicitly (Voegelé et al, 2009).

However, passing formal legislation is usually not sufficient. Many laws recognize and protect women's equal rights to land, but of these laws may be lacking and attempts by women to have the law enforced enforcement can be painfully difficult. The reasons for the failure of enforcement include conflicting legislation, institutional weakness and the pervasive influence of gender bias. It is not uncommon that although formal laws may guarantee gender equality with regards to access to land, other laws such as family and personal laws may be based on patriarchal norms which undermine or directly contradict the concept of equal land rights by not giving wives equal rights to marital property or daughters equal inheritance rights. Land titling registration programs may have no gender equipment's and the national laws uphold gender equality, the "custom"





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of titling only household heads effectively discriminate against women and may actually deprive them of customary access to land (Voegelé et al, 2009).

Furthermore, in cases where legislation and state programs specifically address women's land rights and attempt to address constraints, such as land reform and land titling, resistance reform program implementation and participation population can Derain the "good intentions" of state programs, which result in token observance of women's legal rights. For instance, in the Bolivia Giovanelli et al, (2005) and in Nicaragua, Lastarria-Comhiel et al (2003) found that despite the very positive and specific language in land titling legislation regarding women's men's land rights, the implementation of the titling program resulted in the great majority of the land being titled to men. In Nigeria, according to Denman (1978), the land was no man's creation, but a gift from God; and that its ownership was rooted on the basis of first occupied and its use over a long period which sometimes spanned over twenty years without counterclaims. That explained in part why pre-colonial Africa, the structure of land ownership and tenure system were family and communal, though in some cases, traditional rulers and villages do not show whether women could have equal access to the family or communal land without formal legislation.

In Ghana, government over the years attempted to influence the communal land ownership systems to bring them in line with the dictates of emerging modern economic and social conditions. Bugri, (2017) has noted that policies geared towards transferring interests in land from traditional landholders to the state (nationalization), and a trend towards individualization of tenures (proprietaryship) through title registration have been embarked upon in Ghana. The British colonial administration of the then gold

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coast attempted to appropriate land to the British crown in the latter part of the 19th century, around 1890s and this led to the dichotomy in law in Ghana, whereby lands in Northern Ghana became vested in the Head of State and lands in Southern Ghana were held by Chiefs. The difference in control over land between Southern Ghana and Northern Ghana stemmed from the fact that lands in Southern Ghana had acquired commercial values even before the introduction of colonial rule and as a result, the successful protest led by the Aborigine Rights Protection Society (ARPS), resulted to the abortive public lands rights bill of 1897.

The Aborigines Rights Protection Society was, in fact, a class-based organization of intellectuals, bureaucrats, chiefs and the rich cash – cash producer which opposition induced the colonial administration to recognize the alienable rights of chiefs and people of Southern Ghana in their lands (Kimble, 1963). Kimble however, did not indicate whether the success of the ARPS led to greater access of agricultural land by women. The attempt to assert greater control over Northern lands by the colonial administration met with success. As a reservoir for labor, the conditions of the north prevented the emergence of those factors around which the opposition in Southern Ghana was entered, namely: the commercialization of land use and the existence of educated elite capable of mobilizing chiefs and people (Konnings, 1984). In 1927, a land and native Rights Ordinance was proposing, declaring all lands in the northern ‘public lands’, without any prior consultation taken with the northern chiefs and people (Deere, 2005).



There are various reasons why the colonial administration interested to assert control over lands in Northern Ghana after being unsuccessful in the South including among others:

1. To make it possible to forestall the permanent alienation of Northern lands to unscrupulous Speculators and to preserve the “customary” land tenure system that had to be respected and upheld under the British colonial system of “indirect rule”
2. The vision of Governor Guggisberg, espoused in the 1920s to create railways route to the north to open up that part of the country for commercial agriculture. Control over Northern lands would enable the colonial administration toto acquire the land needed for the railway's project without paying commensurate compensations. However, the plans for the opening up of the north and building of the railway line were never implemented as they were clearly in conflict with Northern Ghana’s role as supplies of labor for the export economy of Southern Ghana. But the special colonial land law for the north was never abrogated.
3. The fact that the special land law regime for the north was never repealed may be as a result of the colonial administration’s continuing interest in curbing the growth of a land market which has given rise to the development of capitalist relations of production in agriculture and other sectors of the Northern Ghanaian economy. (Konings, 1984). The reasons espoused by Koning for colonial government interest in Northern lands did not explicitly indicate greater access to agricultural land by women.



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Following the attainment of independence, the post-colonial government enacted a series of land legislation. Ghana, therefore, witness a plethora of land laws including among others; Akim Abuakwa (stool revenue) Act, 1958; the Ashanti stool lands Act, 1958, Rent Act, 1960; farmland protection Act, 1962; stools land Act, 1960; Administration of Lands Act, 1962; minerals act and State Lands Act, 1962; Land development (protection of purchasers) Act, 1962; Rents (stabilization) Act, 1962; limitation decree, 1972; Conveyance Degree, 1973 NRCD 175; land commission (Amendment) Degree 1973 NRCD 192; Article 188:3 of the constitution of Ghana and Ghana National Land Policy , 1999.



Table 2. 1 Modes of Land Acquisition by Women Farmers by Region

Type of Interest	Volta	Northern	Ashanti	Brong Ahafo
Sharecropping	24%	8%	13%	58%
Inheritance (full ownership)	15%	5%	32%	18%
Tenancy	2%	-	8%	2%
Pleading	-	45%	-	-
Lincence	4%	12%	23%	6%
The right of the user of husband's land	55%	30%	24%	12%
Purchase	-	-	-	-
Others	-	-	-	4%

Source: WIA survey, 1997.

Land rights customarily after independence remains solely usufructuary, but not proprietary as it terminates when the original owner's family vacates the land. The usufructuary right in the lands of the communal or landholding group is restricted to its members alone which cannot be transferred to a non-member of the landholding group. Thus, the rights of transferability or reversionary right of all communal, Ninsin did not shoe whether women were worst affected in terms of access land form the non-member holding group. To address this problem, therefore, the convention people party (CPP) government enacted land laws in order to give the state power over all stool and other lands and to protect farmers whose titles to land are found to be defective (Ninsin, 1989).



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However, the Northern lands, because of the 1931 Native Land Rights, were still under the control of the state. The period 1958 -1962, saw the government move against the powerful chiefs and other chiefs by enacting Act to undermine the power base of the chiefs in to vest the control of stool and other lands into the state.

2.5.2 Access to Credit

Women face problems of access to their inputs, including credit (capital or money). This is because many credit associations and export crop market cooperatives limit membership to household heads in many African countries, thereby excluding married and single women (Vuyiseka,2012). Women face greater difficulties than men, particularly with regard to participation in rural cooperatives and access to credit, training and agricultural extension. These difficulties rarely flow from explicitly discriminatory norms, as legislation on these issues is in most cases gender neutral. Rather, they mainly arise from cultural practices and stereotypes, for instance, on women's role within the family and on interactions between persons of different sexes and from socio-economic factors which include access to credit, women's higher illiteracy rates, lack of information about available credit programmes, lack of land titles to be offered as collateral, more limited access to formal employment and exclusion from credit cooperatives, (FAO, 2005). The findings are in line with what the research seeks to investigate as regards women participation in agricultural development.

In agricultural production, women are more constrained than their male counterparts as a result of which most women have less access to and higher effective costs for information technology, inputs and credit (Shultz, 2007). Rahman (2010) buttressed





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that gender inequalities reduce productivity in farm and enterprises. These lead to inefficiencies that arise from excluding women from access to productive resources. Rural women farmers face more difficulties than men in gaining access to credit for agricultural purposes. In Africa, the percentage of rural credit directly benefiting women ranges from 5 percent to 32 percent (FAO, 2012). This limited access to credit affects their production, as they need credit for their farm activities.

Although the empirical literature on finance suggests that women perform better on repayment, they face higher entry barriers and are more often considered credit unworthy on the basis of prevailing gender roles and perceptions which may affect their access and use of credit for efficient productivity (World Bank, 2008). Onguonu (2010) notes that in Nigeria, women do not have access to resources such as finance for the execution of planned projects like their male contemporaries. In some Nigerian community's women are encouraged only to produce food crops for sustaining the family, leaving men in control of the production of cash crops.

Mtsor and Idisi (2014) note that there are various factors that limit women's access to credit. They argue that in some Nigerian rural areas socio-cultural factors can be a major limitation to women's access to credit. In rural Nigeria for instance, women are not allowed to walk long distances between their homes in rural areas and the banks in town by themselves or to offer the occasional bribe to male officials in charge of credit applications.

Furthermore, entering a bank may intimidate the women because they are unfamiliar with the environment and the procedures. In addition, women are often excluded from

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social gatherings where males learn about how and where to access certain sources of credit and how to apply. A study conducted by Duncan (2004) reports that, in Ghana, women complained of having limited access to credit resources. These women were not allowed to borrow money from the bank because they lacked collateral security but not always the case but lack proper collaterals. She explains that, because these women have less collateral security which can be in the form of land or production equipment, they were denied the right to borrow money from banks.

In addition, however, women's access to credit is limited due to their lack of land titles, which is influenced by the socio-cultural reasons which are mentioned above that a woman cannot own land because of her gender (patriarchy, and customary law) (Vuyiseka, 2012). Africans, especially in patriarchal communities, consider it a waste to give a resource such as land to a girl because when she marries, she will give away the wealth of her forefathers to her in-laws. Moreover, there is anecdotal evidence of banks requiring the consent of the husband before lending to women married in the regime of separation of property in the Republic of Ghana. The Promotion of Equality and Prevention of unfair discrimination against women, including in women's access to credit by the state and all persons (Vuyiseka, 2012).

In sub- Sahara Africa about 84% of women were employed in the informal business sectors. Rural women are usually employed in the informal sector that provide very low income (USAID, 2005) when considered the time wasted, efforts and labour utilization. The income gained from such informal employment is insignificant and unbalanced. Women who are involved in the informal employment sector usually start business with little capital and little asset that is not sufficient to run their business. On the other hand, at rural area of developing countries in general and in Ghana in particular the micro



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credit support and Micro-Enterprise has not expanded to reach most rural women. The number of banks that support rural women for credit support is limited. These conditions discourage rural women to engage in self-employment. Among informal employment in which rural women engaged is the domestic works (house hold activities). Since rural women are responsible for household management such as cooking, collection of fuel, feeding of large families and caring and supporting of children's, etc. They have no time to engage in other businesses.

The income earned and profits gained from informal employment of women are not only to support the family in the feeding and other consumption but also contributes for poverty reduction. Women engaged in the informal employment contribute three-fourth (75%) of the household consumption (UNDP, 2006). Under Ghanaian condition women engaged in the informal employment not only contribute for household consumption but also to meet the medical cost, clothing, and etc, for the family. The income gained from these economic activities are used for household consumption and family support rather than re-investing it to expand their business. Similarly, being rural women, most are illiterate and have no proper skill for full employment opportunity (Linda, 2005).



According to Linda (2005) men have more power to control on the income made by women and often decide to finance their own personal interest instead of the households. This is because; women have less power and right to make decision on the household income independently. Provisions of credit support and micro-finance facilities for rural women are one of the most important strategies for empowering rural women in the economic aspect. Credit and micro-finance support for rural women are



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not only for economic empowerment of rural women but also for poverty reduction and for enhancing of better living condition of poor rural women.

This means that when credit facilities and micro-finance support reach large number of poor and disadvantaged rural women for borrowing, it will increase women's ability to earn income that can support the well-being of women and their families. Even though credit support and micro-finance facilities are very important for poverty reduction and economic empowerment of rural women, most of rural women do not have access to credit and microfinance support. In the developing countries in general and in Ghana in particular, majority of rural women are not beneficiaries of micro-finance and credit support launched by government and non-governmental organizations for poverty reduction and for increasing earning capacity of the poor women.

Like many of the African countries, in Ghana rural women have very less access to financial services such as banking and micro-credit. To tackle the inaccessibility of rural women to financial services, the political leaders and policy makers have to focus on enhancing the opportunity of women for financial and banking facilities, integrate the issues of economic empowerment of rural women in the national development strategies. Establishing small enterprise, expansion of small scale saving and credit services, provision of credit support and micro-finance for women, help women to be economically secure. And it also ensures gender equality, poverty reduction, health improvement and to reduce HIV/AIDS spreading rate. Expansions of financial institutions that provides credit and micro-finance support with affordable interest rate, promote rural poor women to be engaged in different self-employment activities.

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The problem of women to access for micro-credit was lack of awareness and importance of women's productivity role both for national economic and women's right. Women are better managers and serve to increase their income and to escape from poverty when they get credit support and micro-finance facilities (Linda Mayoux, 2005).

According to Linda (2005), micro-finance and credit support are part of an integrated program for poverty reduction for the poorest people, creation of accessibility for credit and micro-finance is an entry point for women's economic, social and political empowering. On the other hands because of their illiteracy, absence of business management capacity, lack of exposure to information about the importance of credit and micro-finance for income generation, lack of confidence and fear to risk taking to borrow loan etc, affect the economic empowering of rural women. Appropriate training on the proper managing and disseminations of information about importance of credit and micro-finance for empowering and income generation to poor rural women have to be undertaking by development agencies and government to Ensure poverty reduction. It is recognized that one of the most promising means for women empowering are supporting women to have their own source of income. However, many constrains prevent women's involvement in the male-dominated world of business and commerce. These range from dominance that creates pressure on women to loss of economic independence and confidence.

2.5.3 Access to Education

Education is an important aspect of societal development. It is the process of acquiring knowledge, skills, values, and attitudes to fully develop individual capacities for societal well-being. Over the past decade, there have been a number of educational



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policies and program to improve education access and participation: Capitation Grant, School Feeding Program access to functional literacy program, education and training for employability for our educational development and sustainability, and national development. Targets set for these policies need to be monitored and assessed. The results of the Ghana Living Standards Survey are used to track the achievements and impact of these policies. It also assists in monitoring performance to meet commitments such as the Education for All (EFA) goals, Sustainable Development Goals (SDGs), UNESCO Goals and Ghana Education Strategic Plan (2010-2020).

The Food and Agricultural Organization/ United Nations Educational, Scientific and Cultural Organization FAO/UNESCO (2002) note that better education and training have become essential for sustainable development and for rural economies to survive. Education is one of the significant factors affecting the participation of the smallholder farmer in agricultural development. Rad et al, (2010) agree that education is one of the important factors that help development to be realized. The purpose of education (formal and informal) as stated by Rad et al, (2010) is to communicate, accumulated wisdom and knowledge from one generation to the next. Secondly, education enhances active participation in innovation and the development of new knowledge. They further argue that education enhances the ability to derive, decode and evaluate useful information for agricultural production. Ojo et al., (2012) support the latter sentiment by arguing that, education has a relationship with farming progressiveness.

