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# **The Influence of Gender Based Stereotypes on Farm**

**Credit: The Case study of**

**Melani village - Nkonkobe Municipality**

**By**

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**Dissertation submitted in fulfillment of the requirements for the  
degree of  
Master of Social Science (in Anthropology) in the Faculty of Social  
Sciences  
and Humanities at the University of Fort Hare**

**Date of Submission: 18 April 2016**

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## **Declaration**

I, **Vuyiswa Sokutu**, student number 200056107 hereby declare that I am fully aware of the University of Fort Hare's policy on plagiarism and I have taken every precaution to comply with the regulations. I also declare that I am fully aware of the University of Fort Hare policy on research ethics and I have taken every precaution to comply with the regulations. I have obtained an ethical clearance certificate from the University of Fort Hare's Research Ethic Committee and my reference number is the following KOM031SSOK01. Lastly, this dissertation is my own work and has not previously been submitted to another University.

Signature: .....

Date: 18 April 2016

## **Dedication**

I dedicate this Master's dissertation to my Lord Jesus Christ and my family.

## **Acknowledgements**

I “give thanks to you, Lord God Almighty, the One who is and who was, because You have taken Your great power and have begun to reign...for rewarding Your servants” Revelation 11:17 (NIV), including me.

Thanks be to God who empowered and directed my steps in finishing this work. To my supervisor, Mr. M.P. Komanisi, whose relentless love to see me grow academically never failed, I salute you. You groomed me in academia even before I was your student, and saw a potential in me; that carried me this far. My thanks are also not silent to Dr. E.G. Ngwenya for sharpening my research skills. Thanks to Mr. V. Duma, Miss N. May for their support and encouragement. My special thanks to Govan Mbeki Research and Development Centre (GMRDC) for granting me financial assistance.

Lastly and without any prejudice, I thank the department of Sociology and Anthropology beyond measure, who backed me up; they were unaware that it was their love and presence in my thoughts that drove me to the finish line. I did so to carve a way through the ‘rock’ called life so that they can be convinced that “All things are possible with God”, Mark 10:27 (NIV).

## **Acronyms**

<b>AIDS</b>	Acquired Immune Deficiency Syndrome
<b>DoSD</b>	Department of Social Development
<b>FAO</b>	Food Organization Agency
<b>GRTI</b>	Gender and Rural Transport Initiative
<b>IFAD</b>	International Fund for Agricultural Development
<b>HIV</b>	Human Immune Virus
<b>NAADS</b>	National Agricultural Advisory Service
<b>RBs</b>	Rural Banks
<b>SACCO</b>	Saving and Credit Cooperative Organizations
<b>UN</b>	United Nations
<b>UNDP</b>	United Nations Development
<b>UNESCO</b>	United Nations Education Science and Cultural Organization
<b>UNFAO</b>	United Nations for Development in Africa
<b>USAID</b>	United States Agency for International Development
<b>WHO</b>	World Health Organization

## **Abstract**

Historically, rural women of South Africa have significantly contributed to sustainable agriculture of the country as well as that of their communities. However, it has been discovered that there are factors that impede the participation of women in agricultural development. This study sought to investigate the influence of gender-based stereotypes on farm credit access at Melani village in the Nkonkobe Municipality.

Contemporary studies inspired by African feminist perspective revealed persistence of different gender stereotypes despite endeavours to eradicate them from societies. This study predominantly concentrated on female inhabitants in South Africa of a village who are either active in agriculture or have retired in practicing crop production. The study discovered access to credit among other socio-cultural factors stifle agricultural development for women in agriculture. The study found that the main cause of lack of access to credit for women in agriculture was influenced by gender stereotype.

**Key words:** *Women in agriculture, agricultural development, gender stereotypes, agricultural credit*

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## **CHAPTER ONE: Introduction**

### **1.1 Preamble**

The study is about with the influence of gender based stereotypes on farm credit: A case of Melani village-Nkonkobe Municipality. It is a feministic research using a qualitative research paradigm since the study is ethnographic in nature that will be analysed through descriptive content analysis. This chapter presents a brief background to the study, research problem, research questions, research aim and objectives, delineations and limitations, definition of terms, assumptions, significance of the study and finally, chapter overviews.

### **1.2 Background to the Study**

Empirical evidence of close gender parity in terms of credit supply by Rural Banks (RBs) in Ghana showed that about 44 per cent of the credit portfolios of RBs in Ghana go to women and the remaining 56 per cent goes to men (Akudugu, Egyir and Mensah-Bonsu, 2009). The United Nations for development in Africa noted that laws to promote women's access and control over productive resources are not firmly and straightforwardly defined for women's access to productive resources and financing being less than half that of men (United Nations, 2007). According to Beukes (2006), South Africa remained gender constraint. Despite the guarantee of gender equality on decisions about productive resource, ownership is still immensely determined according patriarchal customs and norms.

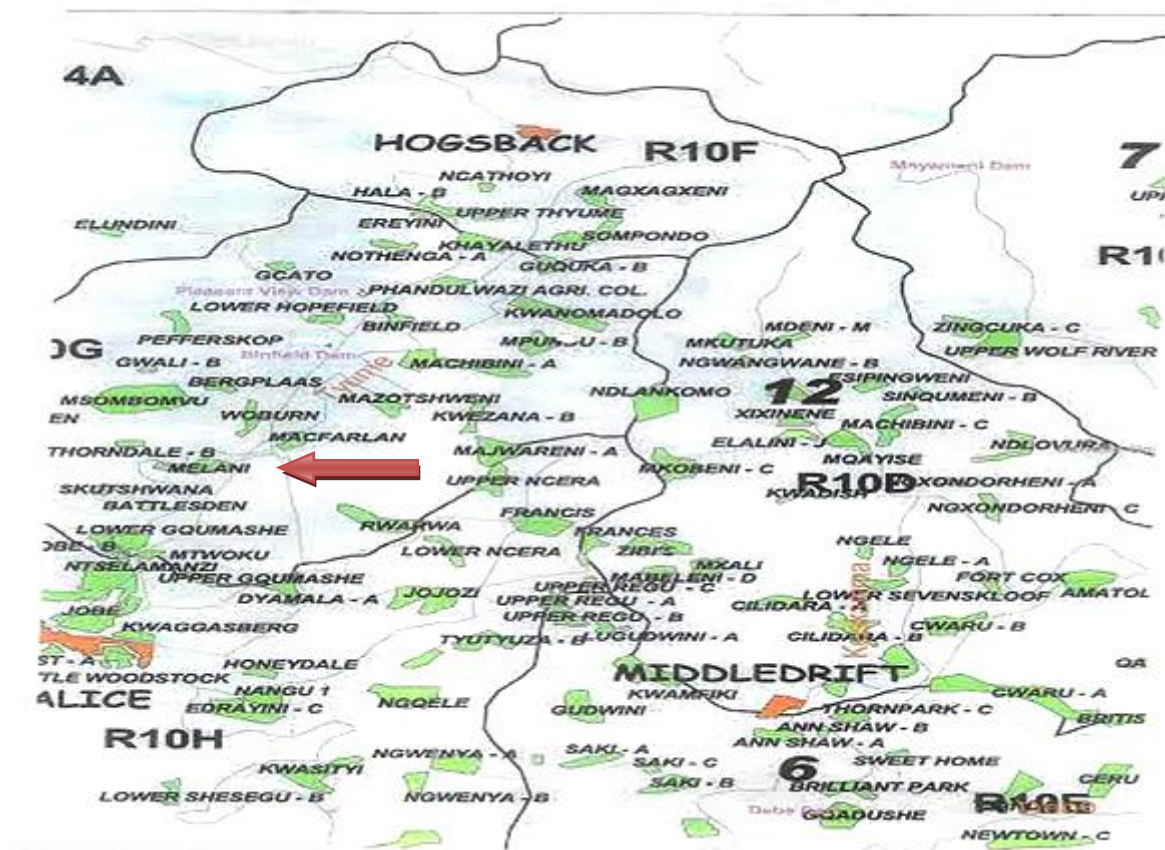
Despite the ongoing financial reforms undertaken in many developing countries, South Africa included, the majority of smallholder farmers still report limited access to formal credit. Scholars argue that women are particularly more credit-constrained

than men are (Kongolo, 2012). In simple terms, this means that women's access to land and credit in South Africa is still constrained by both the customary and statutory tenure systems, although this happens in diverse ways.

It is against this backdrop the present-day study sought to investigate if similar patterns exist at the Melani village of Nkonkobe Municipality in the Eastern Cape Province, South Africa (S.A). The researcher sought to investigate the influence of gender-based stereotypes in accessing farm credit by female farmers. It became clear during the course of the investigation that agriculture is the major source of livelihood at Melani village. This is primarily because the village is favourable for agricultural practice.

The village is situated along Tyume River, sandwiched by arable lands that have great agricultural potential. Most remaining farming and agricultural users are females. However, gender stereotypes seemed to hinder female farmers from accessing credit. The shortage or unavailability of credit was one of the important limiting factors to agricultural development at Melani village.

Figure 1.1 Map showing the location of Melani village (red arrow).



### 1.3 The Research Problem

The main problem investigated by the researcher during the course of the study was the interference of gender stereotypes in the access of credit by female farmers. It became clear during the pilot study that female farmers at Melani village are the main farming and agricultural producers. This could be attributed to the fact that local men are in cities in search of work. Literature reviewed revealed women are passionate about agricultural activities, yet they face the challenge of accessing credit owing to gender-based stereotypes. Lack of access to credit seemed to reduce the efficiency and productivity of female farmers or household-heading females in agricultural practices in the study area. It appeared that gender stereotypes were the major factor that retarded female farmers from accessing

credit. It is against this backdrop the researcher formulated the following main research question: **How do gender stereotypes influence access to credit by female farmers at Melani village?** The hypothesis of the study is that **Lack of credit to female farmers hinders agricultural development at Melani village.**

## **1.4 Research Questions**

### **1.4.1 Main Question**

**How do gender stereotypes influence access to credit by female farmers at Melani village?**

### **1.4.2 Sub-questions**

- i. How do gender-based stereotypes contribute to lack of farm credit at Melani village?
- ii. What are other gender-stereotypes related to factors that contribute to challenges faced by women in farming or agricultural credit access?
- iii. What is the effect of lack of farm credit on agricultural development in the study area?
- iv. How does lack of farm credit at Melani retard female farmers from entering commercial farming?

## **1.5 Research Aim and Objectives**

The overall aim of the study is to illustrate how gender stereotypes influence access to credit by female farmers at Melani village. The objectives of the study are as follows:

- i. To establish how gender stereotypes contribute to lack of farm credit in the study area;
- ii. To ascertain the effect of lack of farm credit on agricultural development at Melani village;
- iii. To examine how lack of farm credit in the study area hinder female farmers from entering commercial farming;
- iv. To explore other related factors to gender-stereotype and lack of access to farming credit that are contributory to hindrances to women's development in farming and agriculture;
- v. To offer solutions on how to address gender-based stereotypes that hinder female farmers from accessing credit.

## **1.6 Delineations and Limitations**

Many factors affect access to credit elsewhere in the world. These include level of education, age, occupation, income; land tenure, marital status, gender etc. However, the scope of this study covered one factor that appeared to be dominant in the study area - gender-based stereotypes. This phenomenon seemed to be the most ostensible factor that had negative effect on agricultural development in the study population. Therefore, the researcher based the conclusions of this study only on the findings of the effect of gender-based stereotypes and its associated causal factors. The limitations of the research approach used are presented in chapter three. The limitations of the entire research are provided in chapter five.

In addition, the study was conducted in a sparsely populated rural area and this presented challenges to finding the right respondent at the set time and at the

agreed place. Although this was the case, the researcher did not substitute the selected cases. Although an outside to rural life, norms and values, the researcher made every effort to meet the targeted respondents. There was apprehension on the part of the researcher as a stranger in the area, because previous researchers failed to keep promises made to the community and was regarded with suspicion as one who came just to collect data and leave without helping them. This alone might render acceptance of this study difficult. Nonetheless, trust was ensured through exhaustive consultation and rapport building, starting from the chief down to the household.

Results of case studies such as this one are not generalizable, because social actions are context specific. On the other hand, this study provided better understanding of day to day farming and agricultural experiences and factors that negatively affect development of women in farming and agriculture.

## **1.7 Definition of Terms**

### **Stereotype**

According to Giddens (2009:400), stereotype is a widely held and inflexed physical or social characterization of a group of people. In this study, women are characterised as categorically and functionally sub-ordinate to their male-counterparts.

### **Land Possession**

Land possession means having a land, which is occupied or owned for use to support own livelihood (AUSAID, 2008).

## **Livelihood**

Livelihood is the means of securing basic necessities such as food, water, shelter, even land for supporting one's survival or subsistence. It can be done by raising money or using one's ability to produce life-supporting materials. (Oxford dictionary, 2010)

## **Empirical Research**

Babbie and Mouton (2012) defines empirical research as what is experienced and observed. It should not be confused with experimental or quantitative research.

## **Farm Credit**

Farm credit in South Africa is a scheme providing credit to farmers, agricultural concerns and related businesses. It is a contractual agreement in which the borrower receive financial help or loan for agricultural and farming activities (Coetzee, Mbongwa and Nhlapo, 1999).

## **Patriarchy**

Giddens (2009:616) defines patriarchy as dominance of men over women. The nature of power men exercises varies and differs amongst societies which have its root in private property.

## **1.8 Assumptions**

During the course of the investigation the researcher had two main assumptions; (1) Women in the study area had limited access to credit facilities owing to the interference of gender-based stereotypes. (2) Limited access to credit facilities constrained women participation in agricultural development at Melani.

## **1.9 Significance of the Study**

In undertaking a study of this nature, the researcher anticipated that the study would make a contribution in the discipline of Social Anthropology, policy makers and in the study population. The researcher believed the study would rouse social or cultural anthropologists across the globe that they have a responsibility to educate farmers about the effect of gender-based stereotypes in agricultural sector. Furthermore, the researcher believed that the study would stimulate policy-makers, which should include among others- the minister of rural development and traditional leaders, to be sensitive to the negative effect of gender-based stereotypes on agricultural development. Lastly, the study would also awaken the entire community of Melani that agricultural development depends squarely on female farmers; therefore, they deserve recognition as far as access to farm credit is concerned.

## **1.10 Chapter Overviews**

**This study consists of six chapters, which are as follows:**

### **Chapter 1: Introduction**

This chapter covers background information, problem statement, research question, research objectives, delineation and limitations, definition of terms and concepts, underlying assumptions, significance of the study and chapter overviews.

### **Chapter 2: Literature Review**

This chapter presents a review of literature that relates to this study. It explores previous empirical studies, similarities, contradictions and silences among previous researchers on access to farming credit.

### **Chapter 3: Research Methodology**

Chapter three outlines the research design and methodology adopted in the research. This includes the research design entailing population, the sample and sampling techniques, data collection methods and data analysis techniques used in the study.

### **Chapter 4: Characteristics of the Study Population**

This chapter examines characteristics of the informants in lieu of farming and agriculture, such as gender, household livelihood, marital status, age, level of education, land tenure etc.

### **Chapter 5: Research Findings and Discussion**

This chapter describes and discusses the main findings of the study which may possibly make impact upon agricultural development. It include characteristics such as sex of informants, age, marital status, education level, influence of gender stereotype, ethnic influences, religious denomination, leadership, rural youth, land tenure, migration, household economy, credit and transport. Gleaning on these characteristics shed light on causal factors of gender stereotypes and lack of access to agricultural credit by women in agriculture in the study area. This chapter is concluded by looking at the relationships among these variables.

### **Chapter 6: Summary and conclusion of the dissertation**

This chapter provides a summary of findings and conclusions, suggestions for further research, reflections and recommendations for implementation. Conclusions to be presented in this chapter will be drawn from the dissertation as a whole.

## **CHAPTER TWO: Literature Review**

### **2.1 Introduction**

The chapter begins by outlining the theoretical framework of the study. The writer attempts to illustrate the relevance of the chosen theory to the study. Furthermore, it examines published works that pertain to the study. These works include general and most related works to the study. Lastly, the chapter presents the knowledge or research gap.

### **2.2 Theory Base**

Theoretically, this study is based on **African Feminist Theory** as supported by Barker (2004), who studied the position of women in society and attempted to promote their interests. The main argument forwarded by Baker (2004) is in understanding the position of women in the society and try to further their interests. Baker first argues that “there was nothing wrong with women but rather with the way modern culture view them” by stereotyping patriarchy, discrimination, objectification and oppression.

