

MUSIKA

*Making Agricultural Markets
Work for Zambia*



**Gender and Decision Making in Agriculture:
A case of Mazabuka, Mumbwa and Mongu
Districts.**



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Foreword

This report was generated to serve as a reference document for Musika and its implementing partners. Musika Development Initiatives (Musika) is a non-profit company that works to stimulate private sector investments in rural and agricultural markets. It achieves this by helping businesses to develop mutually beneficial and transparent commercial relationships with smallholders that integrate the provision of information and technology adoption, and provide confidence and long term incentives for smallholders to invest in their farming business. It provides its corporate clients with high quality, commercially focused technical advice, business model support and where relevant, smart subsidies to bring down some of the initial risks in doing business with the smallholder market. Musika also supports innovative market-based solutions to environmental issues and strives to ensure women are key participants in improved agricultural markets. Musika acknowledges and appreciates the financial support on this study from SIDA and Irish Aid.

EXECUTIVE SUMMARY

- **Men marginally dominated crop production whilst women dominated food retention decisions:** Generally, crop production decisions were mostly made by males (38%) with 4% less women participating in decision making over crop production. However, there was a shift in crop retention decisions as the majority of households highlighted that female household members made decisions to retain some of their crop produce for home consumption. It was observed that decision making power shifted from males to females as we moved from production to retention. However, joint decisions in both crop production and retention was equal, 29% each.
- **Women dominated decision making on production and retention of rice, cowpeas, cassava, sweet potatoes and groundnuts:** The analysis also revealed that crop production decisions were mainly made by males but mostly for cash crops. As we move away from major cash crops such as sunflower, cotton, soya beans, maize and mixed beans, the power to make production decisions shifted towards the females. Production of crops such as rice (36%), cowpeas (37%), cassava (45%), sweet potatoes (50%) and groundnuts (66%) was mainly decided by females. The same was the case with retention of rice (42%), cowpeas (40%), cassava (46%), sweet potatoes (51%), and groundnuts (68%).
- **There were more male headed households practising joint decision making than female headed households.**

The results also showed that women had more influence in making decisions when the head of that household was female but when it came to joint decisions, the majority (98%) in both production and retention decisions were male headed households.
- **Women dominated in decision making from production to revenue use in fruits and vegetable production:** Fruits and vegetables production was dominated by females at all levels. Gardening is widely known to be dominated by females and this study augmented the findings by highlighting that decisions on retention for consumption (56%), sales (46%) and revenue use (46%) for fruits and vegetables were all dominated by females. Joint decision making among households was second with 30% deciding together to retain, 34% to sell and 35% on how to use the fruits and vegetables revenue.

- **More male headed households practising joint decision making over fruits and vegetables than female headed households:** It was further highlighted that male headed households in fruits and vegetables, like was the case for non-horticultural crops, had the highest joint decisions from retention to revenue use than female headed households.
- **Women's decision making powers diminished from slaughtering of livestock for consumption to revenue use:** The study results showed that while decision making powers among women diminished from slaughtering of livestock for consumption to revenue use, the opposite was the case amongst men. The women's decision making powers showed a downward trend from slaughtering for home consumption (43%), sales (33%) to revenue use (32%).
- **The majority of owners of village chicken in households were women:** The study also revealed that women had more decision making authority over village chickens (46%) than men (33%). This could be due to the fact that women owned a higher proportion of village chickens (53%) than men.
- **Women mainly used their income from livestock for household food and non-food groceries whilst men purchased assets, farming inputs and education:** Literature has shown that women when empowered with resources tend to spend more on education and household needs (Njuki and Sanginga, 2013). This study, contrary to what literature has shown, found that more men (51%) had made decisions to invest in children's education than women did (27%). The majority of women made decisions to use their livestock revenue towards household food (40%) and non-food (49%) requirements, this is similar to the findings by Musika (2018). The study further revealed that there were very few women who decided to use their livestock revenue to purchase assets (15%) and farming inputs (15%).
- **Males dominated decision making in dairy sales and retention:** Milk sales (59%) and retention (56%) decisions were mainly made by males in the household. This could be because men usually are the absolute owners of cattle and so have higher authority on what to do with the milk produced.