The reason is that there is a positive correlation between education and farming. Through education, farmers are able to acquire new improved and effective written material. Educated farmers are able to acquire more information in the form of written material such as magazines, newsletters and farming instruction pamphlets, booklets





www.udsspace.uds.edu.gh and on packaged hybrid seeds, pesticides, fertilizers and many more (Ojo et al, 2012). Uneducated smallholder farmers are not exposed to ever revolving agricultural techniques; most of them still make use of techniques that were used by their forebearers. The educated or more exposed or rather more enlightened farmers are more productive than the uneducated smallholder farmers. This is because they have information on how to care for their land and their crops so that the land produces better food for them (Dlova et al., 2004).

Women usually have limited accesses to resources and opportunities and their productivity remains low relative to their potential. Due to lack of awareness in our society, women's role

has not been recognized (Linda, 2009) noted that we live in a society in which there is a substantial level of gender inequality. The inequality in the provision of education reflects the deep-rooted tradition and values within the ideological, political, economic and socio-cultural structure of societies (Kasente, cited in Takele, 2008). In terms of ownership of property, the women in this country have no equal right as men. In addition, the dominance of men in various income generating activities especially agriculture affects highly the economic empowerment of women. Therefore, leading to the activities of rural women and their participation in agricultural production very low. The position of Linda and Kasente fail to show whether women have increased access to education for agricultural purposes.

Manuh et al (2007) are of the view that the lack of education and training has been identified as a key barrier to women's advancement in society. She argues that in Africa, female illiteracy rates were over 60 percent in 1996 compared to 41 percent of men. Certain countries have extremely high rates of low education on women, Burkina

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Faso at 91 percent, Sierra Leone 88.7 percent, Chad at 82.1 percent and Guinea at 86.6 percent. In many African countries parents still prefer to send boys to school, seeing little need for sending girls. Hence, illiteracy is still evident in most African countries (Ravinder et al., 2009).

Education is a key component of human capital and plays a fundamental role in determining household ability to access better labour opportunities and escape poverty. In a look at a few indicators of education disaggregated by gender of the household head and of individuals (FAO, 2012).

According to FAO (2012) , the Inequalities in Education include:

- In Ghana, half of the population of 15 years of age and above is illiterate. Literacy rates in the northernmost regions (Upper East, Upper West, Northern) are well below the national average and rural areas have significantly lower rates compared to urban areas.
- The overall literacy rate for women is 46 percent, compared to 67 percent for men. Northern regions show the most accentuated gender differences in adult literacy, and gender differences in literacy are more significant in rural areas.
- Gender disparities in literacy rates are greater within older populations, while there is relative gender equality for younger populations. Gender parity in enrolment rates is not far from being achieved at both the primary and secondary levels in rural areas.
- An extremely high percentage of women and men in the country have not completed primary education and the situation is particularly critical for women.



- Access to secondary education for women and men remains low, particularly in rural areas, where the share of men and women with secondary education is 13 percent and 3 percent respectively.
- Vocational education constituted 27 percent of the population enrolled in 2005 and it is popular among adults, especially females. However, training in teaching and preparation for obtaining the Higher National Diploma, needs to be more accessible for women.

2.6. Agricultural Policies and its Effects on Women in Crop Farming

According to OECD, (2008), agricultural policies concerns the methods used by governments to change the economic and social framework within which agricultural production takes place: by influencing the prices of farm inputs and outputs, by modifying agricultural institutions, and by promoting new technologies in agriculture. Government policies in the agricultural sector since the colonial period have been dogged by an obsession with export crops and the neglect of food crops farmers. This has a disproportionately adverse effect on women (Musah,2011), Although Malaysian village women control between 10-30 percent of village lands, government policies continue to target land development schemes and provide agricultural training and credit to men, marginalizing women's role in agriculture. This bias on the part of government is evident across the region which might have a lot of implications for women access to land (kedung, 1992).

In most African societies, critical resources are allocated according to household heads and most often than not, women who are household heads do not have equal access to land, credit and education as their male counterparts and this disadvantaged position



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women house heads are worsened by the government agricultural policies. According to Morna, (2010), one in five African households has a woman as its head and more often than not, does not have title to the family property. In other parts of Africa, the figure is higher. In Botswana for instance, almost one in two households is headed by a female. Yet government policies designed to improve agriculture have consistently ignored the fact that 80% of producers in Africa are women. According to a United Nations briefing paper, only two to ten percent of the outreach of agriculture extension schemes is directed to women, credit schemes on the issue of agricultural extension services states policies of directing agricultural training and extension services at male cocoa production (Tsikata, 2001).

The post-colonial state in Ghana has been increasingly concerned with the country's recurring food shortages, high food prices and rising food imports (Konings, 1981). For instance, the growing gap between the local production of rice and demand which clearly demonstrate a shortage, about 50% - 70% of Ghana's rice requirements had to be imported between 1960 and 1970, thereby considerably depleting Ghana's foreign exchange reserves (Akoso – Amaa, 1975). All post-colonial governments have considered the peasantry largely producing for its own substance with "archaic" production tools-incapable of meeting the increased demand for food. Consequently, they have mostly relied on large-scale mechanized farming. The social and economic policies of various governments have centered on an overdependence on primary producers especially on cocoa with various sectors of the economy underdeveloped and lacking foreign capital in key sectors, but with a disproportionately large commercial sector (Rothchild, 1991). The colonial state preoccupation with cocoa and other cash crops continued to the detriment of food production. The practice of supplying male



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household heads with extension services and inputs were also carried over (Tsikata, 2011).

The immediate post-independent Ghana was administered by the Nkrumah regime. This was purely a socialist government and its main agricultural policy was the workers Brigade. For instance, Abdulai (1986) as cited in Bugri (2005) stated that the government established 20 state farms, 9 workers Brigade and 235 cooperatives in Northern Ghana. Combined with the ideological commitment of the subsequent government to the promotion of private enterprise has laid the foundation for capitalist (rice) production in northern Ghana (Shepherd, 1979; Koning, 1981). They did not, however, indicate sex dominant in capitalist farming.

After the overthrow of the Nkrumah's regime, agriculture was denationalized and came under the control of a few wealthy individuals and policy of economic liberalization pursued (Kasanga, 2001, as cited in Bugri 2005). The agricultural committee of the national liberation council (NLC) military government (1966 - 1969) recommended that, the state participation in production was to be limited to large-scale enterprises with operational advantages over peasant farming and fishing, a policy that put vast majority of small-scale peasant farmers in Northern Ghana especially at the receiving end. Indeed, a leading economist of the government remarked that the desirable socio-economic policy for rural development would consist of building up wealth individual farmers even if (that) aggravates inequalities of income within the rural population itself (Ofori Atta, 1978 as cited in Bugri, 2005). However, agricultural policies, that emphasize the creation of a few individual wealth farmers, have been criticized for having limited contribution to reducing unemployment (Killeck 1980, as cited in Bugri,





www.udsspace.uds.edu.gh 2005). A cautious effort was made by the subsequent civilian government (1967-1972), to create a class of capitalist farmers among the urban-based “better educated and better paid” petty-bourgeoisies (civil servants and businessman). The post-1966 policy of transforming Ghanaian agriculture through private enterprise enjoyed a considerable push from the state in the form of soft loans, tax holidays, subsidized inputs like fertilizer and approved seeds as well as support services (Ninsin,1989).

Indeed, the OFY program was regarded as a major agricultural policy by the Acheampong regime. By way of subsidies, the intervention includes; the provision of foreign exchange to import machinery and imports of highly subsidized inputs and agricultural services (subsidies on fertilizers rose from 50% of the cost in 1970 to 81% in 1976, while subsidies on agricultural services increased from 50% to 74%). This program whipped up enthusiasm in agriculture by a various segment of the society including; businessmen, politicians, serving and retired bureaucrats, the army and the police who had taken advantage of such liberal state support and established themselves as private farmers, especially in the Northern Savannah lands.

While they were encouraged to go into grain production, using the capital intensive method of farming, the peasants were urged to concentrate on labor-intensive crops like groundnuts, yam, and cotton. For the peasantry, the communal land tenure system would not hold any promise for land security (Ninsin, 1986). Rice production in the Northern Savannah zone offered a remarkable example of how the wealthy and influential members of the society acquired agricultural land transformed themselves into capitalist rice farmers (Ninsin, 1986).

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In 1976, according to Shepherd (1981), there were some 800-bank financed capitalist rice farmers in the Northern Region. Shepherd did not however, indicate how many of them were women since the capitalist farmers could have access to large accrete of land. For instance, the Head of State criticized business firms that had acquired the best agricultural lands and other services under the pretext of farming but had not even set a plow to such lands (Kasanga, 2001 as cited in Bugri, 2005). Others have to observe that, guaranteed and other prices control policies of that regime were an insult to smallholder farmers and became the enemies of that program (Korker, 1976; Nyanteng, 1978 as cited in Bugri, 2005). Development in agriculture during the following two decades exposed the fragile nature of the peasantry rights under the communal land law. These are mainly women since many of the small-scale farmers are women (Institute of Statistical Social and Economic Research (ISSER), 2014).

The agricultural policies of the Third Republic had barely taken off when the government was overthrown and replaced by the Provisional National Defense Council (PNDC) regime in 1981. The PNDC military regime in 1983 instituted the Economic Recovery Program (ERP) to reverse the continuing decline in the Ghanaian economy and the decline in agricultural production. In this regard, the Medium-term Agricultural Development program (MTADP) was initiated in 1987. The implementation of the MTADP was aimed at making quick progress towards sustainable growth and development and consolidating the agricultural gains of the ERP.

There were numerous agricultural projects pursued under the MTADP in order to strengthen the management of agricultural services and establish a framework for a more nation allocation of public resources to agricultural development at a time of



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unfavorable macroeconomic conditions. This led to the withdrawal of agricultural subsidies on fertilizers and other farm inputs, which seriously weakened the productive capacity of many small-scale farmers especially in the already impoverished Northern Ghana (Bugri, 2005). Since many research findings point to the fact women are the majority in terms of small-farming, then the ERP agricultural policies had the potential of driving women out farming which affect their access to land, credit, and education.

However, Nyari,(2001) as cited in Bugri (2005), narrated that specific agricultural interventions under the MTADP such as the two phases of the land conservation and smallholder Rehabilitation project (LACOSREP I and II) in the environmentally degraded Upper East Region of Ghana deserved commendation for targeting specific agricultural problems in Northern Ghana-LACOSREP I and II were aimed at the promotion of new agricultural technologies through focused training, provision of essential rural infrastructure, credit support and irrigation facilities as well as institutional capacity support for the sustenance of these facilities.

Nyari did not indicate how the LACOSERP program could favor women in terms of their access to land. The structural adjustment program (SAP) under the economic recovery program(ERP) also concentrated on the promotion of exports crops in Ghana and ignored domestic agriculture as an engine of growth. The resultant shift of resources to cocoa and other exports coupled with devaluation and removal of subsidies on agricultural inputs progressively turned the terms of trade against food producers (Tsikata 2001).



2.7 The Prospects of Women Participation in Crop Farming.

Agriculture remains fundamental to poverty reduction and economic growth in the 21st century (World Bank, 2008). The World Bank further posits that 75% of the worlds poor are from rural areas and most are involved in farming, an activity which requires sustenance especially by the women who are the most vulnerable. Therefore, removing the constraints arising from the gender gap in crop farming has the potential to produce significant gains for society by increasing agricultural productivity, reducing poverty, reducing hunger and promoting economic growth. In essence targeted investments in women farmers and instituting policies that close this gender gap in African agriculture could yield enormous benefits for women and their families, communities, and countries. Closing the gender gap could help increase food security and improve livelihoods for Africa's growing population, which is expected to quadruple within the next 90 years (FAO 2010).

If women worldwide had the same access to productive resources as men, they could increase yields on their farms by 20–30% and raise total agricultural output by 2.5–4%. The UN Food and Agriculture Organization (FAO) estimates that the gains in agricultural production alone could lift 100 to 150 million people out of hunger (FAO 2010/2011). In the same vein, according to a recent Mckinsey (2011) study reports that gender is not only a pressing moral issue but a critical economic challenge. The report acknowledges that gender parity in economic outcomes (such as participation in the workforce or presence in leadership positions) is not necessarily noting that men can also be disadvantaged in some instances. The focus of the findings of this report is on the economic potential available if the global gender gap were to be closed. In a full





potential scenario in which www.udsspace.uds.edu.gh women play an identical role in labor markets to men's, as much as USD28 Trillion, or 26% could be added to global annual GDP in 2025.

The agricultural sector has a pivotal role in employment in Sub-Saharan Africa, employing more than half of the total workforce. While its importance to the rural population is well documented, recent surveys suggest that agriculture is also the primary source of livelihood for 10% to 25% of urban households. National census data indicates that the number of people employed primarily in agriculture has increased over time (Yeboah and Jayne, 2015).

As a consequence of rapid population growth, Sub-Saharan Africa has a young population, which will result in about 17 million people entering the labor force annually over the next decade (Losch, 2012; IMF, 2015). Given current employment growth rates, less than half will be absorbed into gainful non-agricultural employment and even under the more favorable policy and growth scenarios, the share rises to two thirds at most (Fine et al., 2012). Consistent with employment trends by the Groningen Global Development Centre (2013), the World Bank reports that family farming will remain the single largest source of employment in the coming decade (Filmer and Fox, 2014). Thus, women participation in crop farming will largely depend on the viability of family farming.

Innovative ways of facilitating women participation in agriculture have the potential to drive widespread poverty reduction among women and their families. A coherent and integrated approach that addresses challenges related to education, land access and tenure, access to financial services, access to markets, access to green jobs and involvement in policy dialogue has the potential to make the crop farming more attractive to young people especially women, providing the additional push that may be

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needed for them to enter the sector (FAO, CTA, and IFAD, 2014). It posits that the potential for urbanization and income growth to stimulate job expansion in downstream segments of the food system also depends on where the primary agricultural products come from. Faster growth in domestic production arising from commercialization could generate job growth in food assembly, wholesaling, processing and retailing.