#### **2.2.1 The Feminist Theory**

Igenozah’s (2004) view the feminist theory as a necessity in understanding the secondary standing of women in society. Drawing on Charles’s scholarship (2010), feminists see the secondary standing of women in the social scheme of things as a form of victimization; especially the subordinate role women are made to play in relation to men. The argument advanced by Charles (2010:2611) is that “two key terms in feminist theory are ‘subordination’ and ‘patriarchy’. To expand the foregoing assertions, Heldke and O’Connor (2004) suggest that “emphasis of the feminist theory is based on discrimination, persecution, injustice and exploitation”.

According to Giddens (2009:95), "The feminist theory is a sociological perspective which emphasizes the centrality of gender in analyzing the social world, and particularly the uniqueness of the experience of women". It is argued that feminist frequently charge that traditional sociological theory has denied or disregarded the gendered nature of knowledge and as an alternative projected ideas of the social world, which are male dominated. Traditionally, males have occupied positions of power and authority in humanity and have an investment in maintaining their classified roles, permitting to feminist. Given similar conditions gendered knowledge becomes a vital force in perpetuating established social arrangements and legitimating male domination.

Cornwall (2005) views feminism as women's engagement in demanding and creating an equitable society. He proceeds to state that feminism contracts with the power of women that comprises identifying and valuing women. Moore (1988) depicts feminism as the awareness of women's oppression and exploitation in the home, in the society and at work as well as to the conscious political action taken by women to change this situation.

The feminist perspective believes in the empowerment of women and restoration of the dignity of women as members of the community. The main argument of this perspective lies mainly on equal treatment among all members of the community, which includes equal rights and access to necessary resources. The feminist theory concerns itself with rights and interest of women and also the equal distribution to power among women and men in the society or any other place. Hughes (2002)

mentioned that according to the feminist perspective, human beings, women in particular, have a right to equal treatment as their male counterparts. Therefore, feminist theory encourages women to take autonomy in their roles as daughters, wives and mothers (Crew, 1994). Based on the arguments above, and that South African underprivileged women are subjects of this research, this study therefore adopted an **African Feminist Theory** as a guide in data collection and analysis.

### **2.2.2 Application of Feminist Theory to the Study**

The researcher firmly believes that **African Feminist Theory** is applicable in the situation of study community. It is discernible in the study community that the relationship between men and women is grounded on gender inequality, which is a reflection of the male-controlled structure in the community. In the study community, female farmers are credit constrained because of their gender. In this study, emphasis is on how gender stereotypes disadvantage female farmers in terms of accessing land. What is noted in the study area is that there is a lack of equity and social justice in terms of access to credit. Furthermore, the feminist approach was measured relevant to the study because of its interdisciplinary nature in studying women related subjects.

It must be highlighted that **African Feminist Theory** is not free from critique. For instance Marxist feminist like Beneria and Sen (2000) as in Pereira (2006), criticized Boserup's work for failing to integrate the implications of the capitalist mode of development into her analysis, ignoring the insights that derive from class division. Contrarily, the authors emphasize the role of capitalist accumulation and profit making in understanding the situation of women in the developing world.

They opposed Boserup's blame on cultural prejudices for women marginalization nor they believe that technical modernization will just by itself- improve women's conditions. The problem for women as they see it, "*is not only the lack of participation in this process as equal partners with men but their participation in a system that generates and intensifies inequalities, making use of existing gender hierarchies to place women in subornate positions at each different level of interactions between class and gender*" (Beneria and Sen, 2000:139). While Boserup's analysis relies on the idea that she never discussed the role of capital accumulation on women's work and the differential effects across women of different classes.

## **2.3 Literature Review**

### **2.3.1 Accessing Credit for Farming and Agricultural Use**

Agricultural credit is very necessary for proficient and long sustaining agricultural and productive activities to secure farm infrastructure such as farm equipment and hired labour (Odoh, Nwibo, and Odom, 2009). In general, awareness on the significance of credit as a tool for agricultural development has been recognized (Omonona, Akinterinwa and Awoyinka, 2008). Credit can be in the form of cash or kind, obtained either from formal, semi-formal or informal sources. Empirical studies have revealed cases of credit insufficiency among rural farmers. (Schindler, 2010) Reasons for poor credit access were relationship between farmer's sex, marital status, lack of guarantor, high interest rate and access to credit. Ajagbe (2012) revealed that farmer's age, membership to social group, value of asset, education and the nature of the credit market are the major determinants of access to credit for some rural communities.

Access to agricultural credit has been linked to agricultural productivity in several studies (Ugbajah, 2011). There is a great need to reconsider the issue of access to credit by rural farmers on gender bases in South Africa. Globally, there is a growing recognition of the importance of gender equality on issues of access to productive resources and the role of both men and women in agricultural development. Provision of farm credit, is one of such critical farm policies that require reassessment by the policy makers in South Africa, especially when considering the gender imbalances in the distribution of agricultural resources to the farming sector (World Bank, 2001).

### **2.3.2 Gender and Credit Access for Farming and Agricultural Use**

Generally, agricultural sector credit access has been considered by most people as a masculine dominated access. However, findings from a study financed by the United Nations Development Programme (UNDP, 2015) revealed that women in Ghana constitute about 60-80 % of agricultural labour force in most countries (World Bank, 2003); as they produce two-thirds of the food crops consumed in the country. In spite of the prominent role of women in agriculture, their access to farm resources are limited by cultural norms and values among other things. In most communities in African countries, women are not allowed to inherit resource such resources as land or farming and agricultural infrastructure. In addition, research has shown that women and men's differential access to credit and ability to enhance agricultural information (Ololade and Olagunju, 2013).

Several researches have observed that in agricultural production, women are more constrained than their male counterparts as a result of less access to information

(Shultz, 2007). Gender inequality in access to farm credit acquisition is one of the reasons responsible for the failure of agriculture to develop since equitable inclusion of women in accessing agricultural amenities would enhance general agricultural production. (Shultz, 2007).

It is widely reported that difficulty in accessing credit by women in agriculture hinders the development of smallholder agriculture and can impact negatively on the application of farming and agricultural skills and knowledge acquired in training. Without access to credit, it is difficult for poor farmers (whether women or men) to plan. They are also unable to undertake more diverse activities, as start-up capital is typically required to enter the market. This problem is often worse for women, because they lack collateral, such as land and other assets (Commission for Africa, 2005, Okunade, 2007, Palmer, 2007). Study into access to credit for women in the Isoya rural development programme in Nigeria identified that 97.2% of respondents experienced high interest rates and 90.5% experienced untimely credit disbursement (Okunade, 2007).

It has been reported by Woldehanna (2000) that female-headed households have little or no access to credit from financial institutions. Not all women who had access to credit basically received credit from financial institutions. A greater proportion of both male and female-headed households who had not received credit, chances to receive it was higher for males, 57.6%, compared to 43.6% for females. The necessity for productive resources such as information, land, education and credit seem crucial to attaining agricultural orientated livelihood development (Woldehanna, 2000).

Empirical studies by Okonya and Kroschel (2014) have revealed that unless women are precisely targeted, various factors impede them from accessing credit equally to men from microfinance institutions. Scholars further argue that cash loans received by women have positive impacts on household nutrition, health and education, unlike credit received by men that might be directed to farming and agricultural activities. Even in the same household, women in rural Paraguay reported being credit constrained and yet their husbands claimed to have adequate access to credit. The farmers (females or males) who did not have access to credit cited lack of assets for collateral (42%). Savings and Credit Cooperative Organizations (SACCO) were the key source of credit 30.8 and 31.8 percent for male and female-headed households (Okonya and Kroschel, 2014).

Gender inequality in access to off-farm income has been reported for rural households in Mexico. Distance to urban centres and education in Mexico did not favour women participation in off-farm activities (Fernandez-Cornejo, Mishra, Nehring, Hendricks, Southern and Gregory, (2007); de Janvry and Sadoulet, 2001). Deere and Leon, 1997 and Bezner Kerr, (2008) reported that the state required agrarian reforms of past assisted land reforms and led to significant improvements in women's access to and control over land (Deere and Leon, 1997 and Bezner Kerr, 2008). However, even in countries where laws do defend women's land rights, these laws have a tendency to be loosely regulated and implemented in disfavor of women in agriculture in accessing credit for agricultural and farming use (Parada, 2008; Morrow Richardson, 2004, and; USAID, 2003).

Women's control over their families' farming activities varies by culture (Tipilda and Kristjanson, 2008). Socially accepted norms of behaviour and the roles women play in their families in attaining farming and agricultural credit can have profound effects on farming and agricultural productivity for a country. However, settings where sociocultural norms restrict women's mobility, their interactions with experienced male farmers or ability to attend farming and agricultural trainings for access to information have restrictive effects in their farming and agricultural activities and credits access. This is the instance when women are not permitted to use public transportation, when they cannot afford to pay for it or when they cannot get away from their household responsibilities (Primo, 2003; Aina, 2006 and Eсенu, 2005).

Typically, men are often regarded as responsible for the acquisition of farming and agricultural credit, purchase, sale or pawning of large animals, such as cows, horses and oxen, while women tend to claim control over small animals such as goats, sheep, poultry and pigs (World Bank, 2008b; IFAD, 2004, and Miller, 2001). This deters women from sustainably venturing in farming land use activities. In settings where men are portrayed and perceived as the main breadwinner, women's ability to gain access to farming and agricultural credit, control of family assets or investing in productive farming and agricultural activities are limited. One of the reasons for the high or low level of female participation in farming and agricultural credit access is education and participation in credit associations (Ospina, 1998).

### **2.3.3 Access to Information**

Rural women have a tendency to get their information from informal networks of women, thus reinforcing the gender gap in access to useful information for farming and agricultural activities. The gap can be substantial, data from Paraguay compares

husbands' and wives' knowledge of financial markets and found that those rural women are 15 percent to 21 percent less likely than men to have basic information about the financial institutions and farming and agricultural activities in their communities (Fletschner and Mesbah, 2010). Even when they have access to information on the financial services and market opportunities available to them, women may be less equipped to process it. Their lower levels of literacy and lack of exposure to business or other languages relative to males hamper women's ability to benefit directly from information that is provided in writing or in languages other than those they speak at home and to fully understand the conditions of complex financial products, media accessibility and utilization to them (Brown, 2001; (UNDP, 2007 and Ngimwa, P., Ocholla D. N. and Ojambo, J.B, 1997).

#### **2.3.4 Gender Roles and Credit Risk in Farming and Agriculture**

Cole, Sampson and Zia, (2009) has indicated that in India and Indonesia data collected reveal that financial literacy is a problem for accessing financial facilities. Social norms also define the type of economic activities in which women can engage the amount of time they can invest in and the markets they can access. In most distant rural communities, farming and agricultural activities have a tendency to be sharply segregated by gender (Kevane, 2004; Roberts, 1998, and Schroeder, 1996). Women are customarily responsible for household activities namely cooking, childcare, laundry, cleaning and the gathering of water and fuel wood (Fletschner, 2008a and Bezner Kerr, 2008). While the gendered division of labour within agricultural production differs locally, men are customarily responsible for hoeing, tilling, fumigating and marketing crops to across-the-board traders, and women have a tendency to do most of the animal husbandry and the processing of agricultural or animal products (Fletschner, 2008a and World Bank, 2008b). In aquaculture and

fishing, men are the most essential fishers, while women mend nets, collect shellfish, smoke and dry fish for sale, and sell at local markets (World Bank, 2008b).

Women's capability to undertake on farming and agricultural activities and use depart from deep-rooted social norms. As a result, each woman's economic opportunities are moulded not just by their own individual access to financial resources but also, by whether those other women are able to acquire the capital they need (Fletschner and Carter, 2008). Therefore, cultural norms and family dynamics can also limit women's ability to exercise control over the savings they have on land-use. (Anderson & Balland, 2002 and Gugerty, 2007).

Social traditions can leave women in a particularly vulnerable position since, in addition to the risks associated with pregnancy and childbearing, women are more likely to experience domestic violence, to experience greater hardships in the case of divorce and to lose their assets when their spouses die (Banthia, Johnson, Mc Cord and Matthews, 2009). Women and men differ in their willingness to take risks such as purchasing credit. Studies in psychology and economics have shown that typical, women tend to be more unfavourable to financial risk than men, women are more likely to sacrifice activities that offer higher returns if these opportunities entail them to incur too much risk (Fletschner, Anderson and Cullen, 2010; Croson and Gneezy, 2008, and Browne, 2006).

Women producers who are more possibility averse are less likely to adopt new technologies, to undertake projects that are expected to offer higher profits but expose them to more risk, or to apply for loans that may cause them to lose the collateral they own (Liu, 2008; Dercon, 2006; Boucher, Carter and Guirkingner, 2008

and; Fletschner, 2009). In other words, compared with men, and without sufficient insurance, women are more expected to consider borrowing against collateral as a risky transaction and might be less interested in taking out loans even when credit is available to them. On average, women are more risk averse than men, which suggest that women will have a stronger preference for financial products tailored to help them save in a secure environment, insure against risks or borrow without risking losing their assets. Rural farming and agricultural producers also have less access to financial resources as limited by biased lending practices that emerge when financial institutions in the area consider them smaller, less experienced and therefore less attractive clients, or when institutions lack the knowledge to offer products tailored to women's preferences and constraints (Fletschner, 2009).

The extent to which institutions reach out to women and the conditions under which they do vary noticeably, but women are at a disadvantage when an institution does not fund the type of activities typically run by men, when it does not accept female guarantors, when its requirements are not clear. Widely known loans to women are smaller than those granted to men for similar activities (Fletschner, 2008a; World Bank, 2008b; Ospina, 1998, and; Baydas, Meyer and Aguilera-Alfred, 1994).

Compared with men, women tend to have more limited control over resources accepted as collateral, less access to information, to be more risk averse and face a different set of activity-regulating social norms and family rights and responsibilities. The conditions under which women in farming and agriculture are willing to participate in formal financial markets and their ability to meet their financial needs differ from those of their male partners. Studies in Paraguay, Malawi and

Bangladesh find that rural women are more likely to be credit constrained than men, their needs for capital are different (Fletschner, 2009; Diagne et al, 2000 and Floro, 2002). Legal regulations, social norms, family responsibilities and behavioural patterns can hinder women's ability to meet their financial needs.

Women adequate access to financial resources for farming and agricultural purposes can rely on their husbands to intermediate funds to them. This assumption is not realistic, of course, some women might indeed able to overcome these obstacles with their husbands' assistance, others are not as privileged. For those women who cannot count on their husbands as financial intermediaries, having direct access to capital becomes a necessity.

Gender stereotypes also hinder women's access to credit. For example, in many cultures there is the perception that women are not capable of managing loans, farming and agricultural activities (Hashemi, Schuler and Rile, 1996; Chitsike, 2000). Credit and asset transfers are assumed to have a greater impact on households when granted to women than men, the opposite being also true. Programmed evaluations in countries as diverse as Bangladesh and South Africa identified that credit and transfers in the hands of women result in greater spending on children's human capital, improved health and nutrition for both boys and girls and increased access to formal health care. (World Bank, 2007b:1). This becomes one area why men are preferred in farming and agricultural credit access.

In contrast, an array (Flintan, 2007; Onguonu, 2010; Berger and Buvinic, 1990) of studies showed that women were actually more reliable regarding repayment. Flintan

(2007) found that women had actually taken up a role as innovative leaders and had a good track record for repaying loans. Women were also seen as more creditworthy, diligent and committed in relation to credit and saving schemes.

Onguonu (2010:5) established that many Nigerian women do not have access to resources such as finance for implementation of planned schemes like their men contemporaries. In some of the Nigerian communities, women were encouraged only to produce food crop for sustaining their immediate families, leaving men to controlling production of crops for cash. Berger and Buvinic (1990:102) observed that there are various factors limiting women's access to credit (Berger and Buvinic, 1990). In some rural Mexican areas, cultural factors brought in hindrances, for instance, women were not permitted to walk alone long distances between their homes or to the banks in town, as they were suspected of offering occasional bribes to male officials in charge of credit applications. Furthermore, these women were prone to self-intimidation when entering the bank building due to the lack of familiarity with the environment and procedures. In addition, social gatherings that taught males about how and where to access certain sources for credit and application which exclude women.

Nevertheless, in the South African context today, post-apartheid, women are not legally constrained to credit access. The South African constitution clearly supports the equality among all citizens of South Africa, regardless of race, gender and sexual orientation. In the past, pre-1994, legal obstacles hindered women's exercise of self-employment activities such as involvement in agriculture and farming. In one example, under the Black Administration Act of 1927, women got

married under customary law and were under the guardianship of their husbands. They could not sign contracts (Section 11). This norm was repealed by the Recognition of Customary Marriages Act of 1998, which recognizes the full capacity of the wife to enter into contracts (Section 6) even in agriculture and farming.