The income earned and profits gained from the informal employment of women are not only to support the family in the feeding and other consumption but also contributes to poverty reduction. Women engaged in informal employment such as crop farming contribute Three-Fourth (75%) of the household consumption (UNDP, 2006). Under Ghanaian condition women engaged in the informal employment (crop farming) not only contribute to household consumption but also to meet the medical cost, clothing and many others for the family. The income gained from these economic activities are used for household consumption and family support rather than re-investing it to expand their business. Similarly, being rural women, most are illiterate and have no proper skill for a full employment opportunity (Mayoux, 2005). The findings neglect the investment aspect of the prospect of women in crop farming since most of them re-invest their farm produce into other ventures to sustain their livelihood activities.

2.8 Theoretical Framework.

There are various development theories that focuses directly on the issues of women participation in rural community's development. The theoretical framework considered for the study include; People-centered development, feminist perspective framework analysis and Social Exclusion framework of analysis.



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According to Davids et al, (2005), people-centered development is defined as a “process by which members of a society increase personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life”. A “People-centered approach” is based on people’s participation, sustainability, social learning, and empowerment. Participation is a complex and ongoing process through which people are enabled to exercise varying degrees of influence over developmental related activities that affect their lives (Kotze, 1997).

The People-centered development approach is aimed at encouraging communities to be responsible for their own development, control their own resources, have access to relevant information, have the means to hold government officials accountable for the services they render within the community and participate in the development process (Vuyiseka 2012). The approach also strongly encourages small-scale community actions such as agricultural projects and community home farming in order to enhance economic self-reliance and create reliable sources of income. Hence, the approach encourages the participation of the majority of the population, especially women, the youth and the illiterate in the process of development (Coetzee and Graaff, 1996).



According to the pilot study conducted in the district, there are enough natural resources which are fundamental to agricultural development such as land, access to water and human capital. It is felt that the people of Saboba need motivation, empowerment (in terms of addressing socio-cultural barriers), and encouragement about agriculture and needed resources to execute agricultural development activities. The approach leads to the involvement and education of women in various areas of development. These

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women become empowered, self-confident, creative, responsible and cooperative (Schenk et al. 2000). They also are able to make decisions on issues affecting them and they participate in social and economic development. The theoretical base which underpins the study puts emphasis on people taking the initiative to participate in activities that will enhance their development.

It encourages people, especially women to make their own decisions and promotes access to development related resources that are needed to enhance their livelihood activities. The participation of women in agriculture-related activities at Saboba district will lead to personal enrichment, self-sustenance, independence and community, and economic development. The People-centered development approach encourages a hands-on approach to the people's developmental process. While participating in agricultural crop production, they will be providing for themselves and their families and also contributing to the economy of the country.

The approach seems to dwell so much on women participation in Agriculture and rather neglect the issues of socio-cultural factors or barriers that may serve as a hindrance to their participation.

Also, feminist perspective supported the study as an appropriate approach in dealing with issues relevant to women. The feminist approach was considered relevant to the study because of its interdisciplinary nature in studying women related issues. Various feminist perspectives were developed to help in addressing the oppression of women in communities. Cornwall (2005) defines feminism as women's engagement in





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demanding and creating an equitable society. He further states that feminism deals with the power of women that encompasses recognizing and respecting women.

The feminist perspective believes in the empowerment of women and the restoration of the dignity of women as members of society. The main argument of this perspective lies in the equal treatment of all members of the community, which includes equal rights and access to the necessary resources. The feminist theory concerns itself with the rights and interests of women and also the equal distribution to power among women and men in society or any other place. According to the feminist perspective, women, are the same as men, therefore, they have a right to equal treatment (Hughes, 2002). Feminist theory encourages women to assume autonomy in their roles as daughters, wives and mothers.

The present study will be conducted in some of the rural areas especially Saboba district of the Northern Region. This district is still anchored in and still abides by the rules of tradition and culture. Through the feminist approach, the study will be used to address the position of women in the society and also highlight the influence of tradition and culture in limiting women's participation in agricultural related activities, as the approach prescribes that all members society be treated equally with respect and dignity, and that equal distribution of resources be practiced. The equal distribution of resources and equal treatment of women in the society will encourage them to engage in agriculture related activities.

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However, the theory does not state vividly enough on how issues of women empowerment especially with regard to women access to critical resources for crop farming has been implemented.

Finally, Social Exclusion Framework of Analysis in reality support the study, social exclusion is a culmination of negative processes of social relations shaped by gender, spatial, economic, political, socio-economic, environmental and cultural circumstances and ideology (Human Development Reports (HDR),2007). The survival of the excluded especially, when they face hazards related to age, sex or disability, is threatened when they have low capacities and material resources and do not enjoy protection from inclusive group.

The history of the idea of social exclusion has its roots in the poverty discourse of the mid-20th century is closely tied to the social upheaval of the post-second World war in Europe in which political efforts of reconciliation and redistribution could not keep pace with the high levels of dislocation, urbanization and migration. The Welfare State was adopted throughout Western Europe in the spirit of collective responsibility for all (Cummings et al, 2001).

“Rene Lenoir, French Secretary for Social Affairs in the Chirac Government in France, is credited with the popularization of the social exclusion concept in 1974 publication- Les Exclue: Un Francais sur dix. His list of excluded people included both the poor and social outcasts based on mental and physical disabilities as well as racial, sexual and ethnic minorities” (HDR, 2007).

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Exclusion occurs when the population on account of certain social, political and economic reasons, cannot make a claim on their rights and entitlements. For example, persons with intellectual difficulties cannot make a claim on their rights and entitlements because of their mental conditions. Women in the same vein, cannot make claims of their rights in certain cultural set ups. Indeed, the excluded are persons or group of people who are not recognized as part of the community (HDR, 2007).

The framework captures the various dimensions of the drivers/factors of exclusion, showing clearly that they include both tangible (material) and intangible (relational) aspects as the first stage. The material aspect includes; rural/urban disparities, income poverty and resource degradation. The relational component on the hand focuses on discrimination in terms of custom, gender, age, disability etc. When steps are not taken to arrest the negative consequences of the factors of exclusion, any of the following may arise as the manifestation or outcome of exclusion which represents the second stage as follows: poverty, vulnerability marginalization, deprivation etc which eventually leads to social exclusion. None of the manifestations can be described as mutually exclusive. It is multi-dimensional which calls for multi-intervention programmes to effect a systemic change.

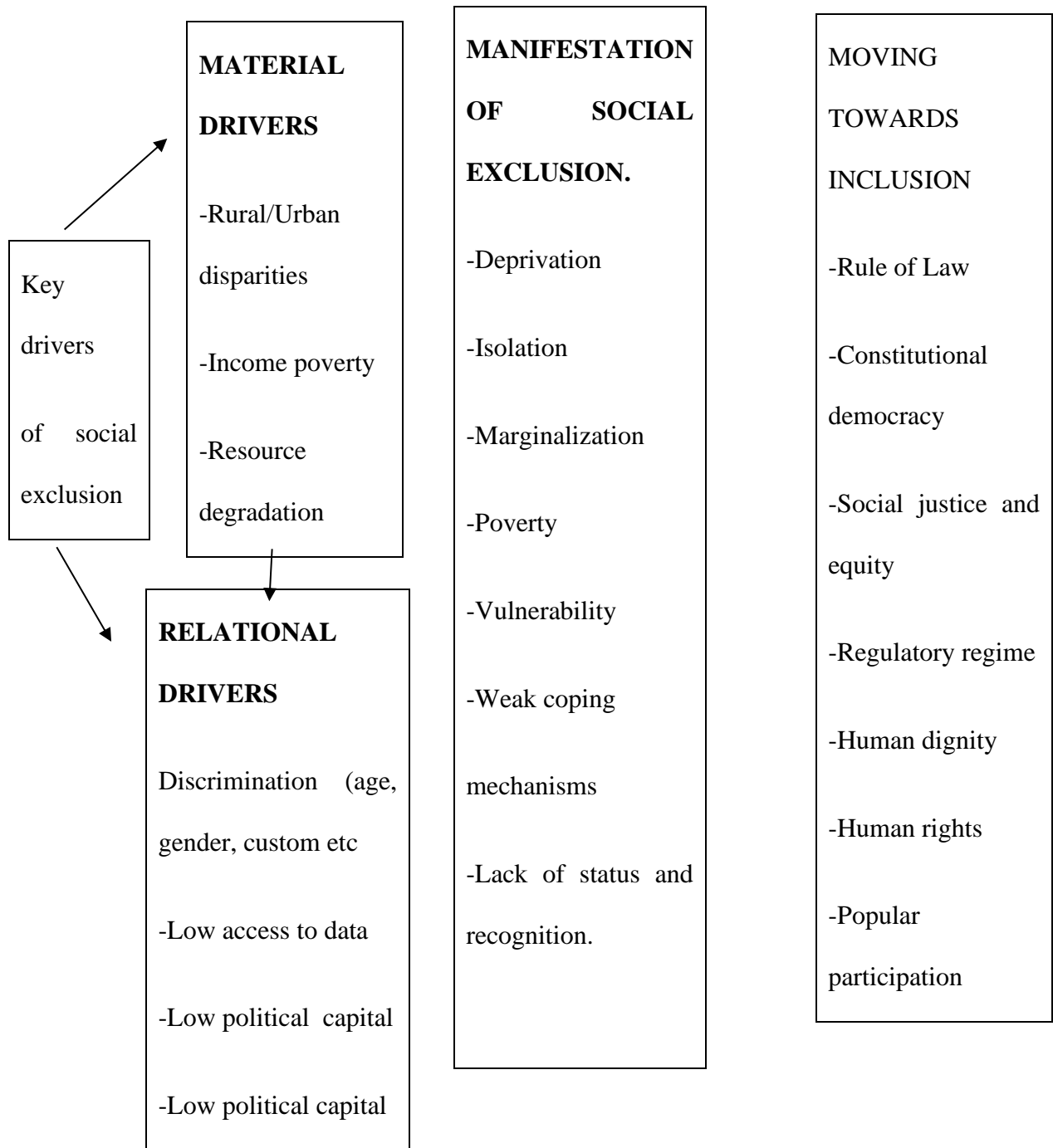


The third stage suggests the principles that are required to promote social cohesion or inclusion. This include Rural of law and trust, Constitutional Democracy, Social Justice and Equity etc. In Ghana for example, the constitution sets the state for social inclusion as it aims at achieving the objective of the Directive Principles of the State Policy as indicated in Chapter Six of the Constitution of the republic of Ghana. The pictorial view of social exclusion framework can be seen in Figure 2.1

STAGE I

STAGE II

STAGE III



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Figure 2. 1: Pictorial View of Social Exclusion Framework of Analysis

Source: adopted and modified from Ellen Bortei-Doku Aryeetey, (1997) as cited in (HDR, 2007:19) .

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The framework however, does not show clearly the possible cyclical nature of the process when it is not adequately completed. That is, what happens when the programmes implemented to overcome the exclusion are not effective. This notwithstanding, the model is adopted because, the disparities of access to land, credit and education between women and men amount to social exclusion.

2.9 Conceptual Framework

The conceptual framework explains graphically the main issues being studied. The framework (see Figure 2) explains that women play a significant role in enhancing agricultural production, however several socio-economic factors like age, gender, education, land and credit factors as well as government policies are likely to affect access to productive resources by smallholder farmers in crop farming (Okunade, 2007; Kohansal et al, 2008). For instance, educational background of a farmer is likely to influence his or her access to an extension as the improvement of agricultural production requires a change in knowledge, attitude and practice, while age may determine the working ability of a person (Okunade, 2007). A conceptual framework is used in research to present a preferred approach, the structure of idea or thought of the study and how it interacts to explain the relationship among the concepts. The framework (see Figure 2) below explains that despite the contributions of women in crop farming, however several socio-cultural challenges and agricultural policies have influence on their prospects to crop farming. Conceptually, this research is stirred from the following framework.



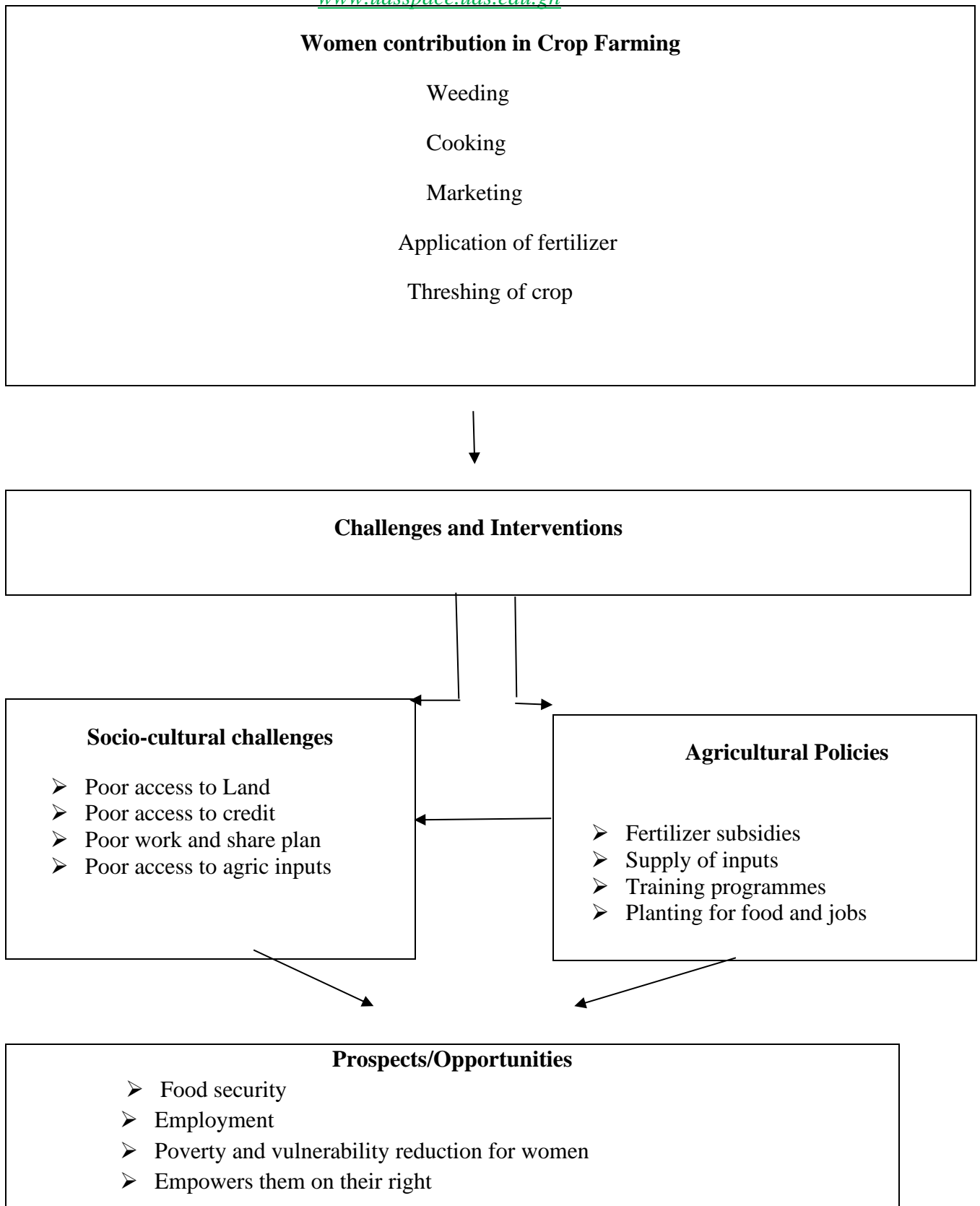


Figure 2. 2: The Conceptual Framework.

Source: adopted and modified from Tetteh, J. Nartey's (2013) concept of access to agricultural productive resources.

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Access to labor, land, credit or inputs may influence or determine farm size which certainly would influence agricultural production (Abedullah et al., 2009). Also, certain agricultural policies influence women participation in crop farming and some of the prospects women generate from their farming activities. Therefore, the prospects or opportunities such as Food security, employment generation for women, poverty and vulnerability reduction for women and empowerment on their right shall be realized.

2.10 conclusion

The literature discusses an empirical review on the nature of women participation in crop farming which captures the activities women engages themselves in, challenges affecting the participation of women in crop farming thus gender related challenges, access to farm input challenges and agricultural policies. Lastly, prospects of women participation in crop farming was looked at.



RESEARCH METHODOLOGY

3.0 Introduction

This chapter focuses primarily on the methodological approach employed, techniques used for data collection and analysis. It gives the description on how data was collected and analyzed. It also presented the research design, the study area, the population, sample techniques and data collection instruments use in analyzing the data for convincing generalization. Relevant issues discussed aided the researcher to have better and conclusive results for effective generalization.

3.1.0 Profile of the Study Area

The Saboba District with Saboba as both the administrative and traditional capital is located in the North-Eastern part of the Northern Region of Ghana. The District shares common boundaries with the Chereponi District to the North, Gushiegu District to the West, Zabzugu/Tatale district to the South East, Yendi District to the South west and Oti River to the East, which serves as the international boundary between Ghana and the Republic of Togo with agriculture as the primary source of employment and food production. Saboba lies within the savannah climatic belt with single maximal rainfall regime, average annual rainfall is between 1000mm and 1400mm. The rains occur between May and October. July to September is normally the peak period with the prolonged dry season from November to April which affects agriculture and even worsens women plight in their participation (SDA, 2014).





Figure 3. 1: Map of the study area

3.1.1 Socio-cultural features

In analyzing the socio-cultural lives of the people, with reference to ethnicity, the occupants of the area are predominantly Komkombas with the Dagombas, Basares and the Batoos as settler farmers and fishermen. Others include Manprusis, Gonja, Akans, and the Chokosi. The lack of ethnic homogeneity tends to constrain socio-cultural organization and development which affect women when it comes to their participation in some economic activities example agriculture. Religiously, the people are predominantly Christians and Muslims, their system of government is tantamount to that of the formal system of governance where the Saboba chief enskinned sub-chiefs to other communities to see to the smooth administration and peaceful co-existence in the District as a whole.

3.1.2 Economic Features

Agriculture plays a very important role in the economic development of Ghana. The region in general and the district, in particular, cannot under-emphasize the role of agriculture in local economic growth. Economically, agriculture is the district main economic activity which provides employment to about 70% of the population as a source of livelihood (Saboba District Assembly 2014). Majority of the farmers are small-scale farmers, the main crops produced include millet, sorghum, beans, maize, rice and groundnuts with limited women participation. Other food crops cultivated in the area include cassava, yam, and vegetables (okra, tomatoes, and pepper), but yam, guinea corn, maize, and rice are cultivated on a large scale.



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The potential of the district in agriculture is indeed enormous since the land is suitable for the cultivation of cereals, tubers, and rearing of animals such as cattle, sheep, goats, pigs, and poultry for domestic and commercial purposes (MOFA/DADU, 2013; Ghana Statistical Service, 2014). Most of the female population is engaged in limited areas in the food processing chain especially in groundnut and soya-bean. Others are into sewing and dressmaking, foodstuff trading, brewing among others because of the unequal opportunities are given to them when it comes to the main livelihood option in the districts (SDA, 2014).

3.1.3 Population structure

The District has a total population of 65,706 according to the 2010 population and housing census, comprising (PHC) of 32,320 Males and 33,386 females representing 49.19 % and 50.82% respectively (Ghana Statistical Service, 2014). Though women are more in terms of the population distribution but are the most marginalized group when it comes to agriculture as the main economic activities in the district. The 18 years and older has a population of 28,482 (male -13,337 and female- 15,145) representing 43.35% and the under 18 years being 37,224 representing 56.66%. It is a youthful population and needs more schools and healthcare centers for better opportunities instead of and within agriculture.

The working population needs to be supported economically in order to enable them to fend for the dependent population especially women and children. The District population represents 2.7% of the total population of the Northern Region of 2,479,461 and 0.266% of the National population of 24,658,823. Based on the existing facilities and the distance to facilities in the area, the District is predominantly rural with a



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population of 59,497 (90.55%) and urban population of 6,209 (9.45%). Saboba district has a total of 254 communities, 90.55% rural and 9.45% urban. The district is made up of mostly dispersed settlement pattern and few nucleated and linear patterns in the towns and along major roads respectively.

The development implication of the economic activities cannot be over emphasized. The multiplicity of food crops cultivated in the district increases food supply in the country at large and hence the Gross Domestic Product (GDP) of the country since agriculture is a major component of Ghana's GDP. Also, since many hands are engaged in the cultivation of various crops due to the fertility of the land, then it stands to reason that the rate of unemployment is reduced in the District and the country at large therefore women are to be granted relevant chance to manage lands for agriculture themselves (PHC, 2010). The profile of the study area implied that the district is endowed with economic potentials such as fertile land, forest and labor force for agricultural activities.

3.2 Research Design

According to Thyer (1993), a traditional research design is a blueprint or a detailed plan for how a research study is to be completed, operationalizing so that it can be measured and selecting a sample of interest for the study, collecting data to be used and analyzing the results and the analysis techniques employed. The study adopted a Descriptive survey design was used with the qualitative and quantitative research techniques and instrument for data collection and analysis. It was adopted because the research described Women Participation in Crop Farming in Saboba District with typical numerical backings.



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However, in-depth interview technique was employed with the purpose of generalizing from a sample to a population so that inferences can be made about the nature of Women Participation, factors affecting their participation and prospects in Crop Farming in Saboba District. Questionnaires, focus group guide and interview guide were used as tools for data collection. Thematic analysis was merged in this study for the purpose of narrating or adding on to the deductions and answers received from the field. However institutional inputs were analyzed in catch phrases which aided the comparative analysis of the result between the study communities selected.

3.3 Sample Size Determination

The total population of the five communities selected for the study was 5534. This constituted only female active population in the communities who largely engaged in crop farming. Out of this number, Saboba had 3166, Wapuli 930, Sanguli 544, Kuncha and 459, Sambang 435. The number of households in the selected communities is as follows in a respective way; 1147, 334, 147, 116, 119 giving a total number of households to be 1,863 where crop farming activities are predominantly engaged by women in the district (GSS, 2014). However, the nature of the study and the target group, the total number of households and the total number of population for the five selected communities was used. Thus, sampling unit was 5534 and a total household of 1863 hence the actual sample size to be selected from the units was obtained through the formula: (Naoum, 2007) as cited in Adnan and Al. Swaity (2015).



$$SS = \frac{Z^2 \times P \times (1-P)}{C^2}$$

SS – sample size;

Z - Z-Value (eg.1.96 for 95% confidence interval)

P - Percentage of picking a choice expressed as a decimal (0.50 uses for sample size needed)

C - Maximum error of estimate (0.05)

$$SS = \frac{1.96^2 \times 0.50 \times (1-0.50)}{0.05^2} = 384.1$$

Therefore, the correction for the finite population for the study is described as



$$SS_{\text{new}} = \frac{SS}{1 + \frac{SS-1}{POP}} \rightarrow \frac{384.1}{1 + \frac{384.1-1}{5534}} = 360$$

Where POP - Total population of the female active population (16-64) of the five-selected communities in the district with a total population amounting to **5534**.

Therefore, a sample size of **360** was used who were crop farmers and was purposefully selected for the study.

Crop farming communities and their sample sizes based on households for the study.

Table 3. 1: Proportionate sample size

Area/Community	Population (2011)	Number of households (2011)	Proportionate household Sample size
Saboba	3166	1147	221
Wapuli	930	334	66
Sanguli	544	147	28
Kuncha	459	116	22
Sambang	435	119	23
TOTAL	5534	1863	360

Source: Field Survey, 2018.

A **proportional stratification** was applied taking into consideration the total population for determining the actual number of respondents from the population of the five communities selected whiles the total number of households available in the





www.udsspace.uds.edu.gh communities selected was related taking into consideration the sample size. 360 respondents were selected from the five communities using simple random sampling and purposive random sampling. Additionally, 5 officials were purposively selected across the institutional structures in the Saboba Districts to contribute to the study and to help track the challenges and prospects of women participation in crop farming. The stakeholders involved were 2 officials from the MoFA branch in the districts, 1 official from CHRAG the Judiciary, 1 from Stool lands caretakers and a Bank Manager. This implies that the actual sample size for the study is 370.

3.4 Sampling Techniques

In this study, both probability and non-probability sampling were used. Purposive sampling and simple random sampling techniques were adopted among others. Simple random sampling techniques was probability methods whilst the purposive sampling technique was a Non-probability method of sampling. Purposive sampling technique was a Non-probability method used in the process of the research to solicit expect views. Sampling confirms the aim for drawing the sample to make a generalization about the findings that were obtained from the unit of analysis. Sampling emerges as an obvious choice for the researchers because it was unfeasible to study the entire population.

3.4.1 Simple random sampling

List of all farmers in the study communities was gotten from the district MoFA office in the district. Whereas crop farming was basically the dominant economic activity, household heads who were farmers were duly selected and situations where a household

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was without a farmer, the researcher skipped to the other household where there was a farmer. Since women farmers are spread within the population in the various households, the study also focused on farmer from a household with a minimum experience of 5 years so that adequate information about the changes in farm sizes, productivity or output, challenges and the prospects of women in crop farming in the district could be explained. The choice of this technique was to ensure openness to the target group and also engaged the experienced people who are into farming in each of the selected communities to provide adequate information for the study. Therefore, it was used to select women farmers by giving them equal opportunity to be part of the sampling process.

3.4.2 Purposive sampling

In selecting the five (5) communities from the district where women participate in crop farming, Purposive sampling technique was used to ensure that communities with similar characteristics in terms of their location, existence of growth poles, and their distance from the center of the district which influences women participation in crop farming justified this research to be conducted in these areas of Saboba districts. As a result, five areas were purposively selected thus; Saboba, Wapuli, Sanguli, Kuncha, and Sambang.

Purposive sampling technique was also employed to select relevant stakeholders involved in crop farming in the Saboba districts. These stakeholders were 5 officials each from the; Ministry of Food and Agriculture, Ministry of Gender and Social Welfare.



3.4.3 Convenient sampling

This is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand. The researcher visited farmers who were women on their farmlands and interviewed them on the issues affecting their full participation in crop farming as well as the prospects. In a situation where the contact person happens to be a caretaker the researcher probed and asked to get the owner or if the owner is not a woman such farm was skipped. However, the care takers who were women was considered on approval of the owner man for questioning. In a situation of non-responses on the field household members who were women and actively engaged in agriculture was contacted.

3.5 Types and sources of data

Primary and secondary data are the main types of data used in this research. The basis for this combination is to allow the study to have an adequate discussion of the phenomenon under consideration. This approach further allows the study to examine the large scale of documents and other relevant material to give a very clear understanding of the nature women participation in crop farming. Combination of both primary and secondary data sources ensured the interplay of ideas from theory as established in literature and results from the analysis of empirical data obtained from the field (Creswell, 2003).

3.5.1 Primary Data

Primary data was obtained from respondents who were women crop farmers in the communities selected as a result increasing level of women participation in crop



farming in the district. www.udsspace.uds.edu.gh These respondents included only the owner's of farm in the communities selected in the district. Primary data was principally about their typologies of participation, nature of participation, challenges and opportunities gain from their participation.

3.5.2 Secondary Data

Secondary data was gathered from the Ministry of Food and Agriculture, District Assembly, and Rural enterprise development. Secondary data was collated from District development plans, legislations, census reports, Books, Journals and other official records

3.6 Tools and techniques for Data Collection

To achieve the set objectives, the study adopted multiple data collection methods including interview (structured key informant), participant observation, focus group discussion, questionnaires and a comprehensive review of official and other documents to generate empirical data for this research. These methods yielded detailed primary and secondary data which helped to achieve the purpose and objectives of the study on Women participation in crop farming, contribution and challenges.

3.6.1 Questionnaires

Questionnaires was used for soliciting primary data from the respondents from the five-selected crop farming communities. The respondents were women farmers who are



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engaged in full farming activities and not less than five years in the area who offered a source of relevant information that made this study comprehensive and understanding. The questionnaires included both close and open-ended questions. Questionnaire was used to gather data on the social and economic barriers to women full participation in crop farming.

3.6.2 Interviews (Semi Structured and key informant interviews)

The interview method; both the structured and key informant was used to generate primary data from the officials of key institutions for the study. The key informant interviews were done by using an interview guide that gave the researcher the chance to probe and get more information from the institutions, which aided convincing understanding of the study by indicating the trend of women participation in crop farming in the district. Key informant interview was necessary since the study needed vital information on the nature of contribution and challenges of women participation in crop farming.

3.6.3 Focus group discussion

Three separate focus group discussions were held with each in the communities selected, constituting owners of farms who were women. Membership was drawn across board to deliberate on the challenges of women face such as startup capital and land acquisition etc that threatened their contributions in agriculture. This approach is considered appropriate when the objective of the research is to explore reactions of a group or community in response to some commonly experienced aspects of their environment (Owusu et al 2014). This added on to the information obtained from the



field because not all of the people had chance to be part of the study but their contributions were key.