A number of credit association and export crops market cooperatives limit membership to women (Married or single) household heads in many African countries (Manuh, 1998). Women face greater difficulties than men particularly with regard to participation in rural cooperatives and access to credit, training and agriculture extension. These difficulties flow from explicitly stereotyping and discriminatory norms, as legislation on these issues is in most cases stereotypes and gender neutral. These mainly arise from cultural practices and stereotypes based on the perceived women's role within the family and on interactions between persons of different sex and from socio-economic factors (e.g. as for access to credit, women's higher illiteracy rates on farming and agricultural matters, 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).

Onguonu (2010) notes that many Nigerian women do not have access to resources, like access to finance for the execution of planned projects in farming and agriculture as their man contemporaries have. In some Nigerian communities women are encouraged only to produce food crops for sustaining the family, living men to be the majority in control of the production of cash crop which can be sold on the communal market and others. For instance, an outcome of lack of financial

support can cause little development in community projects. Indian women protested of having limited access to credit resources for farming and agricultural production. They lack collateral security; this was the reason why they were not allowed to borrow money from the banks.

A study conducted by Baiyegunhi, Fraser and Darroch (2010) on determinants affecting credit access for rural households showed that gender and age of the household head, owner to land, value of assets and repayment capacity are statistically significant factors considered in determining whether a household is credit constrained or not. The result of the study showed that, younger household head who owned the land or any other kind of collateral security like livestock, poultry and oxen are less constrained to credit access. These results support the claims that credit policies can play an important role in rural development and that additional and that additional rural finance can enhance productivity and household welfare, thus contributing to pro-poor growth. Given the relatively high demand for credit in the Eastern Cape Province, the degree of effective credit rationing seems to be relatively high.

Legally in South Africa today, women are not constrained to credit access; the constitution clearly supports the equality among all citizens of South Africa regardless of sexual orientation, race and gender. In the past, legal obstacles hindered women's exercise of self-employment activities. For instance, under the Black Administration Act of 1927, women married under customary law were considered as minors under the guardianship of their husband, and could not sign contracts (Section. 11); this norm was amended by the Recognition of Customary

Marriages Act of 1998, which recognizes the full legal capacity of the wife to enter into contracts (section 6) just as men do.

Agricultural credit in the post-apartheid is now governed by the Agricultural Credit Act of 1966, as amended by the Agricultural Credit Amendment Act of 1995, which began by the establishment of Agricultural Credit Board to supply agricultural credit without gender parity. No reference in the act is made specifically to gender. In practice, however, women's access to credit is limited due to their lack of land titles, which is influenced by their socio-cultural reasons which are mentioned above (that a woman cannot own land because of her gender (patriarch, customary law. Africans, especially in patriarchal societies, consider giving resources like land to a girl as a waste, because when she marries she will give away the wealth of her forefathers to the in-laws reference). Furthermore, there is evidence of banks requiring the consent of the husband before lending to a married woman in regime of separation of property in the Republic of South Africa. The promotion of Equality and prevention of Unfair Discrimination Act of 2000 prohibits unfair discrimination against women by the state and all persons, including in women's access to credit. Champman (1975) pointed out that credit access for women (married or single) for any purpose remain problematic as follows:

1. Single women have more trouble obtaining credit than single man, mortgage credit in particular. Some creditors presume that single women will marry and not pay debts incurred before marriage.
2. When a woman marries, creditors commonly require that she should reapply for credit, which is usually done in her husband's name. On the contrary, a similar reapplication is not asked for to males when they marry.

3. Creditors are usually reluctant to extend credit to married women in their own names.
4. Creditors are often unwilling to include and take into account the wife's income when a married couple applies for credit; this applies particularly to a mortgage credit application.
5. Women who are divorced or widowed have even greater trouble in establishing or re-establishing credit.

Drawing on the preceding debate, it is clear that researchers have dissenting views about the influence of gender-based stereotypes on women in farming and agricultural activities, access to farming and agriculture credit simply women engaging in farming and agricultural activities. Therefore, this study seeks to illustrate whether gender-based stereotypes interfere with access to credit or not. In addition to access to agricultural and farming credit, the land and gender associated issues will be briefly expounded upon to reveal the more difficulties women face not only on credit but access to land for livelihood.

## **2.4 Conclusion**

One important aspect gleaned from the above literature review is that in order to promote farming and agricultural credit access and solve other credit issues faced by female farmers, analysis of the socioeconomic characteristics of male and female require to be used to formulate farm based policies, implementation, enforcement and evaluation for the sake of development. Women should be considered as valuable players whose realistic involvement could improve development in agriculture.

## CHAPTER THREE: Methodology

### 3.1 Introduction

This chapter outlines the methodology used in this study. The study employed a qualitative research approach, using a case study design in gathering of data. The case study design was semi-descriptive in nature whilst harvesting information on the influence of gender stereotypes on farm credit acquisition. Individual informants and group participation was used. This also involved observing individual's practices to verify consistency of data collected. The chapter also describes the sampling procedure used in the study, the life histories of the study group, secondary literature, and concludes by clarifying the data analysis technique of the principal data collected.

### 3.2 Research Strategy

A research strategy is indispensable in a research because it bargains a recognized base from which the researcher may declare the validity of his or her findings. According to Kumar (2011), comprehends a research strategy is a design, a structure of analysis to acquire responses to research questions or difficulties. It discusses steps taken in deciding the best approach to undertake an initial study.

The two highest research strategies are **theoretical and empirical**<sup>1</sup>. Theoretical research draws on ideas and concepts and through a process of reflection and discourse develops, extends or in some other way qualifies the previous work to create a new explanation, which provides a better or fuller explanation of the issues and the relationships involved". Empirical research strategy depends on primary data

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<sup>1</sup> See Remenyi and Money (2012). *Research Supervision for Supervisors and their Students*.

and has to be well-defined. Empirical research strategy includes the gaining of primary data (evidence) which has been described by researchers as logic perceived data. This is a way of gaining knowledge by means of direct or indirect observation or experience. However, not all issues, which need to be researched, are observable through the sense data collection, as perceived by the researcher. Nonetheless, empirical research, including circumstances where there is clear understanding of how cause and effect directly impacts data, is acceptable for the purpose intended.

There are other aspects of empirical research where data is not perceived or experienced directly by the researcher but is obtained by accounts from others. This kind may include conducting interviews or in focus groups. This is also regarded as empirical where the researcher has not had a direct experience of the phenomenon being researched. Data collection could be by direct interviews, administering questionnaires, participant observation and others.

This study was anthropological in nature, which used empirical research strategy that involves gaining knowledge on practices and experiences from the people in the study areas about phenomena under study, through direct contact or participation. Haviland, Prins, McBride and Walrath (2014:16) affirm that in Anthropology, “**empirical** social science is based on observations or information taken in through the senses and proved by others rather than on intuition or faith”. The researcher sought to draw on experience or observation of primary evidence from participants in order to understand a phenomenon under study. She went out and met study population to collect new evidence in some sort of way.

The researcher did not decide on theoretical strategy because it would not allow her to have an extensive interaction with informants since it is contingent on secondary data. The researcher understood that if she used theoretical research strategy she would not have an opportunity for a sustained contact with informants in order to have a holistic picture of what they were describing and their behavior.

### **3.2.1 Research Design**

The research was piloted using a qualitative research method. As expounded by Babbie (2010:25), qualitative research is a research by social scientists to study human action from the “viewpoint of social actors”, meaning the ‘participants’. They suggest that, a qualitative researcher embark on studying human action in their natural environment, which could be studying people in their communities. The primary goal of this approach is to gather views and experiences as they happen in natural settings.

A qualitative research is basically classified as an in-depth data collection and justification of the study results, as an alternative of just using figures and designs to present data (De Vos, Fouché, B. and Delportet 2005:36). A qualitative research approach is more efficient and effective for the present study in searching to gain deeper understanding of the community’s experiences on the influence of gender-based stereotypes on farm credit. The researcher preferred this approach because it was expected that it would enable her to describe the actions of the participants in detail. It was also perceived that the approach would aid the researcher to understand and analyze the communities’ activities through their own viewpoint, belief, history and context.

### 3.2.2 Ethnography

This study focused on ethnographic data collection which is a detailed cultural description of people's everyday life and practices. There are two sources of cultural data about a particular people: the living members of the society and their written accounts or other records about that group of people. Collecting cultural data by studying and interviewing living members of a society is called ethnographic fieldwork (Peoples and Bailey, 2012). Andreatta and Ferraro (2012) paint a similar picture by noting that cultural anthropologists collect their primary data by living with the people they study. They learn the language of the people, ask questions, survey the environment, inventory material possessions, and spend long periods of time observing and participating in their everyday life. Such a work is called ethnography or ethnographic studies.

In the tradition of ethnography, this study also considers the naturalistic viewpoint (naturalism) as in qualitative approach. Naturalism is a philosophy based on assumed reality. Babbie (2013) ascertains that naturalism is an old tradition in qualitative research. He expounds that one of the first and best-known scholarships that illuminates this research tradition is William Foote Whyte's ethnography of Cornerville, in his book *Street Corner Society* (1943). Like other naturalists, Whyte believed that in order to learn fully about social life on the streets, one needed to become more of an insider. The argument advanced by Babbie (2013) is that the naturalist approach is grounded on telling peoples' narrative the way "they really are", not the way the ethnographer understands them.

As the investigation adopts an ethnographic qualitative research approach, it is because the researcher wants to get a richly detailed picture of life among the study population. The strengths of the qualitative approach as advocated by Miles, Huberman and Saldana (2014), has also inspired the researcher to choose the qualitative approach. Miles *et al*, (2014:11) maintain that “One feature of qualitative data is their *richness* and *holism*, with strong potential for revealing complexity”. A classical anthropologist, Geert (1997), support this assertion by noting that “thick descriptions are the resulting factor and more clarity nested in a real context obtained which has a ring of truth that has a strong impact on the reader”.

This richly unquantifiable data that will be collected will include features such as settlement patterns, natural resources, social networks of kinship relations, customary belief and practices, personal life histories, and so on (cf.Haviland, Prins, McBride and Walrath, 2014). Although the study will predominantly adopt the ethnographic qualitative research approach, the researcher will also gather quantitative data. This statistical or measurable data will include information such as the demographic composition of people, the number and size of houses, the hours worked per day, types and quantities of crops grown and so on.

### **3.3 Study Site Selection**

Four standards have been known in the selection of a research location. Firstly, it enables the researcher to shift from looking at simple phenomenon to complex issues. Secondly, accessing the study site is more cost effective and easier to reach. Thirdly, there were no stringent cultural rules except that could potentially hinder data collection. Fourthly, there was the likelihood that the researcher’s involvement

could trigger community engagement and further development in the event of continuing activities.

Therefore, in the choice of Melani village, the researcher followed some criteria such as easy access, acquaintance with the study community, possibility of the researcher to participate in the farming and agricultural activities for participant observation and lack of language barrier.

### **3.4 Gaining Entry, Consent and Establishing Rapport**

The researcher expounded the objectives of the study to the chairperson of the village, Mr. M. Xesh (pseudonym) and to the key informants. The researcher did this to set the community members and the potential informants at ease, and to evade any negative suspensions or doubts about this research from the village residents. The chairperson of the village and the informants were assured that the information to be gathered was destined for academic research purposes only, but not for any other illicit purpose, hence pseudonyms were used in data collection.

According to Strydom, De Vos, Fouché and Delportet (2005:38), gaining consent implies that all or adequate information on the goal of the investigation is granted. The procedure entails informing the study community about ethical issues and ethical clearance gained from the University of Fort Hare (see **Appendix 4**). It would also mean that the research community would be allowed to peruse possible dangers during the research so that credibility of the research undertaking can be authenticated. The researcher designed, piloted and compiled interview schedules (see **Appendix 1**), to fit the purpose, credibility and community ethical clarity before the interviews took place.

However, further questions that arose during interviews and participant observation was addressed during the time of data collection and used later for data analysis. To dispel suspicion and distrust, the researcher will have to develop a rapport with the members of the community. Peoples and Bailey (2012:99) understand rapport to mean 'acceptance to the degree that a working relationship is possible'. To corroborate this sentiment, People and Bailey (2012) further remark that although ethnographers are infrequently wholly accepted by the people amongst whom they work, over a period of time, many anthropologists succeed in gaining some degree of trust and friendship, among members of the group.

### **3.5 Instrumentation**

Instrumentation denotes the detailed information about data collection. Instrument used during data collection was participant observation schedule, interviewing questionnaire and focus groups to interviews.

#### **3.5.1 Participant Observation**

In qualitative research, we usually find two types of observation, namely simple observation where the researcher remains an outside observer, and participant observation where the researcher is concurrently a member of the group he or she is studying and participate in day to day activities of the study community. Observation is stated to as an activity in which the "researcher observes and to some point participates in the action being studied, as the action is happening "(Lichterman, 2002:120). Though observation is frequently perceived mostly as an optical exercise of noticing a phenomenon, frequently with instruments, and recording it for scientific or other purposes, it essentially involves of collecting impersonations of the settings

through all relevant human abilities (smell, taste, hearing, and touch), which hence entails that the researcher must actively witness what they are studying in action (Adler and Adler, 1998:80).

Hennink, Hutter and Bailey (2011), state that participant observation is the “process of Learning through exposure to or participation in the day-to-day or routine activities of participants in the research setting”. Through participation in the daily activities of the study community, the researcher was better placed to observe and learn about the behavior of individuals in the community, also about the social order within a community and the cultural norms. As the researcher gets personally involved in the community, she would begin to shape a relationship with the participants in the location. Kumar (2011) explains that the main advantage of participant observation is that as you spend sufficient time with the group or in the situation, you gain much deeper, richer and more accurate information.

Throughout data collection the researcher employed participant observation for the reason that she wanted to make full notes of what went on. These notes comprised both empirical observations and interpretations of them. She energetically participated in the daily lives of the people under study, which included the participation in the agricultural activities of those women who were involved in farming and agricultural activities. The researcher was assisting the informants to irrigate their plots, to sow and weed. In most times the researcher noticed that there were not much agricultural activities taking place in which she wanted to participate. However **Figure 3.1** below depicts the researcher (right) participating in hoeing activities with a farming woman.

**Figure 3.1: The researcher (Right) participating in the field.**



### **3.5.2 Key-Informant Interviewing (Basic interview)**

Asking questions is fundamental to ethnographic fieldwork and takes place in informal interviews (unstructured, open-ended conversations in everyday life). Informal interviews may be carried out at any time and in any place. It can be on horseback, in a canoe, by the cooking fire, during ritual events, while walking through the community with a local inhabitant and etc. The researcher believes that such casual conversations will enable informants to talk freely to her and divulge data as much as they could. It is anticipated that the informants will elaborate on answers. Key-informant interviewing can be used to best advantage if it is closely integrated with participant observation.

Every time the researcher himself has observed an event and has most of the applicable information at hand, he is in a position to advance immeasurably the quality of the data by systematic checking and cross-checking with the informants

(Oke, 1990:61). In the view of Oke (1990:60), the key-informant procedure is simply used for improving information about ways of living that have ceased to exist or have been abruptly adapted by the time the field worker was conducting interviews. As advocated by Oke (61-2), the researcher used this procedure to gather data for the face to face interviews. In the next chapter the researcher aims at gathering data on historical socio-economic orientation of the study population.

Interviews for this study were piloted at the homes of the informants. The target population was women of different age groups (old, middle-aged and young women). This sorting was essential subsequently at the different age groups. Priorities and phases of participation in development process are also different, according to the needs, wishes and anticipations of individuals. The interviews dealt specifically with socio cultural factors related to farming and agricultural participation. Interviews were also centered on the issues affecting rural women's participation in development, for example, their social right to access to agricultural related resources. The basic interviews were aimed at finding out among other things the historical socio-cultural constraints inhibiting women's participation in agricultural related activities. The interviews were conducted in the form of a conversation whereby the interviewer was able to establish general direction for the conversation and pursue specific topics related to the study.

This data collection tool was chosen because it would allow for informal conversation between the researcher and the informant about the topic at hand. During data collection it was revealed that this research tool was also gainful because it allowed the researcher to be involved in informal and unthreatening conversation with

informants (see **Figure 3.2** where the researcher engaged in informal conversation with the informant) in their home language (IsiXhosa while in the meantime trying to establish answers of the enquiry). Basic individual interview is explained by Babbie and Mouton, (2010:14) as an open interview. This allows the participant to speak for him/herself instead of responding to predetermined hypothesis based questions. They further argue that basic individual interview is mainly an interaction between the interviewer and the participant in which the interview has a general plan of inquiry but not necessarily predetermined questions which must be asked in particular words and particular order. A basic individual interview therefore is a conversation in which the interviewer establishes general direction for the conversation and pursues specific topics raised by the informant.

**Figure 3.2: The researcher (Right) with one of the key informant during an interview session**



**Table 3.1** below depicts demographics of the informants by group and number of informants that have been interviewed.

**Table 3.1 Demographic table of informants**

<b>A group</b>	<b>Administered</b>	<b>Gender</b>	<b>Status of the informant</b>
18-35	0	Female	Youth
36-50	3	Female	Middle-aged peasants
51-50	6	Female	Old peasants
61+	11	Female	Retired peasants

### 3.5.3 Focus Groups

Focus group was also used during data gathering (See leading questions in Appendix 3). One rationale behind using focus groups is that it saves time and money. Focus groups are useful because they tend to allow space in which people may get together and collaborate in meaning creation through individual contribution and collaborative agreement among themselves, rather than individually. The main advantage of focus groups is that they provide an opportunity to observe a large amount of interaction on a topic in a limited period of time based on the researcher's ability to assemble and direct focus groups. Furthermore, group discussions provide direct evidence about similarities and differences in the participant's opinions and experiences as opposed to reaching such conclusions from post-hoc analyses of separate statements from each interviewee (Babbie and Mouton, 1998).

When one equate focus group method with other data collection methods, focus groups are less expensive and need far less time in data collection. Furthermore, information created can be in depth and adequate and the researcher can use it in variety of subjects. However, the disadvantage of focus group method is that if the researcher does not coordinate the conversation it may allow only the views of those who have a trend to dominate a group conversation (Kumar, 2011). **Figure 3.3** depicts the researcher in a focus group setting.

The researcher also tried to elicit life stories pertaining farming and agricultural activities difficulties of the informants. Life histories and past stories about one's traditions and culture are reflective and trigger useful information that explain current phenomenon.

**Figure 3.3 The researcher in a focus group discussion**



### **3.5.4 Sampling Method**

Sampling was done in a qualitative fashion. The purpose of sampling in qualitative research was designed either to gain in-depth knowledge about a situation or views, event, and episode. At times the researcher aims at finding out as much as possible about different aspects of an individual, the assumptions that the individuals typifies within a group and hence will provide insight into the group and joint agreements (Kumar, 2011). In this study, 20 women (old aged, middle aged, and retired aged), who were practicing agricultural activities in the study village, were approached. This selecting was done so that the researcher was able to pinpoint agricultural subjects, such as influence of gender stereotypes and access on farm credit, which is

presently affecting those women who are active in forms of agricultural practices. The researcher also looked very closely to the factors affecting the women who are not involved in agricultural practices as a reference group. This type of sampling method was used when researchers wanted to find informants who were to provide relevant information to the study whilst augmenting that information by comparing with a reference group (De Vos et al, 2005:15).

The sampling of informant was judgmental or purposeful. The aim of judgmental sampling was to select the units that are most likely to answer to the research question at hand requiring in-depth knowledge of the study area. There were also some aspects of the study that required understanding the history of the research area (Melani village), the researcher made use of the chairperson of the village and other older informants who are inhabitants of the study village.

### **3.5.5 Data Analysis and Interpretation**

In examining social research data, the researcher used the **cross-case analysis** approach. This approach has two strategies, **variable-oriented analysis and case-oriented analysis**. The study purposefully adopted variable-oriented analysis. A variable-oriented analysis refers to an analysis that describes and/or explains a particular variable. Case-oriented analysis aims to understand a particular case or several cases by looking closely at the details of each. The researcher looked for patterns appearing across several observations that typically represent the different cases under study. Babbie (2013) describe this as focusing in interrelations among variable, and the people observed are primarily the custodians of those variables. Analysis of data brings about order, structure and meaning to the mass of data collected (De Vos, 1998:63). Interpretation on the other hand involves making sense

or creating meaning to the data collected. In the study, the researcher analyzed data collected through participant observation and interviews through “a content analysis approach”.

According to Babbie and Mouton (2010:56) content analysis allows the researcher to examine written documents or transcriptions of recorded verbal communication. Babbie and Mouton (2010:23) assert that through content analysis, a researcher is able to make inferences by identifying special characteristics of the message systematically and objectively. Palmquist (1993:12) argues that when a researcher uses content analysis he/she has to examine words and phrases within a wide range of text, including: books chapters, essays, interviews, speeches as well as informal conversation or headlines. By examining the presence or repetition of certain words and phrases in these texts, a researcher is able to make inferences about the philosophical assumptions of a writer, a written piece, the audience for which a piece is written, and even the culture and time in which text is embedded.

During fieldwork, notes taken during participant observation, focus groups and casual conversations were important in analyzing qualitative data. An impression from each interview and each observation was added to the recorded data collection. Emerging ideas and insight about the meaning of information was recorded at irregular bases. This means that data was analyzed as it was collected and the analysis continued on an ongoing manner. The aim was to find the main themes in the data and to see where evidence would lead. This enabled the researcher to gain an understanding of what happened in the study area and why it was happening. Again this method is referred to as content analysis.

### **3.5.6 Reviewing Secondary Data**

To complement the primary data, the review of secondary material was also used in the course data collection of this study. The researcher consulted materials from scholarly literature such as books, journal articles, dissertations, food organization agency that relate to this study.

### **3.6 Ethical Consideration**

Blanche *et al*, (2009:56) propose that the purpose of research ethics is to protect the welfare of the research participants. They argue that research ethics also involves not only the welfare of the informants but extend to areas such as scientific misconduct and plagiarism. The researcher has taken steps to safeguard the rights, interests and sensitivities of informants by first presenting the research proposal to the ethics committee of the University of Fort Hare for scrutiny and an ethical clearance (See Appendix 4) was obtained to conduct the study.

During the course of data collection, the researcher thoroughly explained the aims and the purpose of the study to the informants. The researcher explained to the informants prior the commencement of the research that participation was voluntary and that they should not hesitate to caution the researcher when they felt uncomfortable about research methods used or when questions made them feel uncomfortable. As a result, some informants did not feel comfortable with having their pictures taken, but they were happy to answer questions. The researcher recognized that because of her age and her cultural values among the Xhosa that asking certain questions about one's source of income could be sensitive. That question was rephrased to remove its sensitivity by asking it indirectly. The

researcher allowed informants to participate on voluntary basis with confidentiality, anonymity and informed consent guaranteed during data collection and writing up of this study.

### **3.7 Trustworthiness and Credibility**

Linconlin and Guba (1985) suggest that the trustworthiness of a research is important to evaluate its worth. This would mean that the researcher must establish a degree of neutrality in the findings of the study and the findings must be independent of the researcher's bias, motivation, or interest. The main aim of trustworthiness in a qualitative inquiry is to support the argument that the inquiry's findings are "worth paying attention to" (Linconlin and Guba, 1985). The researcher achieved trustworthiness through purposefully selecting the sample and targeting all stakeholders as a way to bring out all the relevant information. Trustworthiness need to be augmented by credibility.

The credibility of a qualitative research lies on the parameters of the reader's confidence on the researcher's ability to be sensitive to data collected. This is because the researcher is the person who is the primary instrument of data collection and analysis so that the research material will receive credibility before the reader (Lincoln and Guba, 1985). The researcher ensured credibility by first piloting the research instruments with two samples to determine its validity and relevance. Piloting the research instrument also ensured that the researcher corrected discrepancies in the research instrument before administering the research instrument to the sample. The researcher carried out piloting testing of the instrumentation to assure that the instrument was clear and unambiguous.

Furthermore, the researcher adequately recorded and captured all the data collected during the interview.

### **3.8 Limitation of Ethnographic Fieldwork**

Although ethnographic fieldwork offers a range of opportunities to gain better and deeper understanding and insight into the community being studied, it comes with a multitude of challenges. It usually requires researcher to step out of their comfort zone into an unknown world that is sometimes not comfortable (Haviland *et al*, 2014; 59). Haviland *et al*, (2014) inferred that in the field the ethnographic researcher is faced with the challenges of subjectivity, social acceptance and distrust, political tension, cultural innuendos and physical danger to deal with.

During data collection the researcher tried to address these challenges of being as unbiased as possible and applying cultural norms of the community. The researcher constantly made self-reflections along with observations of the 'do and don'ts' of the community being studied. This practice of critical self-examination is termed by Haviland *et al*, (2014) as reflexivity. Nevertheless, throughout the process of data collections in the study population, social acceptance and distrust did not pose a challenge to the researcher since the researcher belong to the same cultural group and speak their language (IsiXhosa).

### **3.9 Conclusion**

This chapter described the exact steps that were taken by the researcher to address the hypotheses or research questions. For this reason, this chapter followed logically from the statement of the problem in much the same way as research

questions follow from the review of the literature. Basically, the goal of this chapter is to provide a clear and complete description of specific steps to be followed.

The purpose of this chapter was data collection through qualitative methodology. A combination of basic individual and group interviews were successfully employed in an augmentative way whilst ensuring reliability of data collected. Sampling procedures ensured trustworthiness by including life stories in focus groups and the use of secondary literature. This chapter has also explained the data analysis techniques of the primary data collected. In brief, strategy (structure of the investigation), the research design, instrumentation, data analysis, code of conduct during the course of investigation, trustworthiness and credibility and the limitations of the approach adopted. The researcher also tried to deliver validation for the use of a particular research design or research strategy.

## **CHAPTER FOUR: Characteristics of the Study Population**

### **4.1 Introduction**

Social factors, such as communities, neighborhood, family social cliques, reference groups, formal groups; cultural factors, such as values and attitudes, personal factors including age, education, psychological characteristics, and situational factors, including farm size, tenure status, community prestige and level of living are amongst the critical factors that inspire or demotivate changes in the behavior of rural people (Lionberger, 1960:3).

Current studies have revealed a great linkage and meaning between personal or intrapersonal characteristics of informants, their socio-economic status, their involvement and participation in agricultural development (Kongolo, 2002 and Baiyegunhi, 2010). These studies indicate that in order for women to be fruitful in agricultural participation there needs to be provision of indispensable resources. As long as there is still a need for resources, socio-agricultural activity is still going to be low or even worse or invisible in rural areas especially where women are concern, because they are the less resourceful group compared to their man folk (Steyn, 1988:120).

Bembridge (1997:29) disputes the above-mentioned by saying that the human element is the crucial factor in agricultural and rural development than the availability of resources because of the dire need for decision-making and skills availability, which are of utmost significance to respectable management, fruitful and advanced farming. Farming is seen as the utility of man, but personal, socio-cultural and socio-economic factors influence the complexity of man involvement in farming and

agriculture and achievement as farmers. These factors need to be studied widely to bring about fruitful farming. There are a number of personal and socio-economic factors, which influence participation in agricultural development. For interest sake, the researcher will center this chapter on personal and socio-economic factors.

## **4.2 Personal Characteristics of the Informants**

### **4.2.1 Sex of informants**

The research precisely targeted 20 women who are enthusiastically involved in farming and agriculture in the study area. These women comprised of women who are practicing agriculture, other women who retired from agricultural activities (due to old age, sickness etc.) were also included in the study as a reference group for the sake of comparison on responses.

Findings and observation reveal that the majority of women who were perpetual residents at Melani were old aged women whose survival depended on social grants supplied by South African national government. There were also a few numbers of young and middle aged women who were between the ages of 21-30 and 31-40. It was reported that the younger women in the village had migrated to the city to discover other means of providing sustenance for themselves, their relatives and their children. As a result, little agricultural activities are taking place in the study village.

Women who still practiced agriculture were using more of the old traditional agricultural techniques such as hand plowing rather than present-day agricultural techniques that include machinery. They were reluctant to try other innovative

techniques. Bembridge (1986:34-36) comments on such suggesting that that factors such as age, education level and occasionally gender and cultural constraints can have an effect in the achievement of farming and agricultural practices. Bembridge (1986) adds that younger farmers are more adaptive and consequently more willing to learn new techniques than older farmers. In most of the households (46 percent), more especially the ones with aged women, they were headed by women. These women vary from age of 41-50 and 51-60, a number of these women (26 percent) were widows and the rest (32 percent) single women and living alone, because their families are in urban working and looking for jobs. Some of them indicated that their parents had passed away, living them with the duty to look after their younger siblings. **Figure 4.1** depicts an old aged woman, a household header, single and widowed breaking the soil with a traditional hoe and preparing for planting.

**Figure 4.1 One of the informants seen preparing her plot (field) for sowing**



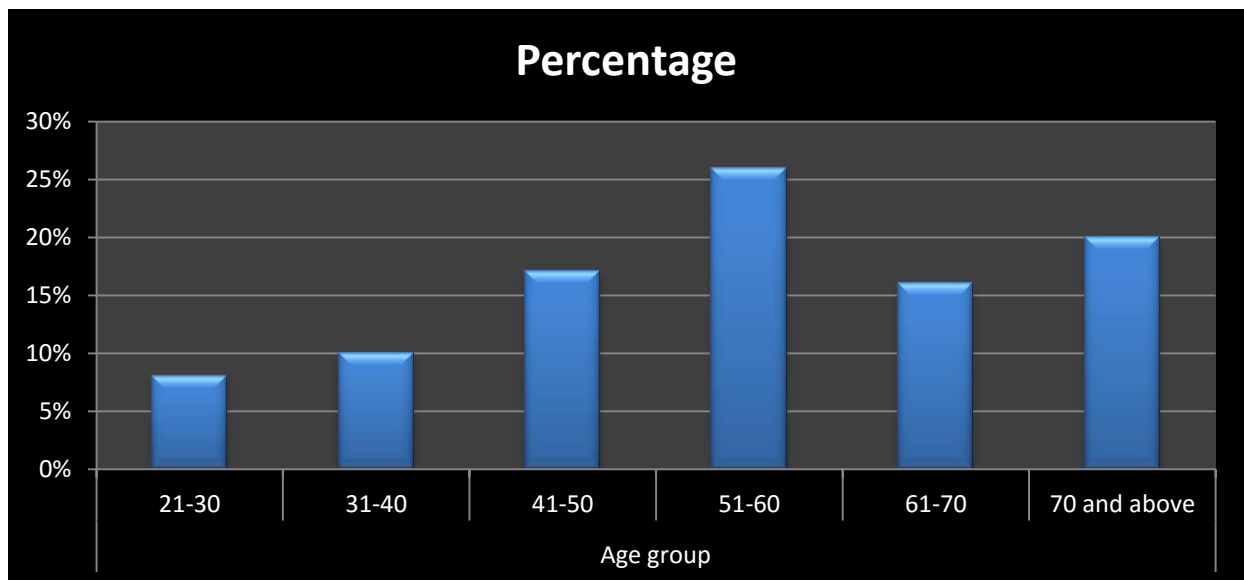
#### **4.2.2 Age of informants**

The study concentrated on women of different age categories, young women between the ages of 18 and 35, middle-aged between the ages of 36 and 45, and the old aged women who are 46-60 years and above (see **Figure 4.2**). This kind of sampling was chosen in order to capture the perspective of women both young and old. However, agriculture at Melani village is practiced by both females and males. Females are the ones who practice less farming and agriculture and less knowledgeable about new innovative ways of practicing agriculture than their man counterparts. Some women, especially those between the ages of 36 and 45 and

above have shown little interest in practicing farming and agriculture they rather depend on other ways of living like selling fat cakes and sweets to the children at school and depend on the social grant provided by the government for sustenance.

Older women in the study area were the ones interested on farming and agriculture. Bembridge (1987:34) disputes that, person's age is one of the main factors pertaining to his/her personality make-up to act responsibly. He clarifies that his wishes and the way in which he/she meditates and behaves are all closely associated to the number of years lived. This might mean that the older the person is the wiser and discreet he/she gets, and may imply that the more education the person gets the more he/she acts responsibly.