3.7 Data Analysis and Presentation

Processed data was critically analyzed quantitatively and qualitatively. Data collected was coded manually and analyzed with the use of Statistical Package for the Social Sciences (SPSS) with Descriptive statistics (mainly frequencies, percentages, and cross-tabulations) . Analyzed data was presented with tables and charts. Interviews were transcribed and analyzed based on emerging themes. In addition, verbatim expressions of respondents were used where applicable and Pictures taken on field was added where necessary to aid the understanding of the work.



Table 3.2 Summary of Sources of data, Categories, Types and Methods of Data Collection.

Categories	Source of Data	Type of Data	Data Col. Methods
Women farmers in groups	Women farmers group	Both qualitative and quantitative	Focus group discussion (FGC) guide and questionnaires
Traditional Authorities and Titleholding farmers	Chiefs, Tendanas, elders and farmer awardees	Both qualitative and quantitative	The interview guide, FGD guide and questionnaires
Officers	Officers from the departments of Agriculture, CHRAG ,the Judiciary, Stool lands and Bank Manager	Qualitative	Interview guide
Individual farmers	Both subsistence and commercial farmers	Quantitative	Questionnaires



3.8 Ethical Considerations

Blanche et al (2009) assert that the purpose of research ethics is to protect the welfare of the research participants. They argue that research ethics also involve not only the welfare of the informants but extend to areas such as scientific misconduct and plagiarism. The researcher took steps to safeguard the rights, interests, and sensitivities of informants. In the course of data collection, the researcher thoroughly explained the aims and the purposes of the study to the informants. The researcher explained to the informants prior the commencement of the research that participation is voluntary and that they should not hesitate to tell the researcher when they are uncomfortable with the research techniques or when questions make them feel uncomfortable. The researcher allowed informants to participate on a voluntary basis. Confidentiality, anonymity and informed consent were implemented during the writing of this study.

3.9 Conclusion

This chapter looked at the research methodology that was used in the study. In these regards, it deals specifically with areas such as: the research design where mix method approach was used for the study. The sampling techniques were non-probability method. This chapter looked at methods of data collection, sources and instruments and data analysis. It provides justification of the selection and a brief description of the study area.



RESULTS AND DISCUSSION

4.1 Introduction

This chapter analysis and comprehensively discusses the results of the data gathered from the field. The chapter is divided into relevant themes or sections based on the objectives of the study. The purpose of the study demanded that data was to be generated both from crop farmers and institutional structures, specifically those tangled in both rural and urban growth, agricultural land use and food crop production. The chapter also entails the Socio-Demographic Characteristics of the Respondents, respondent's barriers to the participation of crop farming and prospects, challenges women face, average income received, the source of credits, factors that limit full participation.

4.2 Background Characteristics of Respondents.

The demographic characteristics of respondents are derived from the quantitative survey questionnaires administered and presented. The variables involved are age, education level, Farm sizes of the respondents, primary occupation, member of cooperatives and lastly benefits of cooperatives. Age is as important as one's status with regard to participation in crop farming. The ages were ranged from a very active women group from 15-24 constituting 24%, 25-29 (23%), 30-34 (15%), 35-39 (11%), 40-44 (0%), 45-49 (19%), 50-54 (6%), 55-60 (2%).

It was deduced that the greater number of women in the active working bracket were engaged in crop farming in the selected communities in the districts. Whereas a greater number of women were between the ages of 15-34, the indication was that they had a



less large family size which limits their household activities and for that reason fully engaged in crop farming. The survey revealed that a large percentage of such women were single indicating their dedication to agriculture in the districts. Few women who were above the youth bracket participated minimally because of their contributions in their family's development.

Table 4. 1: Socio-economic Characteristics of the Respondents

SOCIO-ECONOMIC VARIABLES	FREQUENCY	PERCENTAGE
Age		
15-24	86	24
25-29	81	23
30-34	54	15
35-39	39	11
45-49	70	19
50-54	23	6
55-59	7	2
Marital Status		
Married	90	25
Divorced	47	13
Single	181	50
Widow	42	12
Educational Level		
Informal Education	145	40
Primary education	91	25
JHS	45	13





SHS/Technical	48	13
Tertiary	31	9
Farm size of Respondents		
less 1acre	122	34
1-2acres	98	27
3-4acres	121	34
5+acres	19	5
Primary Occupation		
Shear better processing	50	14
Small businesses	195	55
Woodcarving	60	17
Weaving	55	15
Members of cooperatives		
Member	206	57
Non-Members	154	43
Purpose of Cooperatives		
Agricultural Purpose	298	83
Non-Agricultural Purpose	62	17
Total	360	100

Source: Field Survey, 2018

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This confirmed what one respondent said,

“as for me I own no man, I have my two boys though they are young but will not add up to be able to fully do agriculture and get my own money because am not educated like you”.

This means that women with large family size were disadvantaged in their participation in crop farming because of other household duties and even how men usurp their powers on them in the name of marriage.

Education has long been recognized as a central element in the socio-economic evolution of the underdeveloped and developing countries. 40% of the respondents had no education and greatly affected their participation in agriculture in that, they were less likely to solicit for funds from some financial institution and the remaining 60% had education between basic to tertiary level with only 9% in the tertiary level but mostly hire women to the farming activities for them.

“One had to say that, my work does not permit me to fully work in this farm but my employees are all women because of my aim of increasing women participation in Agriculture”

On the farm size of the respondents, 34% of the respondents had less than 1acre of farmland and between 3-4 acres of farmlands, 27% had between 1-2 acres of farmlands and the remaining from 5+. This means that the greater majority of the respondents cultivated between 1-3 acres of land in the district. The reason was that it was not allowed for women to own land hence they hide behind men to acquire land for agricultural purposes. The women in the study area had to say this



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“my husband acquired my land for me, my father had to acquire some for me and now that he is dead am very scared I may lose it”.

Hence land acquisition is dominant on the size of the farm they work on.

Respondents, other livelihood occupation affects their participation in crop farming, due to the challenges that have existed in women crop farming practices. Most of the rural women found comfort in such economic activities aside farming or an off-farming activity. 14% of the respondents engaged in shear butter processing, 55% engaged in small businesses, 17% wood carving and weaving had 15%. This confirms what one woman said at Saboba

“once I have no control on what I produce, I will rather engage in off-farm small business opportunities”

This implies that women who were affected traditionally through some socio-economic practices had different coping mechanisms other than agriculture. On the issue as to whether Women farmers join cooperative or not, a huge chunk of the population constituting 57% indicated that they are members basically for agricultural purposes.

4.3 Nature of Women Participation in Crop Farming

Table 4.2 presents the results of the assessment of the respondents' level of participation in agricultural activities especially crop farming. The results indicated that, 39% of respondents had farmlands on their own with most of them hiding behind men to acquire that and also getting it as a gift while majority of the respondents (61%) did not own their own personal farm because of their gender disadvantage as admitted by some



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respondents. Further analysis of those that owned farms reveals that 36% acquired their land through the process of borrowing from other individuals, 18% acquired theirs by inheritance, 15% got theirs as a gift, while 5% acquired their land through purchase and (3%) of the respondents got their land through lease while the remaining 23% had their land in a communal way as huge chunk of the women were in cooperatives.



Table 4. 2 Types and levels of participation of women in crop farming

Agricultural activities	Frequency	Percentage
Farm possession		
Owned farm	142	39
Don't owned a farm	218	61
How it was acquired		
Inheritance	65	18
Gift	53	15
Borrowed	131	36
Purchased	19	5
Lease	10	3
Communal	82	23
Source of labor		
Family labor	231	64
Hired labor	21	6
Communal labor	108	30
Time Spent on Farm Per		
Day		
1 – 2 hours	216	60
2 -4	107	30
4 – 6	28	8
6 – 8	9	3
Farm operations		
Food processing	36	10
Marketing of Agric products	116	32
Crop Production	208	58
Total	360	100

Source; Field Survey; 2018

Land ownership acquired through inheritance and purchase guarantee production security and freedom and also aids in the acquisition of credit facilities which confirms



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(Rahman 2003), the pattern of ownership of land by inheritance and purchase promote security. On the source of labor, as revealed in Table 4.2.1, depicts that majority (64%) of the respondents depended on their families as their source of labor which was greatly observed on the field. However, 6% hired labor for their farm activities which were very expensive as indicated by the respondents and 30% used communal labor in carrying out their farm operations.

Table 4.2 also shows the results of the duration of working hours per day by the respondents on their farm operations. The Table shows that 60% of the women spend between the ranges of 1-2 hours per day. This was because most women had setting family activities to attend to. Those that spend the periods within the ranges of 5-10 hours constitute 40%. Data on farm operations of the respondent are also contained in Table 4.2. The information shows that more than half (58%) of the respondents engage in crop production, while 32% engages in marketing of agricultural produce while the remaining 10% engage in the processing of the food crops. As they indicated that, crop farming is a production chain with a specific task.



4.3.1 Women Activities in Crop Farming in Saboba District.

This section of the focuses on women's contribution to agriculture especially crop farming, whether subsistence farming or commercial farming in the Saboba District. The outcome of the analysis indicated that women greatly do the marketing but they do all the activities in the farm with those above their strength are given to laborers who are men. 26.% indicated they do all the fertilizer applications.

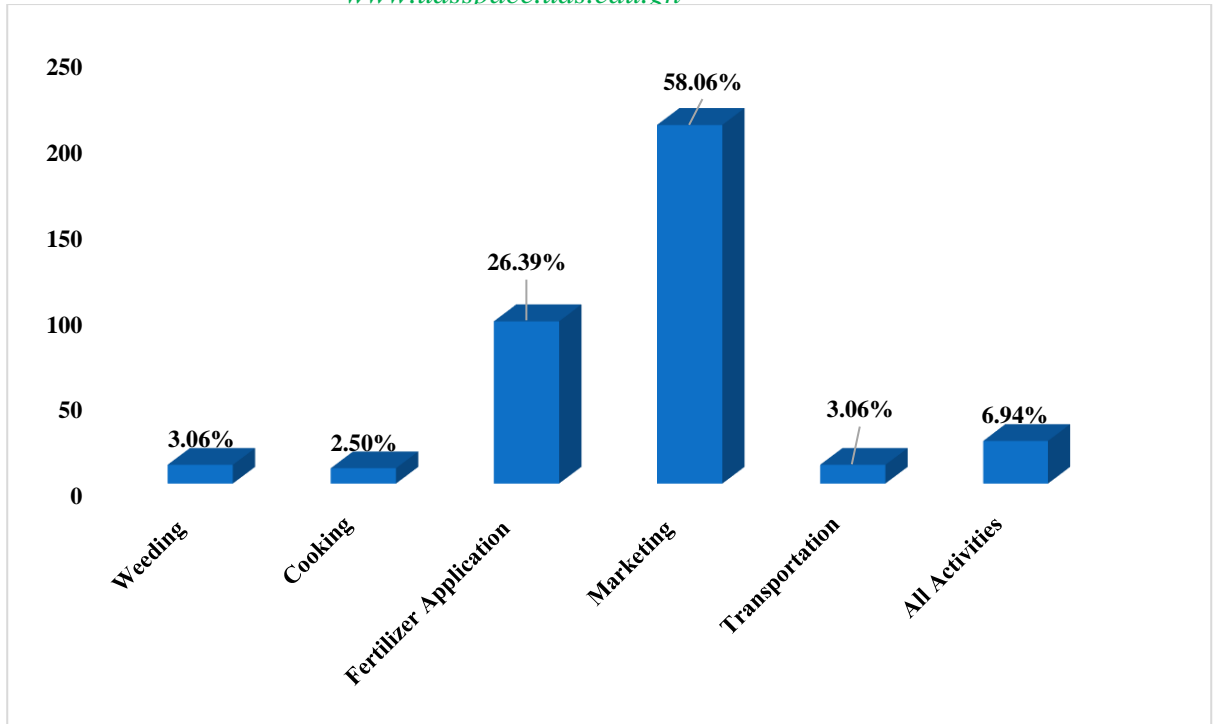


Figure 4 1 Activities Women undertake in Crop Farming in Saboba District

Source: Field Survey, 2017.

However, few of the respondents indicated that they engage in weeding, cooking, and transportation of the product which were all important contributions of women in crop farming in the district.

In an interview with one woman, she indicated that “our husbands always tell us we do not have the strength to work so much and for that matter, cooking and marketing will be for us”

This implies that in the agriculture sector of the Saboba Districts women were allowed to do some menial works in the farm because male dominance was imminent and the



perception that women were not with enough working strength affected their participation. And further extent affected their access to land, input and credit for agriculture.

This showed how few women are engaged in crop farming activities despite their challenges in Saboba district. (See plate 1)



Plate 1: women activities in crop farming

4.3.2 Motivation of Women in crop farming.

The rationale behind the rural development strategy is that people can be motivated by a variety of factors, and the motivation can lead to different perceptions and actions in an operation that aid development of the rural area. Man's motivation is not solely influenced by economic consideration or psychological motivations but Socio-cultural factors also play a major role in the motivation of man's actions in most rural communities of Ghana. The study showed that the degree of motivations to Women in farming varied from one another.

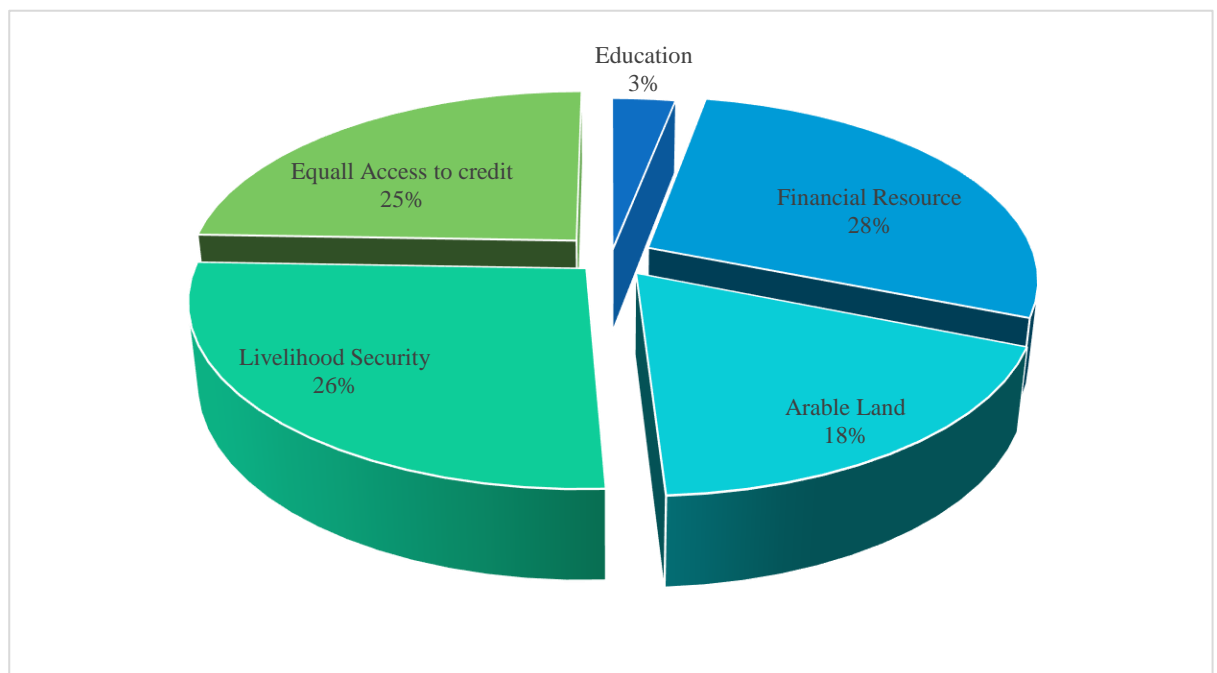


Figure 4.2 Women Motivation in Crop Farming

Source: Field Survey, 2018.