**Figure 4.2: Age groups of informants**

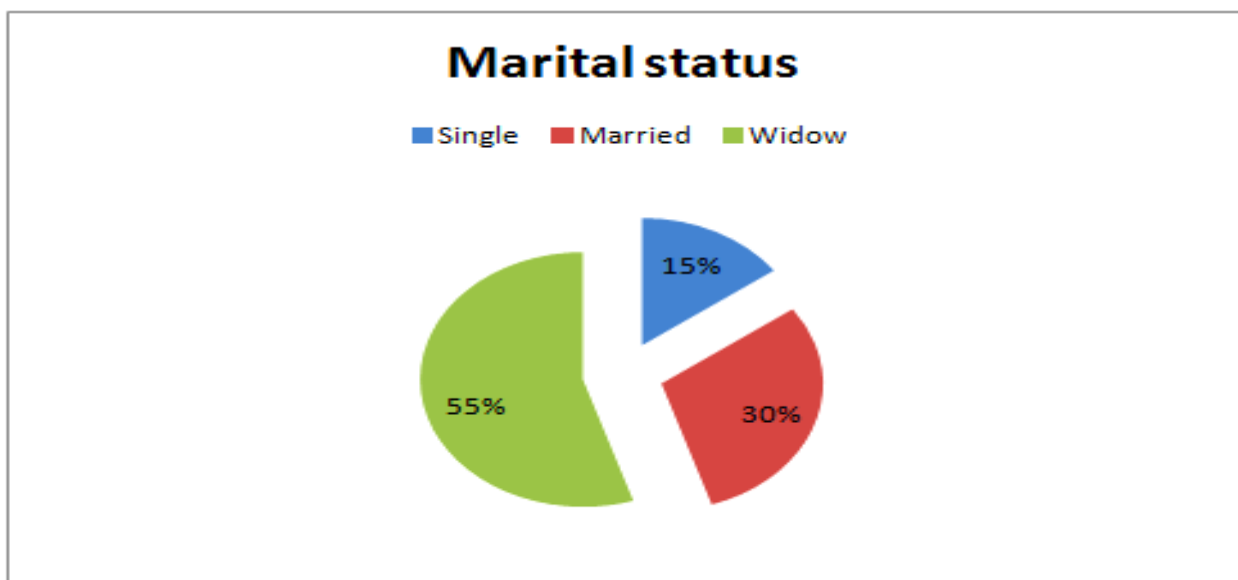


#### **4.2.3 Marital Status**

As revealed in the **Figure 4.3** below, 15% of the samples were single women, 30% married women and 55% widows. These women sustained themselves and their

families through home gardening, old-age grants, child support grants and doing piece jobs in the village. The mainstream (about 86%) of these women depended of social grants and the money given to them by their siblings who work in town and also those who are in urban areas. As illustrated in the Chart 4.2 below, the majority of these women (about 55%) were widows, which means they do not have their husbands to help them in sustaining economic status of the family far less farming and agricultural activities. They argue that they do not need to depend only on farming all the year around, because of little rainfall. They only farm traditional crops like “mealies”, spinach, which are far more heat resistant and require less irrigation than other types of crops.

**Figure 4.3 Marital statuses of informants**

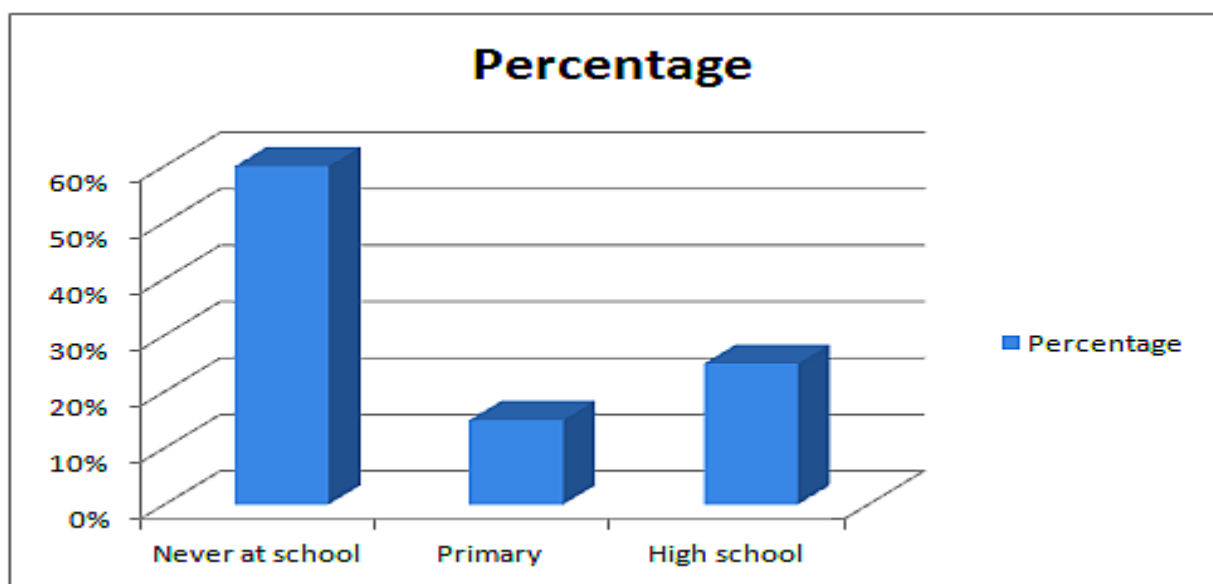


#### **4.2.4 Education Level**

Education has been long acknowledged as a foundational element in the socio-economic progress of under-developed and developing countries. According to Oniang'o, (2005:17) education is viewed as a basic need, which in turn is seen as a means of meeting other basic needs as accelerating overall development through

training skilled workers at all levels. Oniang'o, (2005:18) argue further that education is one of the crucial factor in personal development and ultimately the society at large. Achieving basic education can be an important factor in altering the attitudes of a traditional farming society, inter-personal dealings, dependence enmity towards government authority, absence of innovativeness, inadequate ambitions, economic growth, agricultural development and general human progress (Rogers and Burdge (1972:185). Blang (1970:248) asserts that, the main effect of literacy is to provide practitioners with means of communication, therefore, literacy may contribute to the economic development by motivating the farmer to innovate his/her ways for example change traditional ways of practicing agriculture to the modern and more effective ones.

**Figure 4.4 Educational levels of informants**



The current study, **Figure 4.4** above illustrates that 60% of the informants were never at school, 15% barely attended primary school and 20% managed to reach high school and the remaining 5% did not respond. Therefore, the majority of women

in the study area were marginally illiterate. A number of these women have not been capable to obtain primary level of education, while others have not even had the chance to initiate formal education. The study demonstrates that the majority of women who have not completed primary education are mostly old aged women, from the age of 40 upwards. As demonstrated by age group in **Figure 4.2** compared with **Figure 4.4** above, about 60% of women at Melani were significantly illiterate as indicated by the fact that they were incapable to read and write as they did not reach writing-capability level of education. The majority of women (about 15 percent) have primary education while the lingering 20 percent only have secondary education.

During the interviews, the women reported that one of the reasons why they have not progressed or even attempted formal education is mostly because of the socio-cultural constraints that forced women not to pursue their formal education. According to informants, in the olden days women were not motivated or sometimes not given a chance to go to school. Girls were not given chance to go to school even if they were showing potential at school. The informants explained that, the elders (who were mainly men) believed that educating a girl is a waste of money, because she will go and marry and her husband's family will reap the fruits of the education.

It appears that not only cultural stigma was against women to get education but also male stereotypes who saw women as a commodity. As a result, only few women had the opportunity to pursue their formal education. Those who were lucky enough to pursue their studies were mostly those whose parents own lots of livestock and good grazing land. Their parents would sell their cows to take their daughters to school. Other women reported that girls were taught household chores and were trained how

to be obedient and to respect elders, in this way they were being prepared for marriage life. Her parents wanted to be sure that she does not disgrace them to the family she will be married to by not being able to perform household chores. They were never exposed to the real world of farming and agricultural work.

In some cases, it was a girl-child choice to stop schooling. The researcher has found that, in those cases poverty was the main socio-economic culprit in forcing children to choose to stop school and work on the fields, get married young or sometimes be house cleaners. In a narrative about the people in the nearby and similar community, a woman paints a picture of how she ended up dropping out of school because of a teacher:

*“We had to wake up every day very early in the morning to go to the fields, the time will pass by so fast while you are in the field and you will end up not going to school you will be so behind at school, you will not even know all recitations done by other pupils. During those days a teacher will embarrass you by asking you to stand in front of the class, imagine, you will be standing in front of a full class with no shoes on and no proper clothes. After school you tell yourself you are never going back because of the embarrassment”.* (Extracted from a thesis by Majali, 2012).

Education seem not a first priority or important among the village women. Maybe their willingness to engage is diminished due to frustrations in getting anything worthwhile. Majali (2012) narrates a story of one who told her that sometimes she will not attend school, wait by the river and wait for other children and take whatever they have written and write on their own slates. Their parents would not even notice

that they were absent at school, and did not even ask about the educational progress of the child at the end of the year. Educational progress of a child did not seem important, as they themselves were not educated.

The conclusion about education in the study area is that there was low level of women's progression to tertiary in the study area blaming that on few key causes:

- i. Poverty
- ii. Lack of knowledge about the availability of educational resources,
- iii. And negligence.
- iv. Male stereotypes
- v. Cultural interferences

Even if some women in the village passed high school level, they could not continue their studies further because of financial constraints and other reasons already mentioned above. As noted before, majority of households are dependent on gardening and social grants and not on large scale farming and agricultural activities. Monies received or earned were not enough to pay for further education.

Lack of aspiration is a result of lack of advancement to higher education other than primary education, for example, women were not encouraged to take part in agricultural practices in the study village because they lack advanced Philosophy and advanced skills. Meaning they could not think further than what they learned from their parents about farming and agriculture. Those who endeavored to practice agriculture still use agricultural methods which were used by their great grandparents. Some were even afraid to change. As the result, their grounds were not generating promising crops leading to forsaking agriculture and relaying mostly on easy sources of getting money like social grants. These village women were

simply not wide-open to new innovated and operational ways as means of practicing agriculture. Although change was inevitable for development, social grants became a kind of deterrent for the women to improve their practice.

#### **4.2.5 Ethnic Influences on Farming and Agriculture**

According to Raum and De Jager (1972:7-8), most rich areas to study difficulties in South Africa are villages, most of which are primarily dominated by the Nguni tribe and can be clustered as follow:

- i. Mpumalanga – Swazis/Ndebeles
- ii. Natal - Zulus
- iii. Cape - Xhosas

A mix of the Xhosa ethnic groups dominated the targeted study population. They used isiXhosa as their communicative language and this Nguni tribe was also subdivided into clusters such as AbaThembu, AmaMfengu, AmaMpondo, AmaGqunukwebe and AmaXesibe, AmaNgqika, AmaNdlambe, AmaGcaleka and AbaMbo. All these clans are known to depend upon agriculture for livelihood, which was a significant factor for relevancy in participation to this study.

#### **4.2.6 Religion Denomination as Influence to Farming and Agriculture**

The Melani village is mostly dominated by the traditional religious beliefs and practices. These are Xhosa people who believe in a mix of ancestral worship and Christianity. Anthropologists have shown traditional societies such as in rural areas are deeply religious which may have great influence in the social activities which may include adoption and use of technology (Van den Ban, 1981 cited in Bembrigde 1988:37).

In the study village, the researcher observed that both the traditional and the Christian religions do practice farming and agriculture. Traditional religions prefer farming with animals, which they attach their ancestral beliefs to it, whilst Christians were mixing the traditional techniques and the new agricultural techniques. As far as agriculture is concerned traditionalists seemed only to be interested in spinach and maize, also planting crops like carrots, beetroot for some reason.

#### **4.2.7 Influence of Gender Stereotype**

The perspective of the researcher was feminist; she never observed how gender encodes inequality. The nature and meaning of gender and gender roles was clearly defined in the village, however, gender stereotypes also existed as a dark cloud amidst a well-organized social order even in agricultural participation. Women faced greater difficulties than men particularly with regard to participation in rural cooperatives and access to credit, training and agriculture extension. These difficulties flow from explicitly stereotyping and discriminatory norms, as legislation on these issues is in most cases stereotypes and gender neutral. These mainly arise from cultural practices and stereotypes based on the perceived women's role within the family and on interactions between persons of different sex and from socio-economic factors (e.g. as for access to credit, women's higher illiteracy rates on farming and agricultural matters, lack of information about available credit lack of land titles to be offered as collateral, more limited access to formal employment and exclusion from credit cooperatives (FAO, 2005).

### **4.3 Socio-Economic Factors that Influences Farming and Agriculture**

#### **4.3.1 Leadership and Responsibilities**

Leadership in the study area is traditional yet influenced by governmental policies. However, the Xhosa nation is a hierarchal and patriarchal society. According to Henbick (2007:36), the head of a household is subordinate to a chief. Xhosa chiefs answered to the head of the royal clan, who was referred to as the Paramount Chief or King. Chiefs accumulated wealth by receiving tribute in the form of cattle and fines. They in turn redistributed parts of their wealth to their supporters who are dependents or adherents of the chief and in turn supports of the chiefs.

The chief played the role of serving his subjects in the best interest of his subjects. He is expected to be informed and deal with tribal affairs without favours. In contrast, the researcher discovered that the role of the leadership has since changed. The fieldwork conducted at Melani village revealed that chairperson, also known as “usihlalo-welali”, is actually in charge of supervising the village instead of the chief. Interestingly, the chairperson did not wield much power in comparison to the past traditional structures. He was despised and the community wanted her removed. The transition from traditional structures to government leadership has transferred most of the power to the latter. Most villagers indicated that they were more answerable to government laws than the chairperson. As a result the chairperson only oversees minor issues like general behavior, however, when it comes to bigger issues such as crime, it is the responsibility of the government to intervene.

### **4.3.2 Rural Youth in Farming and Agricultural Activities**

The United Nations defines those persons between the ages of 15 and 24 as youth (for statistical purposes), without prejudice to other definitions by Member States. Oxford dictionary (2000:125) regards youth as the stage between childhood and adult age. During data collection it was established that there young people were not involved in agricultural activities. It was observed that only few boys participated in herding livestock; mostly agricultural chores were done by elders. The elders were doing agricultural work such as hoeing, planting seeds, irrigation, weeding and others. The boys use most of their free time in a group of friends standing at street corners, chatting playfully and so on. Girls on the other hand use greater part of the day assisting their mothers in household chores like cleaning, washing dirty clothes and cooking. Almost none displayed interest in doing and learning agricultural activities. This study concluded that both boys and girls were not eager in getting involved in agricultural activities or gardening.

### **4.3.3 Land Tenure**

Women at Melani village encountered comparable challenges to those by other rural women in the Eastern Cape. The data gathered for this study shown that Melani women do not possess land. The factors liable for this were predominantly socio-cultural. It was discovered that women were relocated from maiden homes in the course of marriage without ever be in possession of land and unite with their in-laws where they continued functioning as outsiders. These practices seem culturally originated and driven and have been there for generations. The individual informant made clear that single women were not given ownership of land, because their community was patriarchal. It was a responsibility of the husband, the elder son or a trusted male family member to inherit land left behind by those passing on.

A number of the informants reported that it was extremely not easy to possess land because collateral security was necessary. In order for individual to be eligible to acquire a piece of land, individual must have collateral security which may possibly include cattle, sheep, goat, etc., for such the Melani women did not have. These necessities make sure that she will be capable to pay for the land that she has asked for.

Illiteracy and lack of formal employment in Melani was regarded as working in opposing the right to own land amongst Melani women. As a result, it is very difficult for them to meet all the requirements needed to purchase land. The required collateral for purchasing land is also a nightmare for most of them. One informant said, "I better stay in this house and wait for my grant, because trying to possess land is difficult".

Most women lose interest on bigger pieces of land and find small gardens manageable. After failing to get land, some women find other alternative means of survival besides farming, such as doing business on products bought from the nearby town. Social grants have proved to be an important source of income and a survival strategy.

Although women in this village are faced with all challenges relating to landownership, land remains one of the most important natural resources that is key to crop production and agricultural development. Bembridge (1987:95) states that this can affect their participation in agricultural development. Therefore, without

access to land there can be no agricultural productivity growth and this will negatively impact on the lives of women and their families.

In many instances, rural women did not even attempt to buy their own pieces of land; they were discouraged by cultural factors that discouraged women from owning land. They believed that it is not in their right to own land. The researcher observed that men tended to be more successful with farming in comparison to women. On a promising note, one female informant was complaining that she could not plant the variety of crops she wants because the land in her garden was too small. She complained that her beetroot did not do very well because of the size of the land. The poor quality of her land also badly affected her crops. This was one of the few women who seemed to be passionate about agriculture in this village, but she was the only one interested.

The informants reminded about the past, during the “homeland” era or “President Sebe” of the old Ciskei regime”. They highlighted how land issues had changed in the village when democratic government took over. During that period, when Sebe was the president, people in the village, people, even women, were given large tracks of land known as *amasimi*, seeds and mechanical equipment to cultivate and plant the land. They boast that they were also given tractors to help them work in the fields. After “Sebe” presidency, all this stopped and people resorted to home gardens. They did not have enough money to buy equipment, seeds and manure to work on large lands anymore.

#### **4.3.4 Effect of Migration**

In this study, migration is the physical movement by humans from one geographical area to another. This movement could be nomadic and can cause clashes with the indigenous population, resulting in xenophobia or cultural assimilation. The main reason of migration is naturally a search of work. Men are often the ones who are said to be fond of migrating to urban areas looking for work whilst their families are left to fend for themselves. Urban areas are considered as offering better job prospects, better free enterprise opportunities and better quality of life. The neo-classical economic theory agrees also, as stated in (Chant, 1992:16) that people's migratory patterns are mostly influenced by economic pressures, geographic differences in labour supply and demand and by wage differentials.