For instance, 25% of the respondents held the view that when they get equal access credit with their male counterpart, it will boost their production potentials in the

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districts. 28 % perceived that the adequate financial resource was a key motivation in their participation in crop farming in the districts. 26% of the respondents had it that, livelihood security will serve as a greater leverage for them to fully participate in agriculture with crop farming to be specific. However more than half of the respondents representing 53% had it that, they needed financial resources in terms of loans and another form of financial help such as subsidies on farm inputs.

The findings of the data above lead to the conclusion that women are the major working forces in the household in the study communities and hence they should be actively integrated into the agricultural production process.

The analysis with regards to the nature of women participation in crop farming implied that women in the study communities participated in farming and non-farming activities but stressed that inadequacy of their full engagement in the agricultural production process is affecting them economically.

This implied that aside farming activities, women are involved in the transportation and processing of crops. (See plate 2)





Plate 2: women actively engaging in off farming activities



4.4 Objective two; Challenges women face in their participation in crop farming

Table 4. 3 Challenges that affect Women crop farming activities

Problems	Frequency	Percentages (%)
Inaccessibility of Credit	130	36
Lack of land ownership right	102	28
Lack of proper Education	34	10
Inaccessibility to extension staff	63	17
Shortage of labor	31	9
Total	360	100

Field Survey; 2018

The level of one's collateral that justifies people's potential access to credit by financial institutions is basically a greater hindrance in the access for credits by women farmers in the district. This confirms why 36% of the respondents indicated that credits were inaccessible. This also confirms Shultz study 2007 that, in agricultural production, women are more constrained than their male counterparts as a result of which most women have less access to and higher effective costs for information technology, inputs, and credit.

On the land ownership right it was revealed by 28% of the respondents that lacked land ownership right. 10% of the respondents also outlined that inadequacy of education on



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the part of women in the district affects the participation of women in the study communities. However, literature suggests that education enhances active participation in innovation and the development of new knowledge which affect mankind activities. Literature further argue that education enhances the ability to derive, decode and evaluate useful information for agricultural production. Ojo et al., (2012) supports the latter sentiment by arguing that, education has a relationship with farming progressiveness. 17% of the respondents indicated that poor extension services provided to them limit their full participation in agriculture specifically, crop farming in the district. Gender is a variable that has a huge influence on access to credit in the Saboba District as indicated by about 99% of the respondents interviewed for the study.

4.4.1 Collateral and Access to Credit effect on Women Crop Farming.

On the issue of access and collateral security, respondents indicated that Legal regulations and customary rules often restrict women's access to and control over assets that can be accepted as collateral such as land or livestock. Women are much less likely to have land titled under their name, even when their families own land, and are less likely than men to have control over land, even when they do formally own it which affects them negatively on the access to credit. Biased inheritance rights are often to the male relatives, leaving both widows and daughters at a disadvantage as confirm Agarwal assertion in 2003.

However, 68% of the respondents indicated that collateral inadequacy affected their access to credit whiles the remaining indicated that they had fewer difficulties in

accessing credit but also indicated that, in terms of quantity we are disadvantaged and also the less we received was because we were in groups of cooperatives.

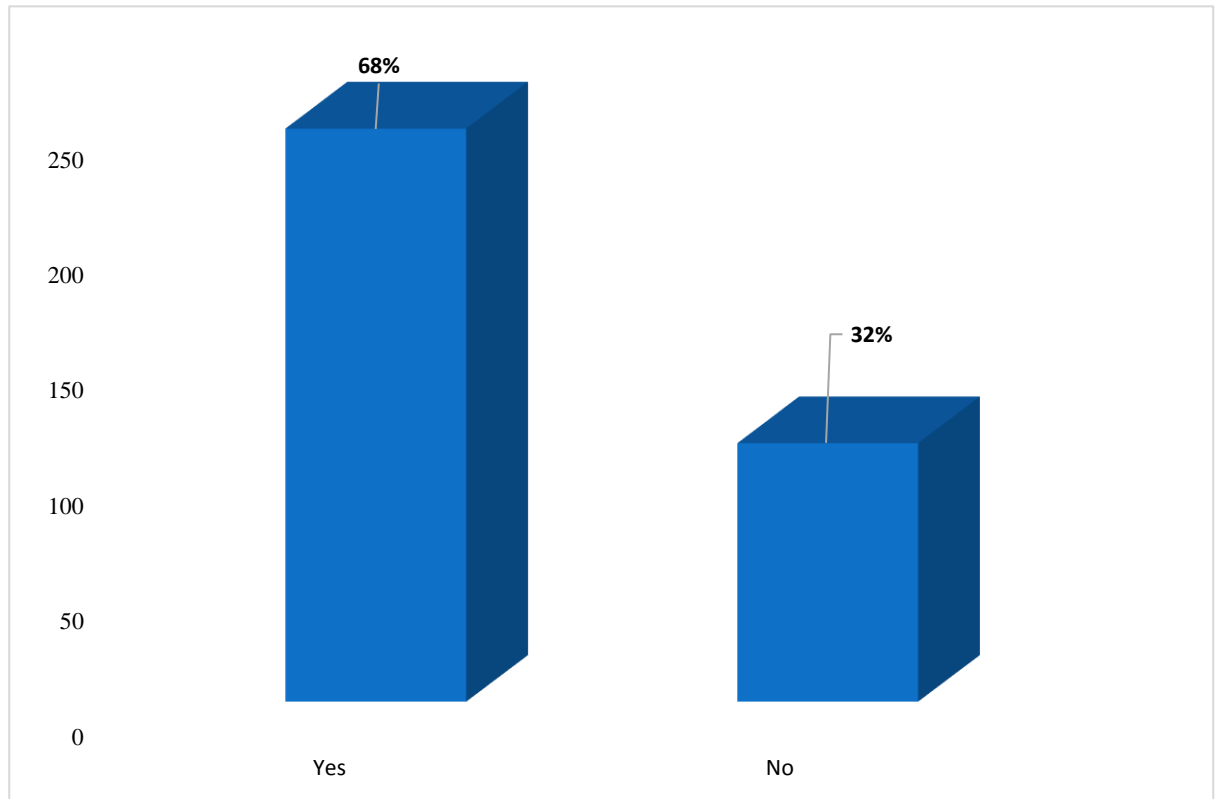


Figure 4.3 Collateral and Access to Credit challenges effect on Women in crop farming

Field Survey; 2018

4.4.2 Women Level of Access to Extension Services

Table 4.4 presents the results of the level of accessibility to extension services by the respondents in accordance with the extension activities being carried out in the district. The results for sources of information indicate that 17% of the respondents obtained their information from friends and neighbors, while those that obtained their information from extension staff were 19%. Those that obtained their information from



mass media constituted 34% and were the highest because the community members were so committed to the community radio stations available.

Table 4. 4 Level of Access to Extension Services

Extension activities	Frequency	Percentage
Source of Information		
Extension Service Staff	67	19
Mass Media	123	34
Cooperative Associate	111	30
Friends and Neighbours	59	17
Awareness of extension staff Presence		
Yes	302	84
No	58	16
Number of training received/annum		
1 – 3 sessions	221	61
4 – 7 sessions	139	39
None		
Technological awareness		
Improved seed	82	23
Planting Method	79	22
Fertilizer recommendation	108	30
Pesticides	91	25
Harvesting Methods	17	5
Total	360	100

Field Survey; 2017



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Cooperative associates constituted 30% because most of the individual women farmers feel unsecured hence to produced effectively means be in groups. This could be due to the socio-cultural considerations of the society, where there is strict adherence to religious and cultural values (FAO 1984).

Table 4.4 reveals that majority (84%) of the respondents were aware of the presence and activities of extension staff. The table further reveals data on the participation of the respondents in extension training activities. The information shows that 61% of the respondents received training within the range of 1-3 sessions each year, and those that have training within the range of 4-7 sessions a year constituted 39%.

This was crucial as indicated by one cooperative leader that, “we engage in training a lot because we need to move with scientific advancement in terms of new trend of production in the district. These results indicate that although the presence of extension is well noted by the women of the study area, the level of their participation in extension training sessions is very low. This could have a minimal effect on the crop farming development of the women. This inference is further emphasized by Gladwin (2002), who asserted that because women farmers in Africa have low access to extension sessions, this inhibits their access to new and improved production technology and as a result, they tend to produce less.

On the issue of technological awareness by the respondents, 23% indicated that the improved seed was what they are aware and has helped them to get a good yield. Fertilizer recommendations had 30%, pesticides 25%, harvesting methods had 5%. Hence due to the ongoing environmental disturbances affecting the soil fertility, most women accepted the fact that fertilizer application awareness could boost their yield in crop farming.



4.4.3 Nature of Land Ownership that affects Women crop farming in the Saboba District.

An investigation of land ownership in the Saboba District indicated a mixed result from the sampled surveyed respondents and the focus group discussions organized by the researcher for the respondents. There was a clear indication that respondents’ opinion on who owns in the district is mainly between the Chief and Tindana as the main stakeholders in terms of land ownership in the local settings in the Saboba District.

Table 4. 5; Nature of Land Ownership that affects women crop farming

Ownership types	Frequency	Percentage
Chief	54	15
Tindana	146	41
Family head	155	43
Occupier of the land	5	1
Total	360	100

Source: Field Survey, 2017.

The results of land ownership are presented in Table 4.5 indicates that 41% recognized the Tindana as the one who holds the highest title to land and therefore the owner of the community lands, 43% of the respondents unveiled that family heads were the custodian of community lands. However, only 15% of the respondents recognized their





chiefs as the owner of the www.udsspace.uds.edu.gh land and the least percent of 1 responded on the land user as the owner as an occupier. However, one respondent had to say this

“look at such ownership, how will it influence women crop farming participation in the districts? It feels bad on the side of women in our part of the world but we hope for the best in agriculture”

Interviews discussions with the traditional authorities revealed the functions performed by the Tindana which was captured as confirmation to the fact that the Tindana is the pivot around which land administration and management revolves and thus the owners of land and decide who to be given a particular piece of land. These functions include:

- Custodian of the land or earth gods in the community and offer sacrifices to them;
- Purifies the land when it is defined as a result of murder and an act of sexual intercourse in the bush;
- Implementation of customs through banishment from the land;
- Preside over community ceremonial festivities such as thank giving to the land or earth gods for a bumper harvest and other ceremonial occasions;
- Perform sacrifice before land is used for development of projects such as houses, schools, hospitals and so on.

Those who perceived the chief as the land owner are of the view that after all, the chief initiates or inaugurates the Tindana and in case of sacrifice, the chief organizes his subjects and asks the Tindana to perform the sacrifice.

4.4.4 Nature of Women Access to land in Crop farming in the Saboba District

4.4. Nature of Women Access to land in Crop farming

From figure 4.4, it was revealed that irrespective of the type of ownership structure available in the community access of landed resources was affected. Out of the 360 respondents of the sample, 45% had a strong assertion that women have less access than men in the communities. They explained that women are regarded as strangers and cannot inherit land in their communities. This is in line with the findings of Tsikata, (2001) who stated vividly that in Northern patrilineal societies of Ghana, women cannot inherit the land. However, 18% of the respondents had the view that, women have no access to the landed property in the district.

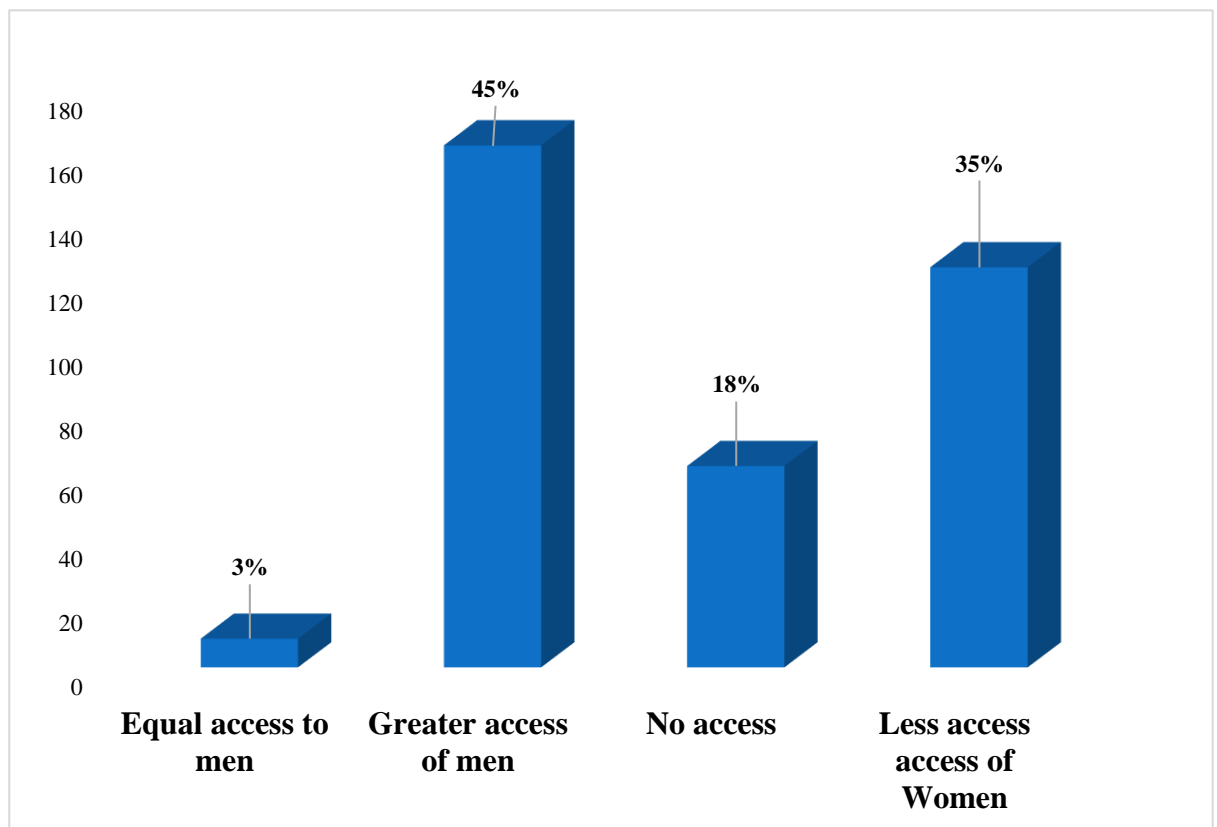


Figure 4.4 Nature of Women Access to land on Crop farming

Source: Field Survey, 2018.

Less access of women in the district unless they are portions for the children. This confirmed the position of Nukunya (1972) who indicated that among the Ga, Dangbe and the Ewe in Ghana, women may inherit land but the portion allocated to daughters is always smaller than sons. 3 % of the respondents believed that women have equal access as men in terms of inherited land. This is supported by Castaneda, (2004) views which reported that there is an increased interest by daughters inheriting the land for the security which offers them and their awareness of land rights.

Table 4.6 Indicators financial institutions look at when women are soliciting capital for Farming in Saboba District.

Indicators	Frequency	Percentage
Daily Source of income	63	18
Size of farm	18	5
Farm implement	131	36
Farm ownership	148	41
Total	360	100.0

Source: Field Survey, 2018

From Table 4.6 explain the indicators financial institution looked at when women farmers want to solicit loans. Majority of the respondents (148) representing 41% indicated that creditors concentrate on the ownership situation of the farm before accessing loans. Another great hindrance for them in accessing loans was their sources



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of income daily which constituted 18%. This confirmed what one respondent said, “because of the issue of collateral I cannot access credit from the existing financial institutions”.

This finding is supported by FAO, (2005) which established that because of women’s higher illiteracy rates, lack of information about available credit programs and traditional practices challenges affect their access. 5% of the respondent indicated that financial institutions consider their farm sizes and 18% affirming that they consider their farm implements before credit is given out. The implication is that most of the women in the study communities are not able to access credit and so they resorted to personal saving as their main source of income for farming which affects their livelihood activities.

4.5 Objective Three; Prospects of Women Participation in Crop Farming.

4.5.1 Livelihood options women engage themselves when fully participate in agriculture.

Table 4.7 shows the livelihood options that present itself when women are actively engaged in the agricultural production process. Marketing of produce had 33%, Processing to semi-finished goods 46% and food Vending hard 21%. This implies that women in the districts had another livelihood aside participating on the field. This, therefore, provides supplementary income for women in the district and hence reduced their openness to vulnerability shocks. Interview with one community women revealed that



“we have been going to the market to sell after helping in the farm, though we are not actively included we sometimes get some profits”

This implies that aside from their less participation, they receive extra sources of income from the sale of agricultural produce whether raw or semi-finished. (See plate 3)

Table 4.7 Livelihood options women engage themselves when fully participate in agriculture.

Indicators	Frequency	Percentage
Marketing of Produce	118	33
Processing to semi-finished good	171	46
Food vending	71	21
Total	360	100

Source; Field Survey, 2018





Plate 3: women actively engaging in the extraction of groundnut after harvesting

4.5.2 Does women participation in agriculture render them employment benefits

The greater majority of women farmers were contacted 89% indicated that they agree and strongly agree 29% and 60% respectively that when they are allowed to participate fully they stand to gain employment for themselves. However, 11% of the respondents representing disagree and strongly disagree thus 2% Strongly Disagree and 9% disagree. This implies that greater majority of women respondent participation wholly in the chains in agriculture honor them employment.



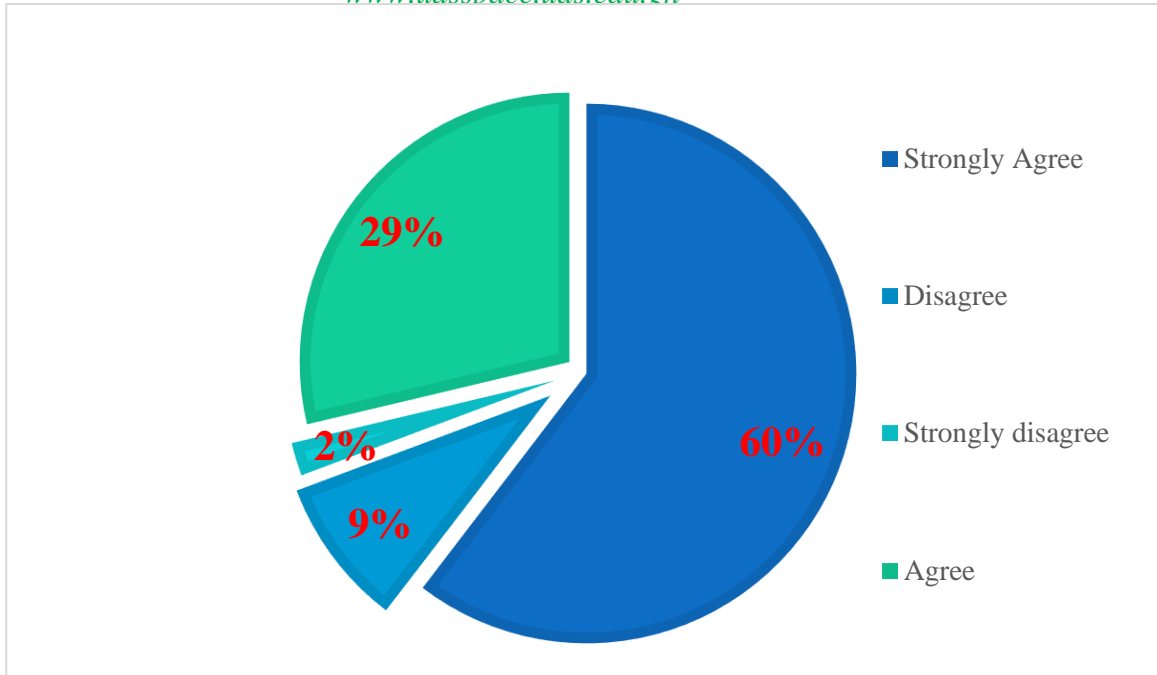


Figure 4 5: Does women participation in agriculture render them employment benefits

Source: Field Survey, 2018.

This was confirmed by Yeboah and Jayne, 2015 that, the agricultural sector has a pivotal role in employment in Sub-Saharan Africa, employing more than half of the total workforce.

An interview with one of the respondent said that;

When we are allowed to participate fully in crop farming and compete with our male counterparts will make us gain more employment for ourselves.

4.5.3 Do women participation in crop farming will enhance food security

Food insecurity remains crucial aside several policy interventions at the government level (Kuusaana and Eledi, 2015) and concerns raised regarding food insecurity research currently in many developing regions of the world has not captured the level



of women participation in agriculture. However, the greater majority of the respondent 93% indicated that they agree and strongly agree to the argument that when they participate adequately food insecurity will be a thing of the past. 4% of the respondent indicated that they disagree with the issue of food insecurity in the district cannot be managed irrespective of women participation in agriculture.

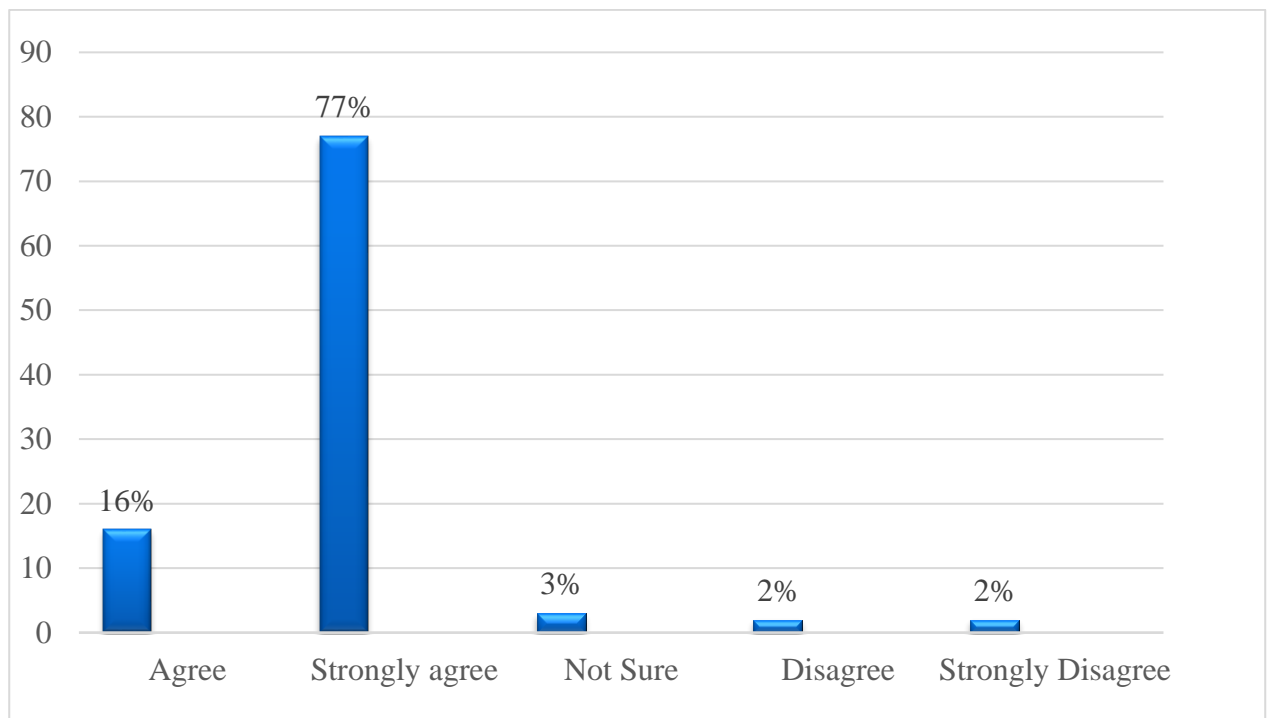


Figure 4.6 Does women participation in crop farming enhance food security

Source: Field Survey, 2018.

4.6 Conclusion

This chapter discussed the data obtain from the field according to the objectives and the background of the respondents. Various coded tables and figures were used to present the information gotten from the field for effective generalization.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction.

This chapter summarizes the entire work into themes of findings, conclusions and recommendations. This chapter firms the linkages between findings of the study and that of other studies. This chapter also concludes in all the aspects of the study and the policy recommendation made by the researcher. Though the recommendations are not binding on the mandated institutional structures, they may yield fruitful results if implemented by the authorities and other relevant stakeholders interested in women and their participation in crop farming in Saboba district. The objectives of the study were to examine the nature of women participation, the challenges that affect the participation of women and the prospects of women participation in crop farming in Saboba district.

5.1 Summary of Major Findings

From the respondent background, the study revealed that majority of women were in their active working bracket but limitedly engaged in crop farming in the selected communities in the districts constituting 58%. Whereas more women were between the ages of 15-35 as revealed by the study, the indication was that they had a less large family size which limits their household activities and for that reason fully edged them to engage in crop farming. The survey revealed that large percentage of such women were single indicating their dedication to agriculture though they had several social and



institutional problems which to a larger extent affected their access to land in the communities selected in the district.

It was revealed that few women who were above the youth bracket participated minimally because of the contributions in their family's development. Education has long been recognized as a central element in the socio-economic evolution of the underdeveloped and developing countries. Hence the study revealed that 40% of the respondents had no education and greatly affected their participation in agriculture because they were less likely to solicit for funds from some financial institution and the remaining 51% had education between basic to tertiary level with only 9% who had a tertiary level. 28% of the respondents also outlined that inadequacy of education on the part of women in the district affects the participation of women in the study communities. However, literature suggests that education enhances active participation in innovation and the development of new knowledge which affect mankind activities. It was revealed that education enhances the ability to derive, decode and evaluate useful information for agricultural production. Ojo et al, (2012) supports the latter sentiment by arguing that education has a relationship with farming progressiveness.



The study revealed that majority of the respondents cultivated between 1-3 acres of land in the district, but rural women found comfort in other economic activities aside farming, 55% engaged in small business which included food vending, marketing of farm produce and turning raw materials into semi-finished goods within the community and district local market. Majority of the respondents (61%) did not have their own personal farm because of gender disadvantages as admitted by some respondents. Further analysis of those that owned farms revealed that 36% acquired their land through the process of borrowing from other individuals, 18% acquired theirs by



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inheritance, 15% got theirs as a gift, while 5% acquired their land through purchase and (3%) of the respondents got their land through lease while the remaining 23% had their land in a communal way as huge chunk of the women were in cooperatives.

From objective one, the study revealed that women greatly do marketing but they do all the activities in the farm with those above their strength are given to labourers who are men. Majority of women do both farming and non- farming activities hence, 26% of the respondents said that they needed livelihood security to serve as a greater leverage for them to fully participate in crop farming. However more than half of the respondents representing 53% had it that, they needed financial resources in terms of loans and another form of financial help such as subsidies on farm inputs.

From objective two, the study revealed that women are more constrained with critical resources such as credit, land and education than their male counterparts which limit their full participation in crop farming in the district. This confirms Shultz study 2007 that in agricultural production, women are more constrained than their male counterparts as a result of which most women have less access to and higher effective costs for information technology, inputs and credit. The study further revealed that women are regarded as strangers and cannot inherit land in their communities. This confirms the findings of Tsikata, (2001) who stated vividly that in Northern patrilineal societies of Ghana, women cannot inherit the land.

It was deduced that the issues of collateral and inheritance as result of socio-cultural factors limit women active participation in crop farming. This confirmed what one respondent said:

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“because of the issue of collateral, I cannot access credit from the existing financial institutions for my farming activities”.

Objective three revealed however that, the livelihood options that present itself when women are actively engaged in crop farming process were marketing of farm produce, Processing into semi-finished goods and food Vending, though there were other activities that were menial. These provide supplementary income for women in the district and hence reduced their openness to vulnerability shocks.

It again revealed that majority of the respondents (93%) agreed and strongly agreed with the argument that when they participate adequately in crop farming, food insecurity will be a thing of the past.