Whilst men are absent from their families for cities, Chant (1992:17) argues that family's survival strategy remain dependent on farming in the rural households. For example, in other countries such as Kenya, women headed households are estimated to vary from 30-40 percent. It is also argued that there are men who are in urban areas who are either looking for work or are in jobs which do not pay them enough to even support themselves and worse their families, these families should therefore depend more on farming and agriculture as observed in the study area. Old age and social grants seem to offset such need to farm and getting involved in farming and agriculture.

Male migration has affected the demography of rural population in the study site and put unbearable burden upon women to act as both man and woman. Women are left behind to manage the household, getting involved in farming and agriculture with

little or no infrastructural support, such as boreholes. These women have to perform both the household and farming chores under very difficult conditions which limit their chances to succeed (Sweetman, 1999:56).

The findings of this study also show that people of Melani migrate to urban center and semi urban centers in search for jobs. However, those who are left behind to look after the family are women. At Melani village women who are left behind not only depend on crop production to provide for their families, but they also depend on social grants provided by the government. In fact, crop production plays a minor role in the sustenance of the households. The study also showed that the main reason why Melani village residents migrate to urban areas is because of economic reasons. They migrate to urban areas in search for jobs in order to provide for their families. It was confirmed in Melani households that males are the ones who tend mostly to migrate to urban centers.

Younger women in the study village also have migrated to urban centers to pursue their studies and some to find jobs to sustain their families. In most cases they leave their siblings or own children behind. This puts extra pressure on the household, which is now female-headed and mostly by an aging mother or grandmother. Those women who have not migrated stay at home and look after the family (her ageing parents and the younger siblings) tend to solely depend upon social grant for livelihood. She will be responsible for the household chores like cleaning, cooking etc. and little time for farming and agriculture or gardening. The researcher also observed that some households in the village are headed by children. Both parents would have migrated to the city to earn a living or passed away. In such cases

children are the ones who care for day-to-day household chores, including agricultural tasks, let alone that they know little about such task and too little to use heavy equipment.

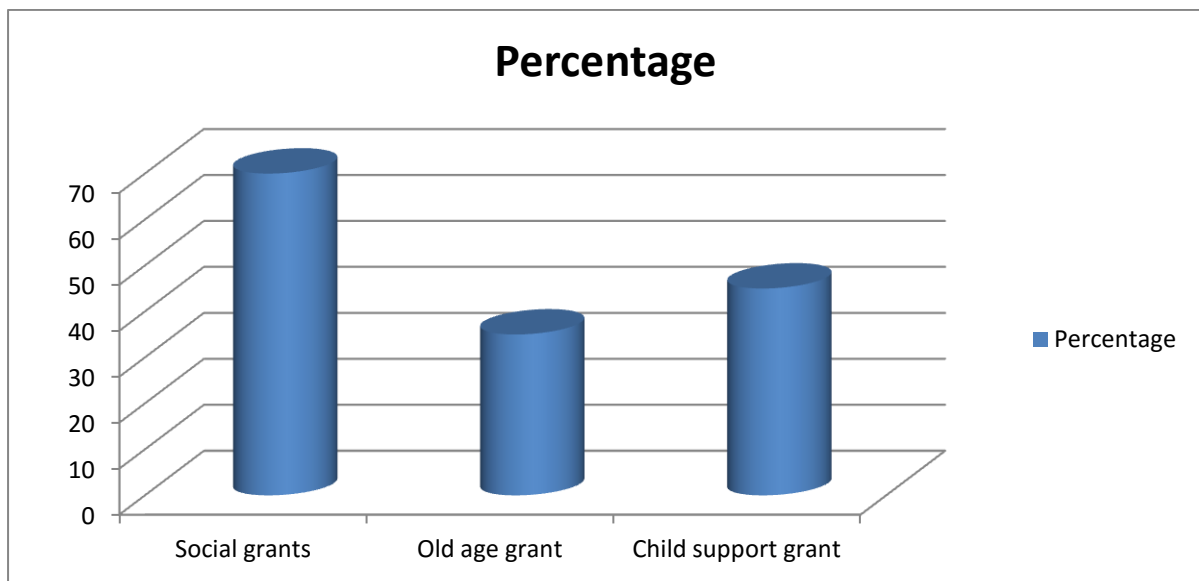
#### **4.3.5 The Structure of the Household Economy**

Household economy of the indigenous people in the study area (Xhosa speakers) prior the granting of social grants was derived from two main sources. The production of livestock consisting of cattle, goats and sheep and the production of a cultivated plant that is grown as food, especially a grain, fruit, or vegetable the along the Tyume river and in also in home gardens. The production functionality was divided according to gender lines; males would attend of cattle rearing whereas the females would cultivate crops. In farmhouses, males and females would work together in unity, irrespective who should do what. However, this arrangement was now different for female-headed households; the absence of male component due to urban migration and the reception of social grants have changed how household economy was like before the inception of the democratic government.

In the new democratic governance era, as depicted in **Figure 4.5**, the household economy was different in a way that the majority of the household income in the study area came from the governmental provision. Grants are targeted at categories of people who are vulnerable to poverty and in need of state support (See more at: <http://groundup.org.za>). The 72 percent of informants made their living from social grants, 30 percent of pensioners received old age grants and 42 percent received child support grants, disability grant and sickness grant was also mentioned but not applicable within the study group.

Sickness and disability grant is received by people who cannot work to make their own living, this include people who had HIV/AIDS [Human Immune Virus/Acquired immune Deficiency Syndrome) infected and those who are physically disable. The category included people who are deaf, people with epilepsy and physically deformed (people who are using wheel chairs). Besides governmental grants, the economic status of the Xhosa people in the study area was derived both from farming with animals, agriculture and gathering natural materials for processing and selling. As little as fifteen percent of women at Melani village participated in some form of agriculture for livelihood, which included crop production.

**Figure 4.5 Social grant contributions to household economy**



In cases where male heads the household, males have control over all aspects of cattle management, which made women dependent on men in many aspects. Henbick (2007:37), reported that even for sustenance, cattle occupied a more important place than did crops. Informants attest that culturally, the economic value of cattle outstand that of crops. Many cultural practices require slaughtering of cattle.

#### **4.3.6 Credit Acquisition**

The majority of the informants have not attempted to make use of the bank services such as getting credit or acquiring information from the bank officials on how to apply for a loan from the bank for farming and agricultural purposes. Some of these informants have not used bank services at all, because they did not have education about them. They had notion that only people with money and the educated were able to use these services. It was noticed by the researcher that some of the women, especially the illiterate are intimidated to go to bank and inquire about bank services. They said that they did not know whom to talk to when they were there. Berger and Buvinic (1990:256) explain that illiteracy plays a major role in the rural women's access to credit of any kind. It is argued that rural women get intimidated from entering the formal building and inquiring about bank services (ibid). One informant said, "I was nervous that if I cannot afford to pay back the loan, my valuable goods, which I have worked for would be possessed by the bank and I will be left with nothing". The statement above shows that Melani village women do not go to the bank to borrow money not because they do not need it, but because they do not have sufficient relevant information about the conditions of borrowing money from the bank.

The lack of knowledge about how to use bank services, has negatively affected crop production in the study village. Large areas of land was not being used due to lack of resources to buy agricultural input such as money to buy seeds, machinery, fertilizers and the tools used in crop production to make use of the land. There was a project for the disability persons running in the village. One would hope these projects would infuse enthusiasm and knowledge to get credit and start own projects.

One informant, who was part of the building group of the disability center and the community gardening project in the village, also explained that it was not easy to start a project of any kind. She explained that when she and other community women were starting a community gardening project they had to start the project by contributing money from their own pockets, just to get started on buying things like seeds etc. The project went on for a while without financial support and they ended up giving it up, because they could not finance it. Now, women are only focusing on a disability center, which is finally supported and funded by the Department of Social Development (DoSD). These women played only care givers instead of equipping themselves to start their own project.

Lack of financial assistance and skills development is one of the main factors, which block the development of women in the village, which contributes in hindering their full participation in agricultural development. Lack of financial support does not only challenge the progress of farmers who want to get their projects off the ground, but also farmers who have already started and need to maintain their farming activities. As a result, the much-needed projects led by women fade away and do not progress, not because of lack of commitment or any other factor, but because women are not getting the financial and skills development support needed to help them grow.

#### **4.3.7 Transport and Transportation**

Transportation is very important in farming and agricultural development. It is advantageous for moving animals and agricultural material from where it is and to the land it is required. These include equipment, seeds, and fertilizers and so on. Households who sell their farming or agricultural product need transport to facilitate the movement of products from the source to the market place. Most rural women

have less access to the means of transport, such as vans or trucks. Similar cases have been noted elsewhere in Africa. For instance, transport is a huge burden for women in rural Ghana, women use donkey carts to transport the millet they produce to the market centers (GRTI Ghana Country Report, 2006:25). Similarly, Max and Der Walt (1993) believe that, for product to be able to move from the farm to the market at the appropriate time they need to be transported.

Women at Melani reported that they need transport for various reasons. One of those includes transporting their crop produce from their home to where it was required. Getting general transport such as local buses in the village was very difficult. The local bus only passed through the village twice a day, one needs to rent transport and in some cases the transport will not be available at all. Due to financial constraints they could not afford to get their own transport, which of course would have made things better.

Failure to sell crops in time resulted in a great financial loss because their crops ended up rotting. This problem could only be solved when the residents are selling among each other in the village, because they could use other less expensive mode of transport, like wheelbarrow (*ikiriva*) to transport the crops to their local customers. In addition, forms of transport used by women in this area for transporting farming or agricultural product were reflective of their socio-economic status of in the village. The majority of the informants of about 80 percent had no form of transport of any kind and 20 percent had the lowest form of transport such as wheelbarrow. Residents who own transport such as vans (*bakkies*) are at the advantage, since they are able to transport for others at a price. Other forms of transport used in the

village at large were donkey carts, van (*bakkie*), and tractor with trailer, bicycle and wheelbarrow.

#### **4.4 Conclusion**

Many factors contribute to the lack of participation of women in farming or agricultural development in the study village. Culturally, women are only responsible for taking care of the household chores like cooking, bearing children, and the production and provision of food in the household. However, this has changed in the study village; women are the ones who are faced up with challenges in acquiring the necessary resources to meet the everyday subsistence of the household. Although women at Melani village are faced with socio-cultural boundaries, which hinder them from acquiring resources to become crop producers, the absence of males makes it more difficult for them to cope.

It was established during research that cultural background which is comprised of certain values, aspiration and customs which originate from ethnic orientation have an impact on the role an individual plays in the society. The study revealed that factors such as low level of education, inadequate transportation, land tenure issue, difficulties in getting credit from the bank, and inadequate knowledge about how to acquire such resources are the major socio-cultural factors hindering women's progress in crop production in the study village. Although the social grant system was a generous initiative from the government meant to cushion poor South African, it appears that it has, to a certain extent, discouraged women from engaging in agricultural production. The study has revealed that rural women do not see the

reason to find other productive ways of subsistence like forming progressive agricultural projects etc. because they are receiving income at the end of the month.

In the study village there is less use of agricultural activity and even less innovative ways of farming. There is a need for adult basic education and primary education for children, which emphasizes on farming and agricultural activities for middle aged and young women in the study village. These programmes would aim at teaching skills and motivate the need to learn about a variety of ways to practice agriculture and innovative ways to do so. There is a need to design more practical ways of farming and agricultural education which will also be able to reach the illiterate women who cannot read or write. It also evident that women in the study village can learn a lot about sustenance agriculture, sustainable agricultural techniques and innovative ways of maximizing their outputs from the pieces of land available to them.

## **CHAPTER FIVE: Research Findings and Discussion**

### **5.1 Introduction**

This chapter describes and discusses the main findings of the study which may possibly make impact upon agricultural development. It include sex of informants, age, marital status, education level, influence of gender stereotype, ethnic influences, religious denomination, leadership, rural youth, land tenure, migration, household economy, credit and transport. This chapter is concluded by looking at the relationships among these variables.

During the late 1950's and early 1960's, agriculture underwent extensive dramatic changes, researchers focused on determining what demographic characteristics were of significance in the decision-making process by farmers (Kepe, 1992). These changes were influenced by both human and physical applications such as technology and scientific innovations. Human assets were confined to manual labor managing and possibly personal and behavioral characteristics. Literature in this period has shown great variation of farming successes, due to possible differences in demographic characteristics of the farming and agricultural endeavors (Kepe, 1992).

### **5.2 Sex of Informants and Agricultural Involvement**

Findings and observation reveals that the mainstream of women who were perpetual residents at Melani were old aged women whose survival depended on social grants obtained from national government. It was observed that there were also a few numbers of young and middle-aged women present who were between the ages of 21 and 30, and 31 and 40 who were not much keen to venture in farming and

agriculture. It was reported that the youngest women in the village had migrated to the city to discover other means of providing sustenance for themselves, their relatives and their children. As a result of urban immigration, little agricultural activities was taking place in the study village. Those women who still practice some form of agriculture were using more of the old traditional agricultural techniques such as hand plowing rather than present-day agricultural techniques that include machinery. They indicated unwillingness to try other innovative techniques. Bembridge (1986:34-36) blames the unwillingness on causal factors such as old age, low education level, gender and cultural constraints which can have an diminutive effect in the achievement of farming and agricultural practice.

During the course of study, the researcher pondered on the women using secondhand iron hoes to eliminate weeds in-between maize plants and plants and to loosen the soil around the plants. This observation touches a nerve as far as African feminist theory is concerned. They were not empowered to engage state of the art ways to do the same. Maybe they lack the knowledge of existence of better ways to do the same. Lack of proper education became key for them towards empowerment. Despite being sidelined by the “men”, women in agriculture lack motivation to engage in sustainable agricultural activities for simply being a “woman” as opposed of being a “man”. Motivation would be radically feministic in influencing them to see themselves as capable equal to what “men” can do. This was an equality which replicates itself in a male-controlled environment (Majali, 2012).

### 5.3 Age Profile and Agriculture

The age profile of the Melani women in agriculture was interesting. No younger women were found amongst them but middle and old aged women. First, those women informants were still practicing agriculture using more of the old traditional agricultural techniques such as hand ploughing rather than present-day agricultural techniques that include machinery. Because of their ages, they were unwilling to try other innovative techniques, which could be expensive or not easy to access. **Figure 4.1** shows age profiles of the informants starting from middle to old age. These women vary from the age of 41-50 and 51-60; 26 percent of these women were widows and 32 percent of these were single women, living alone. Their families are working or looking for jobs in urban areas. Some of them lost their parents and are left with the duty of look after their younger siblings.

Bembridge (1986:34-36) suggests that factors such as age, education level and occasionally gender and cultural constraints can have an effect in the achievement of farming and agricultural practices. He adds, younger farmers are more adaptive and consequently more willing to learn new techniques than older farmers are. In most (46 percent) of the households, more especially the ones with aged women, the household were headed by women who were burdened by other chores in the absence of their male counterparts.

In most developed countries, age is important as it is usually associated with educational level as well as to interaction with mass media, attitude to land tenure, aspirations and maturity. This proposes that the higher age of farmers can be the more experience and determination for engaging in agricultural development.

However, in the tribal, traditional view, the elderly men are viewed as wise, technical and qualified for outdoor activities while older women are expected to enjoy respect and freedom from hard labour (Steyn (1988). The Melani women were no different from the cultural view, but were seriously disadvantaged by the absence of active males in agricultural activities due to emigration to urban areas. In turn, they had to do manual work previously done by their male counterpart even if they lack proper guidance, having low educational level, lacking interaction with mass media, abnormal attitudes to land tenure, low aspirations towards agricultural development and immature to venture into a so called “men’s” world.

According to Bembridge and Burger (1977), consequential age may have a negative influence in agricultural activities from diminishing physical and mental abilities. Ever since, farm management has been considered to be primarily a psychological procedure, it is presumed that increased age does not seriously impair management capability at least up to 60 and above of age, Hobbs, Beal and Bohlen (1964).

Crouch and Chamala (1981) explain that the predominance of old people may be confined to social activities rather than economic productivity and may unfavorably affect the economic condition of farm and agricultural families. This was indeed the case for the study families; they were interested in agricultural credit access for farming and agricultural activities, but dissuaded by other family demands, such as to put “bread on the table” on daily basis and mostly concerned with social activities. In this study, it was noted that there was a relationship between high prevalence of old aged people, increased migration of men and youth from the village to the urban centers and lack of development in agriculture. It was observed that only a handful

of males remained, and them too, spent their days loitering the village streets or from house to house. The effect of high emigration of males and younger women from Melani, leaving older women behind, had consequently handicapped agricultural development in the village. The first informant (*Mr Snyman*) confirmed the above considerations by stating that “...*These children are very lazy. They claim that agriculture is for the aged...*” Perhaps, another reason is in what Komanisi (2013) noted in his Thesis, “...*the youth have migrated to urban areas in search of work*”.