Finally, the study deduced that majority of women farmers (89%) agreed and strongly agreed that when they are allowed to participate fully, they stand to gain employment for themselves while 11% disagreed and strongly disagreed with the assertion. An interview with one of the respondent confirmed that;

“When we are allowed to participate fully in crop farming and compete with our male counterparts will make us gain more employment for ourselves”.

5.2 Conclusion

The findings of the data therefore, lead to the conclusion that women are the major working forces in the household in the study communities and hence they should be actively integrated into the agricultural production process. Women in the study communities participated in farming and non-farming activities but stressed that inadequacy of their full engagement in the agricultural production process is affecting them economically.



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The study provides a comprehensive of gender implications of women in crop farming in Saboba District on the basis that the District is experiencing an increasing feminization of agriculture in a traditional setting where the system of inheritance is purely patrilineal. Indeed, this affected the livelihood of women farmers and discourages those who have the potential of engaging in farming activities to other menial jobs related to agriculture such as brewing, food vending and selling at the market.

The challenges that affect women's role and their decision-making ability were illiteracy, traditional institutions and religious influence. This had a dire effect on food security in the district.

The study concluded that, though, there was the provision of the appreciable right to women in economic empowerment which was necessary for the growth of household agricultural activities, they had limited access to the right of land and other properties. However, the conclusion from the major findings was that most women in the study area had access to land only through their husbands in marriage or elderly brothers. Widowed women obtained some of the rights to land holding right due to their deceased husband but faced with challenges from opposing men. Cultural factors remained a big challenge to women's control over land for agricultural purposes which affected their participation.

It can be concluded that access to credit was a challenge in the study area. This was caused by lack of collateral and knowledge about how to utilize bank services due to





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their low level of education. As a result, women end up drawing their own false conclusion about the conditions for borrowing money from the banks. There was some embedded cultural belief that a married woman cannot be allowed to borrow from the bank without the consent of her husband as revealed secretly in an interview. Thus, progress is retarded in women-headed agricultural projects due to lack of financial support rooted in the socio-economic setup.

In the nutshell, agricultural policies of the various government since post-independence era are pro-commercial aimed at the provision of tools and equipment with male dominance over agricultural activities and neglected the increased access to land, credit and education which has greater influence of women in participation in agriculture. These policies have not adequately addressed the problems of participation in crop farming across gender lines.

In analyzing the study with regards to the people-centered approach, the theoretical base which underpins the study puts emphasis on people taking the initiative to participate in activities that will enhance their development. It encourages people, especially women to make their own decisions and promotes access to development related resources that are needed to enhance their livelihood activities which agriculture is crucial. Hence, the participation of women in farming related activities at Saboba District would lead to personal enrichment, self-sustenance, independence and economic development.

The study also recognized feminist approach which was used in the position of women in society and highlight the influence of tradition and culture in limiting women's participation in crop farming related activities. The approach prescribes that all

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members in the society must be treated equally with respect and dignity and that equal distribution of resources is practiced. To enhance equal participation in (agriculture) crop farming in the Saboba District, hence, the feminist policies would advocate for improved women participation in crop farming.

Finally, the study concludes that various livelihood options emerged as prospects such as marketing, food vending, brewing, etc which gives additional income for women and reduce their level of vulnerability in the district. Therefore, when women are allowed to fully participate by addressing all the hindrances then food insecurity in the district would be a thing of the past.

5.3 Recommendations

Base on the findings of this study, the researcher wishes to make the following recommendations which in the view of the researcher will help in the management of women participation in crop farming in Saboba District in the Northern Region of Ghana.



It is recommended that land right given to women should be a collaboration between traditional authorities and the government (MoFA). Both men and women should be given equal chance to access more arable land available in the District. The Department of Land Reform and Rural Development should intervene and help the women who are interested in commercial farming in acquiring the land they require.

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More information should be provided to rural women about how to acquire and utilize bank services by financial institutions. The banks should include new ways of extending credit to farmers (not necessary collateral).

More importantly, government and relevant stakeholders such as NGOs should promote massive education of women. The success of the district would be enhanced on the level of education on women, by educating a woman, the whole family, the entire society is educated leading to sound moral and social values as well as increase in crop production in the district.

It is recommended that the Department of Agriculture (Extension Officers) should unite and work with local women farmers in the district to identify the techniques which disadvantaged women in crop farming and find better ways of improving the techniques and introducing innovative ones.

It is recommended that, MoFA Non-Governmental Organizations (NGO's) and other organized initiatives should encourage the adult basic education and extension personnel should play an active role in connecting literacy and farming. This is because farming is an ongoing occupation for many illiterate farmers. Research needs to be conducted to find ways of teaching these women skills such as farm management, pricing and marketing their products.



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The Department of Social Welfare and Community Development in collaboration with the MoFA should sensitize women farmers in the district on some of the opportunities available for them in crop farming.

Finally, NGOs and government should try to determine short and long-term options to relieve identified constraints in appropriate and effective ways by devising innovative approaches which integrate gender issues in Agriculture.

5.4 Suggestions for Further Research

The study was carried out on women participation in crop farming in Saboba District of Northern Region. Hence, the findings may not be representative of all communities in the Northern Region. Thus, this study needs to be replicated in other parts of the region and Ghana as a whole to enable greater generalization.

The researcher used descriptive survey design in the study, therefore, other researchers are recommended to use experimental design.

The study evaluated the aspect of women in crop farming, another study can be carried out to investigate in other areas of farming.



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Appendix I

I am Mbagee Nimopani Paul, Master of Development Studies student from the department of Africa and General Studies. I am conducting an academic study, which aims to investigate into the participation of women in crop farming in Saboba District. I kindly request you to assist me by answering questions that I need to ask you. The research is totally for academic purposes not for any illegal purposes. Your participation and input will contribute greatly to the body of knowledge which may be used for any subsequent development initiatives aimed empowering and understanding rural women's need in development.

SURVEY QUESTIONNAIRE FOR FARM FAMILIES

TOPIC: CROP FARMING IN SABOBA DISTRICT OF THE NORTHERN

REGION OF GHANA: WOMEN PARTICIPATION.

Part 1: Bio- data of the respondent

1. Sex

a) Male b) Female

2. Age



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- a) 15-25 years b) 26-36 years c) 37-47years d) 48-58 years e) 59-69 years
f) 79+

3. Educational level.

- a) No education b). Primary education c) JHS/Middle d)Sec/tech e) Tertiary

4. Occupation (s)

- a) Teaching b) Business c) Banker d) Farming

5. Marital status

- a) Married d) Divorced c) Single d) Widow

e) Other (specify).....

6. If married, are you a polygamous marriage

- a) yes b) No

7. If yes to Q6, how many wives have you?

- a) 2 b) 3 c) 4 d) 5+



8. How many women are engaged in farming?

- a) 0 b) 1 (c) 2 d) 3 e) 4+

9. How many of your wives own farm land.

- a) 0 b) 1 c) 2 d) 3 e) 5+

10. Are you a household head?

- (a) Yes (b) No

11. What is the size of your farm land?

- (a) Less than 1 acre (b) 1-2 acres
(c) 3-4 acres (d) 5 acres and above



12. Do you have access to credit for farming?

- (a) Yes (b) No

13. Do you have access training or extension service?

- a) Yes b) No

Part ii : Contribution of Women in Agricultural Crop Farming

14. What are the main woman's roles in crop farming?

- a). Weeding b). Cooking c). Application of fertilizer
- d).All of the above

15. What is the percentage of women's participation in farming activities?

- a). less than 25 % b). 25 – 50 %
- c). 51 – 75 % d). 76 – 100 %

16. Can a woman be able to decide resources equal to men's in the household level?

Strongly agree	Agree	Strongly disagree	Disagree	Unknown

17. Give reasons to your choice in Q 17 above.

.....





18. Do you think that people organizations are necessary promoting women's participation in farming activities?

Necessary	Not necessary	Not known

19. What among the following motivate women's to increase their participation in crop farming?

Money	Land	Education	All the above

20. What hinders women's from participating in the farming activities?

- a). Illiteracy b). Ignorance c). Social status d). Religious status
-
- e). political status f). Economic status h). All of the above

21. What do you feel about the help of politicians in the women's in crop farming? Are they?

Helpful	Harmful	Do not know

22. Explain a sort help you expect from politicians in your farming activities ?
.....
.....
.....

23. Are you satisfied with the improvement of women's in farming activities as the development process?

Strongly satisfied	Satisfied	Not satisfied	I do not know



24. What is your opinion about the involvement of women's in agricultural development process of your community?.....

Part III: Social- Cultural Factors

Land Factors

25. Who owns land in your community?

a) Chief b) Tendana (Land priest) c) Clan/family head d) Occupier of the land

e) Other (specify).....

26. Customarily, being a household head guarantees easy access to agricultural land.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree



27. Customary land tenure provides adequate security to landowners and users.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

Disagree				

28. Give reasons to your choice in Q 12 above.....

.....

29. Customary land tenure is not a major constraint to agricultural crop farming.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

30. Explain your choice in Q 30 above.....



.....

....

31. Customary land tenure limits women to agricultural land resources in the district.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

32. What are the reasons to your choice in Q 32 above.....

.....

....



33. Which of the following s applicable to women’s agricultural land rights?

- a) Both access to land and ownership rights
- b) Access, but not ownership rights
- b) No access at all
- d) Other (please specify).....

34. Women have more access to and control over residential land than farming land.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

35. Population pressure threatens women's access to agricultural land.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree



36. Give your reasons for your choice in Q 37 above.....

.....
.....

37. What type of inheritance do you practice?

- a) Matrilineal b) Patrilineal c) Bilateral

38. What is the level of access of women to agricultural land through inheritance.

- a) Equal access to men b) Greater access C) No access d) Less access

39. Give reasons for your answer Q 39 above.....

.....
.....

40. What is the level of access of married women to agricultural land in your community?

- a) Equal access to men b) Greater access C) No access d) Less access

41. Explain your reasons for in Q 41

above.....



.....
.....
42. In marriage, women with children have greater access to land than women without children.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

43. Give reason for your answers in Q 43 above.....

.....

44. Are women allowed by their husbands to access agricultural land through gift?

- a) Yes b) No

45. Give reason for your answers in Q45 above.



46. Women who are organized in groups as farmers have easy access to agricultural land than individual women farmers.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

47. Give reason for your answers in Q 47

above.....

48. How are women regarded in terms of farming occupation?

- a) Regarded as subsistence farmers b) Only help their husbands c) Non-farmers



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d) Other (please specify).....

49. Women in your community have access to quality/fertile agricultural land.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

50. Explain your choice in Q 50 above.....

Credit factors.

51. What is your source of income for agricultural crop production?

- a) Bank b) Susu c) Micro finance d) Personal saving

52. How many financial institutions are in your community?

- a) 0 b) 1 c) 2 d) 3



53. Do you have collateral to have access to credit for agricultural crop production?

- a) Yes b) No

54. Does gender has influence on access to credit for agricultural production.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

55. Give reasons for your answer Q55 above.....

.....

56. Women limited access to land affects their ability to obtain loans from banks.

Strongly	Disagree	Indifferent	Agree	Strongly Agree



Disagree				

57. Do marriage women have greater access to credit than those without husbands.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

58. What are the reasons for the Q57 above.....

.....

...

Educational Factors



59. Literacy level of the people influences on their participation in agricultural crop production.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

60. Give your reasons for your choice in Q59 above.....

.....

.....61. Male educated farmers are more than female educated farmers.



Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

--	--	--	--	--

62. Women literate farmers participate more in agriculture than illiterate women.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

63. Give reasons for your choice in Q61 above

.....

.....

.....



Government Agricultural Policies

64. Government agricultural policies promote agricultural productivity.

67. Agricultural policies of enhancing access to equipment promote productivity than ensuring access to land, credit and education

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

68. Majority of women farmers are into which of the following categories.

- a) Subsistence /food crop production b) Commercial / cash crop production
- c) Equally distributed between subsistence and commercial farming

69. Women farmers do not get the full benefits of the policy of agricultural extension service.

Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree



Disagree				



Appendix II

**INTERVIEW DISCUSSION GUIDE FOR MOFA OFFICE ,OFFICE OF THE
ADMINISTRATOR OF STOOL/ SKIN LANDS, DEPARTMENT OF GENDER
AND SOCIAL PROTECTION AND CHRAJ**

**TOPIC: CROP FARMING IN THE SABOBA DISTRICT OF NORTHERN
REGION OF GHANA: WOMEN PARTICIPATION.**

A-Bio-Data of the Respondent

1. Sex
2. Educational level
3. Main occupation
4. Marital status
5. How many women are in your house hold?
6. How many years are you?

B- Contributions of Women in Agricultural crop production

7. What are the contributions of women in agricultural crop production?
8. What is the level of contributions of women in agricultural crop production?

C-Socio-cultural factors



Land Factors

9. Who owns and manages land in your community?
10. What are the benefits and threats associated with the Traditional land tenure system in terms of women participation in agricultural crop production?
11. What is your understanding about land?
12. What role does the Tendaana play in the land management process?
13. Do you agree or otherwise with the restriction of agricultural land use regarding choice of crop, sale of farm produce, gifting of land, share cropping etc?

Credit factors

14. What are your views on women access to credit and its effect on their participation in agricultural crop production?

Educational Factors

15. What is your opinion on women literacy and their participation in agricultural crop production?

Government Agricultural policies

16. To what extent are government agricultural policies promoting agricultural productivity?
17. What is your opinion on government agricultural policies under provision of commercial and subsistence farming?



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18. Do agricultural policies of enhancing access to equipment promote productivity than ensuring access to land, credit and education? Explain.
19. Which type of farming system are women greatly involved?
20. How do the agricultural policies have influence on the vulnerable especially the women?
21. What are the challenges faced by the various government in trying to implement the agricultural policies?
22. To what extent do women farmers get the full benefit of the policy of agricultural extension services.



Appendix III

UNIVERSITY FOR DEVELOPMENT STUDIES

DEPARTMENT OF AFRICAN AND GENERAL STUDIES

**FOCUS – GROUP DISCUSSING GUIDE FOR WOMEN GROUPS AND
TRADITIONAL AUTHORITY.**

**TOPIC: CROP FARMING IN SABOBA DISTRICT OF NORTHERN
REGION OF GHANA: WOMEN PARTICIPATION**

1. Contribution of Women in Agricultural crop production

Probe (women in crop farming and their level of contribution)

Socio – cultural factors

2. Land factors

Probe (ownership of land, women access to regarding land tenure system, how inheritance, marriage and gift affect access to land, sale of agricultural land etc.)

3. Creditfactors

Probe (collateral or land and access to credit)

4. Educational factors

Probe (literacy and access to land)