#### **5.4 Marital Status on Agriculture**

The marital status of the respondents at Melani village was equitably stable through the study, those married remained faithful. In this area, 55% (11 out of 20) of women practicing some form of agriculture were widows, 30% married and 15% single (see **Figure 4.3**). It was interesting to observe that there was no divorce case documented amongst the informants. Findings by Raum and De Jager, (1972) confirm that divorce in the sense used in South Africa, in the Eastern Cape rural areas it was negligibly non-existent. Complete dissolution of marriage in most rural settings as one informant claimed was rare, ‘*In Xhosa culture there was no need for divorce procedures*’, said Ntombekhaya <sup>2</sup>.

All the women, regardless of their marital status, sustained themselves and their families through home gardening, old-age grants, child support grants and doing piece jobs in the village. The mainstream (about 86%) of these women depended on social grants and the money given to them by their siblings who work in town and also those who are in urban areas. As depicted in **Figure 4.3**, the majority of these

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<sup>2</sup> To protect informants, all names are fictional.

women (about 55%) were widows and 15% were single, which means they do not have their husbands to help them in sustaining economic status of the family, far less farming and agricultural activities. This applied also to the married women, because their non-resident husbands had since migrated to the cities.

## **5.5 Education Level in Enhancing Agriculture**

Aron (1992) suggests that lack of or low level of education and training of the agricultural workforce leave these workers, in particular, vulnerable to the risks of accidents and occupational illnesses. For example, illiterate workers cannot read the instructions that come with toxic chemicals and, unless trained in another way, cannot follow the safety procedures. It has been upheld that some of the special effects of education on agricultural productivity is possible as follows:

5.5.1 Education develops in farming and agriculture offer rational decision making and creates ease to overcome societal or traditional constraints which may impede progress.

5.5.2 It offers farmers with the basic skills which facilitate the transmission of technical knowledge and create skills in keeping of farming records.

5.5.3 It enables the adoption of new techniques and changes aspiration and standards, thus strengthening the will of workers, increase productivity and reduce output time.

Oniango (2005:18) argues further that, education is one of the crucial factor in achievement and that basic education can be an important factor in altering the attitudes of a traditional farming society, inter-personal dealings, dependence enmity towards government authority, absence of innovativeness, inadequate ambitions,

economic growth, agricultural development and general human progress. (Dun (1971:86, and Rogers & Burdge (1972:185). Blang (1970:248) asserts that, the main “effect of literacy is to provide practitioners with means of communication, therefore, literacy may contribute to the economic development by motivating the farmer to innovate his/her ways, for example, change traditional ways of practicing agriculture to the modern and more effective ones”.

From the findings of the study, education is one of the most substantial factors in agricultural development, but it was lacking in the study area. The women admitted that education refines and enlarges the perspective of farmers, such that they are able to eagerly attempt innovative ways in agriculture production. **Figure 4.4** depicts the level of education amongst the informants and it was nominally low for requirement to engage in productive agriculture. It was evident that lack of formal education as well as informal education about agricultural negatively impact on agricultural development in the study area. Women are not very dedicated to agricultural activities as they do not identify the importance of agriculture in their lives. Their livelihoods seem to be mainly contingent on the financial support they receive from the government and their families in urban areas.

It was also prominent in the study village that the mainstreams of women were old and illiterate. As a result of illiteracy, these women were not knowledgeable about the need of investing in agricultural activities as a source of income or the benefits of accessing agricultural credit. There still remain a need to conduct action research to find ways of teaching the Melani women agricultural skills and management. Furthermore, from the focus group and survey piloted, it merged that there were no

literacy campaigns or endeavors done by or through the Department of Agriculture in skilling and helping develop agriculture in the Melani village, but promises were made and not fulfilled.

## **5.6 Ethnicity and Agriculture**

A mix of the Xhosa ethnic groups, who commonly shared ancestral, social, cultural or national experiences, dominated the targeted women study population. They all had been living in the village since birth and experienced similar agricultural challenges. They are regarded as ethno-agricultural group, because they all practiced similar activities in agriculture, such as using old style soil tilling, planting method and irrigation methods. They used isiXhosa as their communicative language, as the researcher does. As a result, during empirical data collection the researcher did not experience any challenges in language usage, cultural suspicion or any social barriers.

## **5.7 Influence of Gender Stereotypes**

From the findings of the study village, gender stereotyping was evident in agricultural participation and credit acquisition. Women faced greater difficulties than men, particularly with regard to participation in rural cooperatives and access to credit, training and agriculture extension. These difficulties originated from explicitly gender stereotyping and discriminatory norms, as legislation on these issues, in most cases on stereotyping or specifically gender stereotyping, is gender neutral. Legislative neutrality seems not to guarantee gender stereotyping practice at social level. These mainly arise from cultural practices and stereotypes based on the perceived women's role within the family and on interactions between persons of different sex

and from socio-economic factors (e.g. as for access to credit, women's higher illiteracy rates on farming and agricultural matters, lack of information about available credit lack of land titles to be offered as collateral, more limited access to formal employment and exclusion from credit cooperatives (FAO, 2005).

One case of gender stereotyping was narrated by one informant who mentioned that she came to settle at Melani village with her family after the deceased of her parents from a farm where she practiced agriculture. They were not welcomed by some of the members of the village and called by names (*amarhanuga*). In the previous farm, they were actively involved in farming and agricultural activities, but then it was not easy to restart at Melani because of gender, age and not getting any financial or agricultural equipment because they were females. These gender differences are considered to be serious hindrances in agricultural development of the village.

## **5.8 Religion and Agriculture**

Berger (1974) asserts that there is a myth of innovation, which puts absolute faith in concepts, such as progress and development, and which is often sermonized with evangelistic fanaticism for the redemption of the "underdeveloped" is itself a secularization of Biblical eschatology. This is indicative that the role of religious traditions should not be easily underestimated in the lives of highly secularized people. Similarly, the study population at Melani was highly religious, mainly Christians. The church has often not been clear on the role of basic thought patterns in human behavior. Religious belief is undoubtedly a supportive factor in the development, which suggests cognizance should be taken of the religious organizations when planning rural development programmes (Van Niekerk, 1986).

Therefore, in order to develop agriculture at Melani, according to Van Niekerk, (1996), the role of the church should not be marginalized.

From the ethnography point of view, it was evident that the beliefs in ancestral spirits also existed at Melani village. Informants indicated that disease outbreaks and agricultural calamities such as drought have supernatural reasons. They insisted that some incidences are caused by ancestral spirits or through wizardry. The severity of their failure to realistically engage and invest in agriculture at the time of data collection was commonly accepted by the resident people as being caused by their ancestral spirits. To prevent these calamities they appeal for the request of stronger medicine. As soon as the researcher questioned informants about the most influential institution/organization in their area, the witchdoctor also featured as a powerful institution and social organizer. Moreover, there was still a common ancestral belief among the farming and agricultural community at Melani village that ancestral spirits lived in the water of rivers, which influences farming and agricultural productivity. Therefore, religion played important role in influencing involvement of women in the agricultural sector since they stereotyped as subordinate in matters of the spiritual world.

## **5.9 Leadership in Support of Women Agriculture**

Leadership in the study area was traditional, yet influenced by governmental policies. However, the Xhosa nation is a hierarchal and patriarchal society. According to Henbick (2007:36), the head of a household is subordinate to a chief. The chief at times influences agricultural activities since he oversees problems emanating from grazing and farm animals. From the findings in the study area it has been noticed that the mainstream of old aged women are not familiar of the new techniques. Most

of them use traditional methods that they have learnt from their forefathers. This was expected since women seldom approach the Chief to discuss farming or agricultural matters. Such problems were expected to be brought to the Chief by their male counterpart. Therefore, a female-headed household would not benefit from the chieftain.

The Chief was said to play the role of serving in the best interest of his subjects. He was expected to be informed and deal with tribal affairs without favours; on the contrary, the researcher discovered leadership gives more agricultural support to males than to females. The role of leadership did not meet requirements of equity as reflected in national and traditional governance. The fieldwork conducted at Melani village observed that chairperson also known “*uSihlalo weLali*” is actually in charge of supervising the village instead of the Chief. Interestingly, the chairperson did not wield much power in comparison to the past traditional structures. Although the chairperson did not have much power, the community preferred him over the Chief. The informants mentioned that their Chief disregarded women’s involvement in farming and agricultural development.

### **5.10 Rural Youth**

Shaner and Phillip (1982) proposed that children and the youth play an important role in contributing labour to the farming and agriculture in rural areas. Coetzee (1978) added that there is no need to herd livestock during the day and they have to be driven from the kraal by the boys to the grazing camp and back each day in the afternoon. The youth would likewise assist their parents in planting, weeding and playing other supportive roles to parents engaged in farming and agriculture. On the contrary, it became clear from the present study that children and the youth were not

playing any supportive roles in the overall farming or agricultural activities of the rural community of Melani village. One informant (Mrs. Mani) whispered, “The children showed no interest in our crop production endeavors, even during holidays”. The researcher observed the same; children and the youth were often seen loiter the streets whilst their parents were busy with some agricultural activities.

### **5.11 Land Tenure**

The study exhibit that the majority of informants in the study village appreciated the size of the land they were living in. This of course eliminates those informants who are practicing commercial farming because they were in need of more land for agricultural activities in addition to farming by keeping livestock. As for these women farmers, the land they possessed was not big enough to meet all their agricultural needs. Because of that, these few women had to curtail their crop and livestock production. Land tenure was different for males, they kept large track of land, whether they use it or not. Securing enough land is equally essential for both man and women, as it inspires investment on the land. It is recommended that land tenure arrangements be fairly among all the members of the community; a much more needed from stereotyping and depriving aspirant women from land use and development.

### **5.12 Migration and Agricultural Land-Use**

The findings of this study show that men and the youth of Melani village have tendencies to migrate to urban centers or and semi-urban centers (towns) in search for jobs. However, those who were left behind to keep the family going and looking after the remaining family members (elderly, children even the disabled) were middle

to old-aged women. Those “guardian” women at Melani village that are left behind did not only depend on crop production to provide livelihood for their families, but also on social grants as made available by the national government. In essence, crop production played a lesser role in the sustenance of the households at Melani village as compared to social grant.

The study also showed that the main reason why Melani village residents migrate to urban areas was mainly because of economic reasons. It was alleged that they migrated to urban areas in search for jobs in order to provide for their families. Many such job seekers did not ‘look back home’; left-behind women became sole custodians of the household for livelihood. It was customary the duty of an older son to take the reign of an absent father, but in most household, them too had a tendency to migrate for better education, even work, leaving the household in the hands of the mother. Daughters too did not stay, but also migrated for different reasons.

Women in the study village also have migrated to urban centers to pursue their studies and find jobs to sustain their families. This enables the families who have siblings who work in the urban centers to have enough money to sustain them without depending on crop production. Those women who have not migrated stay at home and look after the family (her ageing parents and the younger siblings). She will be responsible for the household chores like cleaning, cooking etc. The researcher also observed that children, mostly girls, head some households in the village mainly because both parents would have migrated to the city to earn a living. In such cases, children are the ones who care for day-to-day household chores,

including agricultural tasks. Migration was therefore one of the main deterrent from agricultural land use far less agricultural credit acquisition at the Melani village.

### **5.13 Household Livelihood and Agriculture**

The majority of household income in the village was drawn from social and old-age grants (**Figure 4.5**) and little on agricultural production. It seemed that time, space, gender stereotyping were the prevalent challenges faced by women in farming and agriculture at Melani village. Government grant seemed to offer quick solutions to these challenges. This resulted to a growing dejection by women previously interested in making household living from agriculture, because it is labour intensive and time demanding, a time they did not have. There were also no agricultural leadership or developmental structures in place such as programs to kick-start their interest to use agriculture for household livelihood. Household chores kept these women busy in such a way that engaging in agricultural activities for livelihood was barely in their minds. These activities remain a leisure activity, thing of the poorest or totally ignored.

### **5.14 Credit access for Agricultural Purpose**

Findings of the study reveal that access to credit facilities for venturing in a more productive agricultural activity was one major challenge among women interested in agriculture in the study village. This was the result of lack of knowledge about it, lack of knowledge concerning ways to utilize bank services and gender stereotyping. There was no forum in place to give or encourage attainment of such knowledge and skills for these women. As a result, those village women ended up at times portraying false conclusion about the conditions of borrowing money from the banks.

The study also shows that there were other socio-cultural constraints such as (gender stereotyping) which also play a role in obstructing women from making use of bank facilities for agricultural credit access. In the study village, for example, there was a cultural belief that a married women were not allowed to go and acquire banking services without the consent of the husband. As mention earlier, most men, including husbands, were non-resident to give the required consent. Therefore, women in the study village ended up not being able to utilize agricultural bank credit services, because their husbands were not around or did not see the need of their aspiration in venturing in agricultural productivity. Single women too were faced with problems of collateral, co-signatory or faced with gender stereotyping in attempts to access agricultural credit. These challenges for those reason retarded also the progress of women who headed agricultural projects due to lack of financial support or credit access.

### **5.15 Transportation and Agriculture**

Lack of viable transport and transportation for small scale production in the Melani village constrained women farming and agriculture from commercializing their products. The nearby town (Alice), where a market place to sell their produce could be found, is about 25km away. Lack or inadequate transportation, as a result, their crops ended up rotting and financial loss incurred.

During the focus group, one of the informants mentioned that there were men who owned vans (*bakkies*) and they charged heavy prices to transport their produce. Even if they sell locally, they get no support from the communities because the

community prefers to buy from “*konostand*” (hawkers) in town, where they pay more than they would have paid in them. Reasons for this behavior remained unknown, maybe jealousy?

The focus group recommended that the department of social development and other relevant stakeholders lend a hand by providing transport to these growing commercial farmers. At least four or five times a month, especially during harvest time and on paydays. This is done in order to help these farmers to grow and be independent and successful agricultural product producers.

## **5.16 Conclusion**

There are women at Melani village that are interested in agricultural activities or wanting to participate in it, but faced with various challenges from doing so. Data collected through participant observation schedule, interviewing questionnaire and focus groups to interview were systematically processed through content analysis focusing on interrelationship between variables (see **Section 3.5.4**). The researcher was able to make inferences by systematically and objectively identifying special characteristics (themes) of the messages.

From the evidence drawn from the data collected, there are factors that affect the participation of women in agricultural development in the village. These factors can be grouped into themes. Factors identified ranged as follows:

- a) Sex of informants and agricultural involvement
- b) Age profile and agriculture
- c) Marital status
- d) Education level in enhancing agriculture
- e) Ethnicity and agriculture
- f) Influence of gender stereotype

- g) Religion and agriculture
- h) Leadership and women in agriculture
- i) Rural youth
- j) Land tenure
- k) Migration
- l) Household
- m) Credit
- n) Transport

These factors seem theory driven and best fit the feminist paradigm in which patriarchy, culture, religion and ethnicity were a basis of gender stereotypes, leading to deprivation of access to agricultural credit by the Melani women in agriculture. As noted by Bembridge (1987:91), unless theory and agricultural practice are aligned, gender stereotypes dealt with, realistic promotion of women in agriculture and implementation. Practical procedures, such as educational workshops (e.g. credit access, training to use innovative and new techniques) designed and promoted to cultivate interest in agriculture among rural dwellers, agriculture could improve dramatically from the state of deterioration where it is now. Since women are left behind at home by men and the youth who migrated to urban areas, it is inevitable that the future development in agriculture lies within women who are still need much incapacitated, ignored and stereotyped against productive involvement in agriculture. There is also a need for women in agriculture to form collaterals or act in groups of common interest if they want to succeed in agricultural development.

## **CHAPTER SIX: Summary and Conclusion of the Dissertation**

### **6 Introduction**

This chapter provides a summary of the findings and conclusions, suggestions for further research, reflections and recommendations for implementation. Conclusions to be presented in this chapter will be drawn from the dissertation as a whole.

#### **6.1 Aim and Objectives of the Study**

The overall aim of the study was to illustrate how gender stereotypes influence access to agricultural credit by female farmers at Melani village. The main objectives of the study were as follows:

- To investigate whether gender stereotypes contribute to lack of farm credit in the study area;
- To ascertain the effect of lack of farm credit on agricultural development at Melani village;
- To examine how lack of farm credit in the study area hinder female practicing agriculture from entering commercial farming;
- To offer solutions on how to address challenges faced by female farmers in accessing credit for agricultural use and development.

#### **6.2 Research Methodology**

As specified in Chapter 3 (Sub-sections 3.2.1 & 3.2.2) this was an ethnographic study where the researcher decided to use a qualitative research method approach in gathering data. The main aim of the study was to build a holistic picture of experiences of women interested in agriculture concerning access to agricultural credit. The study was conducted in a natural setting. The data gathering techniques used participant observation, interviewing, focus groups and questionnaires. The

interviewing participant was the dominant approach, because it enabled the researcher to extract information on live experiences, observing their behaviour and took part in their day-to-day activities. Participating in their daily activities allows interviewing of informants to continue informally in order to confirm data gathered earlier during a formal interview and to establish data trustworthiness and validity.

### **6.3 Summary of the Conclusion and Recommendations**

#### **6.3.1 Demographic Characteristics and Factors Influencing Credit Access**

##### **6.3.1.1 Age**

An agricultural era generation gap exists at the Melani village, where the youth were completely indifferent to agricultural activities. They defiantly refused to participate in agricultural activities their mothers were engaged in. Ironically, girls too, rather spent their days on social media whilst boys spent their time loitering around the streets aimlessly. The youth offered several excuses for their lack of involvement, such as “*we know nothing about agriculture*”. Some even stated that agriculture was for “*illiterate people*”. Moreover, they were migrating to urban or “town” centers to get better education or work. It is recommended that in order to turn the youth apathy for agriculture, agriculture should be included in the basic education curriculum, taught with modern techniques and in such a way that it will be a solution to food scarcity, global warming problems and a business venture. Developmental programs for agricultural activities should be created to target youth involvement.

### **6.3.1.2 Marital Status**

The marital status of the resident farming population at Melani village was equitably stable through the study, however, within the marriage, husbands had more cultural voice than their wives. It was not easy for a married woman to gain access to agricultural credit without co-signatory with the husband, in most cases it was only the husband who had signatory powers in banking institutions. Although legislation is neutral about this, it was still practiced and some women at the Melani village experienced it. It was even more difficult to get agricultural credit for single women, and worse for a divorcee. Sometimes agricultural credit lenders would require collaterals, which were non-existent among the Melani village women, putting them at more awkward situation.

**It is recommended that a feminist approach should be established to increase more powers for women to gain access to agricultural credit. This may require policy change at legislative level, empowering concerning their rights and privileges even if married and encourage them to form viable collaterals, nurturing them to own their agricultural programs.**

### **6.3.1.3 Education Level**

Many researchers had since linked education to development, especially in agriculture. Middle-aged and older women were semi-literate. Illiteracy and semi-literacy was a stumbling block in accessing agricultural credit. As a result of illiteracy, these women were not knowledgeable about the need of investing in agricultural activities as a source of income. Some saw practicing agriculture as a type of leisure. Education has been reported to increase the perspectives of farming and agricultural world, such as promoting innovation and use of modern techniques to improve

production. Lack of formal education and informal education about agricultural activities seem crucial to engage in developmental agriculture. Women were not very dedicated to agricultural activities, as they did not identify the importance of agriculture in their lives. Their livelihoods seemed mainly pivoting on the financial support (grant) they receive from the government and monies their family members sent from urban areas.

Since only the middle-aged and older women were keen in agricultural activities, agriculture should form part of the adult basic education curriculum. Social forums such as “*imbizo*” can be used to impart some agricultural skills and how to access agricultural credit for development in agriculture. **It is recommended that more projects, which are agriculturally related, must be developed in the study village. Financial support and other forms of support by relevant organizations are needed and should be earmarking specifically women in agriculture. It is also recommended that the Department of Agriculture together with Department of Education to work together in implementing a school curriculum that will make pupil aware of the importance of agriculture as a source of livelihood that also plays an important role in developing the economy of the country at large. It is also recommended that since agriculture is the backbone of the Eastern Cape economy, farmer support centers must be established as a matter of urgency to address all agricultural needs of women farmers in a feministic approach. The Department of Social Development could play an active role in disseminating agricultural information by holding educational awareness campaigns.**

#### **6.3.1.4 Ethnic Influence**

Women at Melani village were ethno-agricultural group, because they all practiced similar activities in agriculture, such as using old style soil tilling, planting method and irrigation methods. They inherited their practice culturally from their parents or fore-runners; change to another practice was difficult since their agricultural approaches and practices were linked to their culture and identity as “amaXhosa”.

**It recommended that intervention should have a workshop approach, aiming to decouple agricultural practice from ethnicity. These workshops should attempt to change their perspective that agriculture is a survival strategy and that for it to be affluent, it need development which is venturing into new innovative ways and use of modern techniques.**

#### **6.3.1.5 Influence of Gender Stereotypes**

Gender stereotyping is a problem of generalization. From the finding of the study village gender stereotyping was also evident in participation and credit acquisition. Women face greater difficulties than men, particularly with regard to participation in rural cooperatives and access to credit, training and agriculture extension. These difficulties flow from explicitly stereotyping and discriminatory norms, as legislation on these issues is in most cases stereotypes and gender neutral. Gender stereotyping arose from cultural practices and stereotypes. This emanates from perceived women’s role within the family and on interactions between persons of different sex and from socio-economic factors (e.g. as for access to credit), perceived women’s technical illiteracy and their minimal general knowledge of

women on farming and agricultural matters. This also imply lack of information about available credit, lack of land titles to be offered as collateral and more limited access to formal employment and exclusion from credit cooperatives just because of being a “*umfazi*” (woman).

From a feminist perspective, **it is recommended that women in agriculture must act like men at work. They must be empowered through anti-stereotype geared programme to achieve some of the following:**

- Be an individual so people view you first, not your gender.
- There is no need to take on "male" interests or stereotypical behavior.
- Seek out networking opportunities with other women in agriculture.
- Look to women role models in agriculture and try emulate them
- Find your own leadership that works for you, and be assertive
- Let your family, even husband know that your personal goals are separate from your agricultural ones
- Seek your real friend who share your interest in agricultural activities and credit access.

### **6.3.1.6 Religion Denomination**

The fact that Melani village farmers exercise both Christianity and traditional religion may possibly show that, even though they still clutch on to traditional conducts, they are exposed to new ideas and ways of doing things. While traditional religion encourages them to remain in close association with their lands and livestock, respect leaders, do things as community and learn from the experiences of their ancestors, Christianity has shown them that there are other ideas which do not necessarily clash with the ones they have been subsequent.

It would seem that Christianity and traditional (duo-religiousness) of the women at Melani village complement one another as far as involvement in agricultural practices is concerned. It is therefore recommended that this bond be further strengthened by traditional and Christian leadership by removing adversity between the two.

#### **6.3.1.7 Traditional Leadership, Agriculture and Techniques**

It has been concluded in the study area that the mainstream of middle and old-aged women practicing were not familiar of the new agricultural techniques. Most of them use traditional methods that they have learnt from their fore fathers. In one example it was revealed that some women in the village are not conscious of the pest control methods which are secondhand to male agricultural farmers. This was another form of stereotyping where male conceal information from women just because they were women. The traditional leader did not consider women agriculturalist; most of the “*imbizo*” (meeting) called by traditional leadership, required males for *decision-making*.

**It is recommended that females should be targeted for leadership roles so that they can ‘speak for other women’ as well. There is an introduction to modern agricultural techniques and female agriculturist invited as well for exposure. Agriculture must introduce new types, which involve new systems of farming and agriculture, new forms of local and national organizations and policies and new governance whose leadership is not male dominated.**

**It is recommended that Department of Agriculture should unite and work with local women farmers and agriculturalist to identify such techniques that disadvantage the agricultural development and find better ways of improving the techniques and introducing innovated techniques where needed.**

#### **6.3.1.8 Youth Involvement**

Rural youth of Melani village showed no interest in agricultural activities. The youth is preoccupied by other household chores, social media and boys often strolled the streets aimlessly. These were also people who were most likely to make a significant impact on the agriculture development in the area. Very few showed interest in pursuing agricultural studies. When asked about their lack of interest in agriculture, they stated that agriculture is for illiterate people and for them to be involved in agricultural activities will undermine their status. Age was found to be one of the factors that negatively affect production at Melani village, as it seemed that the younger are the more disinterested in agricultural productivity. The Melani youth seemed not to link practice and theory. Most of the youth in Melani village migrated to urban areas in search for “*greener pastures*”, where agriculture has no practical value. The youth vacuum left women to fend for themselves, looking after the household and trying to do some agriculture to supplement whatever income they were getting, because most men had since emigrated too.

**It is recommended that this problem be solved by school curriculum revamping with emphasis on catering for the needs of rural youth in particular. Agriculture should be introduced at basic education level. Workshops should be organized to spark interest and orientate older youth into agricultural practice activities and its economic benefit and job creation. It is**

**recommended that workshops be carried in the village to educate and empower young women to be self-sufficient, and also to impart them to follow agricultural connected profession. Through workshops negative attitudes carried by youth against agriculture might be eliminated.**

#### **6.3.1.9 Land Tenure**

The study shows that the majority of informants in the study village were satisfied with size of land they were living in. Security of land tenure was necessary for both man and women as it encourages investment on the land. However, gender stereotypes and other forms of discrimination deprived women from tenure arrangement, because land tenure was still polarized as “man’s’ business”.

The researcher recommends that land tenure arrangements be fairly distributed among all the members of the community. From a feministic view, women should be given priority in order to redress past inequality in land tenure. All residents who are interested in commercial farming should be accommodated in issues relating to land rights. Both men and women should be given equal chance to buy more arable lands if it is available in the village or in other nearby villages. The Department of Land Reform and Rural Development should also intervene and help candidates (especially women) who are interested in commercial farming in acquiring the land they require. It is also recommended that based on the contribution of women to family food security and how the pattern of access to land hinders their capacity for agricultural production and income generation; there is a need for a re-evaluation of property ownership including inheritance customs and practices with greater emphasis on statutory laws. Because the active participation of women is critical to

agricultural property, policy design should ensure that women benefit equally from development efforts.

#### **6.3.2.10 Migration**

The migration of man and recently the youth to urban areas in search for better ways of providing for their families has been found to be one of the reason women find themselves doing agricultural practices in South Africa. Women are usually left behind to take care of the household. Nowadays, the migration of siblings (youth) to the cities to look for better job opportunities is found to be one of the reasons their families are able to sustain themselves without solely depending on agriculture, leading to the decline of agricultural dependency for the rural population. Most youth prefer urban schools than local ones, for better-equipped schools and education. Even in this case, women are left behind to take care of the remaining family members. In many cases, at the Melani village those who emigrated do not send financial or other support back home. The women that are left behind had to fall back on agricultural produce to supplement government grant, if they receive any.

**It is recommended that spiral of urban or town emigration be curtail by local job creation, improving local school facilities and engaging the youth to fid agriculture lucrative and a business opportunity.**

#### **6.3.2.11 Agricultural Credit Access**

From the findings of the study it was revealed that access to credit facilities is a challenge among women interested in agriculture in the study village. This was caused by lack of knowledge about how to utilize bank services especially those that provided assistance to agricultural development. As a result, the villagers end up

drawing their own, sometimes false conclusion, about conditions of borrowing money from the bank resulting in borrowing nothing. However, the study also showed that there are other socio-cultural constraints (gender stereotypes) which also play a role in hindering women from making use of bank facilities. In the study village, for example, there was a cultural belief that a married women is not allowed to go and acquire banking services without the consent of her husband. Women in the study village reported that their husbands refused them to borrow money, especially for a “*non-profitable cause*” such as agriculture. Bank bureaucratic stereotypes were even worse for single women since collaterals were needed to borrow money which they did not have. This retarded the progress of women headed agricultural projects due to lack of financial support.

**It is recommended that, more information be provided by the Department of Agriculture targeting women interested in agriculture to rural communities about ways to acquire and utilize bank services for agricultural purposes.**

#### **6.3.2.12 Transport**

Lack of transport in the village is a constraint which hinders commercial women farmers or in agriculture from transporting their crop to and from the market place, such as Alice town. As a result, their crops end up rotting thus incurring financial loss.

**It is recommended that women should form collaterals through some programme from the department of social development or agricultural extension in obtaining own transport to transport their produce to the nearby market place (Alice town).**

## **6.4 Conclusion**

A diversity of socio-cultural constraints has been established to be the account for the challenges of the 'forgotten' women in crop production in the village of Melani in the Nkonkobe municipal district. The study has revealed that, factors such as limited access to land, unavailability of credit to pursue farming interests, lack of education, influence of gender stereotypes, lack of new innovative farming techniques and a general shift in agricultural culture carry on to negatively impact on the participation of women in farming.

This study suggests that most of the ills women in agriculture are facing are mainly driven by gender stereotyping of women as subordinate to men. This study concludes that lack of access to agricultural credit is largely caused by gender stereotyping of women. A radical social feminist approach is needed in solving this problem in agriculture in South Africa; (a) working to increase equality, b) expanding women's choice, (c) eliminating gender stratification or stereotyping of women, (d) developing girl children for agriculture and developing programs earmarked to educate women on access to agricultural credit.

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## 8. APPENDICES

### APPENDIX 1: INDIVIDUAL INTERVIEW SCHEDULE

#### SECTION B: BIOGRAPHICAL DATA

##### Personal data

B1. How long have you lived in Melani?

--

B2. Are you originally from this village?

--

B3. Does your age range between any of the following?

18-21 years	22- 24years	25-28years	30-33 years	Above 34 years

B4 Gender

Male		Female	
------	--	--------	--

B3. Do you have a small or large family?

--

B4. How many siblings do you have?

--

B5. What type of activity do you do with your family?

--

B6. What is your level of education?

--

B7. What is your level of occupation?

--

## SECTION C: ACCESS TO CREDIT

C1. Do you have access to finance for your agricultural activities?

C2. Do you experience difficulties in accessing farm credit?

C3. Have you tried to access farm credit before?

C4. If not, please tell me why?

C5. What are your main hindrances in accessing financial loan for your agricultural activities?

C6. In your opinion, what influences money-lenders' decision to consider your loan application?

C7. If not, why?

C8. How does lack of farm credit at Melani affect female farmers from entering commercial farming? Please explain.

C9. How does lack of farm credit retard agricultural development at Melani?

D1. Do gender stereotypes contribute to lack of farm credit?  
If yes, please explain?

D2. What is the effect of gender stereotypes on agricultural development in your village?

D3. How do gender stereotypes retard female farmers from entering commercial farming at Melani?

**SECTION E: CONCLUSION**

I appreciate the time you took for this interview. Is there anything else you think would be helpful so that I can understand better about how gender stereotypes affect your access to a farm credit at this village (Melani)?

Thanks again.

## **APPENDIX 2**

### **APPENDIX 2: FOCUS GROUP SCHEDULE**

#### **General questions**

- 1. What are your main hindrances in accessing farm credit?**
- 2. Do you experience difficulties in accessing farm credit?**
- 3. How does lack of farm credit at Melani affect female farmers from entering commercial farming? Please explain.**
- 4. What is the effect of gender stereotypes on agricultural development in your village?**
- 5. How do gender stereotypes retard female farmers from entering commercial farming at Melani?**
- 6. Can any of you elaborate on any issues you have raised? Please speak freely.**
- 7. Are there life stories you want to tell me about your farming and agricultural activities involving funding?**

**APPENDIX 3: CONSENT FORM**

**University of Fort Hare**

**Department of Sociology and Anthropology**

**Consent Form for a Research Undertaking**

I am Vuyiswa Sokutu, Master's student from the Department of Sociology and Anthropology at the University of Fort Hare. I am conducting an academic study, which aims to investigate:

**The Influence of gender-based stereotypes on farm credit**

This research is totally for academic purposes not for any illegal purpose.

**Researcher's signature**.....

**Informant' signature**.....

**Date**.....

## APPENDIX 4: ETHICAL CLEARANCE



University of Fort Hare  
*Together in Excellence*

### ETHICAL CLEARANCE CERTIFICATE REC-270710-028-RA Level 01

Certificate Reference Number: KOM031SSOK01

Project title: **The influence of gender based stereotypes on farm credit: The case of Melani village, Nkonkobe Municipality**

Nature of Project: Masters

Principal Researcher: Vuyiswa Sokutu

Mr M.P Komanisi

Co-supervisor:

On behalf of the University of Fort Hare's Research Ethics Committee (UREC) I hereby give ethical approval in respect of the undertakings contained in the above-mentioned project and research instrument(s). Should any other instruments be used, these require separate authorization. The Researcher may therefore commence with the research as from the date of this certificate, using the reference number indicated above.

Please note that the UREC must be informed immediately of

- Any material change in the conditions or undertakings mentioned in the document
- Any material breaches of ethical undertakings or events that impact upon the ethical conduct of the research

The Principal Researcher must report to the UREC in the prescribed format, where applicable, annually, and at the end of the project, in respect of ethical compliance.