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Abbreviations and acronyms

- AHS – Annual Household Survey
- CFS – Crop Forecast Survey
- CSO – Central Statistical Office
- FAO – Food and Agricultural Organisation
- FRA – Food Reserve Agency
- IAPRI – Indaba Agricultural Policy Research Institute
- MoA – Ministry of Agriculture
- Musika – Musika Development Initiatives Limited
- MFL – Ministry of Fisheries and Livestock
- M4P – Making agricultural markets work for the poor
- SDC – Swiss Agency for Development and Cooperation

1.0 INTRODUCTION

1.1 Background

Small scale farming is the main source of income and employment for most Zambians in both the formal and informal sectors, accounting for 80% of the total employment in the informal sector. The informal sector (particularly agriculture) has a proportionately higher number of women than men working in it. The high share of both formal and informal employment in agriculture presents the poverty reduction potential for this sector.

Women in Zambia contribute over 70% of the labour in the agricultural markets through both the formal and informal labor market. According to a study commissioned by USAID Zambia, women provide up to 85% of the total smallholder labour force for agricultural production and almost all the labour for post-harvest activities (Farnworth et al., 2011).

Due to varying reproductive and productive roles of women and men, there are inequities in access to and control of productive resources, and the time and labour of women that permeates throughout Zambia. For instance, the *2004 Zambia Strategic Gender Assessment* found that despite the fact that both women and men are active in the agricultural market economy, the decisions and benefits around agricultural activities are made and accrued mostly by men; regardless of the fact that women provide the bulk of labour for this industry. With women's increased contribution to agricultural labour, most of them do not own nor control productive resources. Control is more at the helm of the men as culturally, they are the decision makers of the household. This is reaffirmed in Musika's gender analysis on farming households in Zambia carried out in 2012. Women's low levels of decision-making power and control over resources has serious implications on women's empowerment in agricultural markets and poverty reduction. If women are to be accorded the autonomy in making the decisions above, there is a great potential in increasing agricultural productivity and household nutrition in turn.

Furthermore, the Musika Gender Assessment (2013) found that since women carry the responsibility for the household, they often end up having 12-13 hours of work per day compared to men's 7. In analyzing these gender roles, women's work tends to be carried out alongside their domestic responsibilities and child care which is often less visible and less valued than men's work. At the household level, women tend to prevail over household tasks,

In the livestock market, the most profitable livestock which is cattle is reared by men such that women tend to rear other livestock as goats, pigs and chickens. This is as a result of the

conviction that cattle are large animals that requires masculinity when it comes to handling them. Even though women own the cattle, it is the male representative (Husband or others) who will be in the forefront of caring for the animals as grazing cattle require covering long distances and women are needed around the homestead for domestic chores. Other livestock such as poultry, pigs and goats run around the homestead closer to home, women are therefore able to care for them as they are not as physically demanding as cattle. However, the market tends not to be quite profitable for other livestock like goats, other than cattle, as 80% of the goats marketing channels in Zambia are informal. A study by IAPRI highlighted that small livestock sales were only triggered by family needs rather than a business sense. The study further highlighted that the bigger the herd size the more likely the household was to sale to traders rather than other households, the latter was common among women (Kapembwa et al., 2016). Because the proportion of small livestock owned by women, other than village chickens, was small, women are less likely to commercialize. In the case of village chickens, lack of proper formal markets for the birds could be the reason for lack of commercialization by women.

A recent study in Zambia showed that only 15% of households in the country were female headed and raising livestock (MFL and CSO, 2019). But even when disintegrated by sex, there were 11.3% more male headed households who raised livestock than female headed.

Despite women being constrained resource wise, challenges and opportunities vary across agricultural enterprises. It is against this background that this study was conducted to key out some of the enablers for women's participation and benefit in different agricultural activities. This study aimed at identifying entry points for gender equity and equality in agriculture: giving an understanding of the intra-household gender dynamics between men and women around decisions in agriculture that are key to empowering women, improving rural household nutrition and reducing poverty.

1.2 Objectives

- Identify current and possible points of entry for women to participate profitably in agriculture at all levels of the value chains.
- Compare decision making on production, retention, sales, revenue use by males and females.
- Suggest practical strategies that can help in integrating women in agriculture and decision making at production, selling, food retention, and revenue use level.

1.3 Methodology

The data used in this study was from a Nutrition baseline survey conducted by Musika in three (3) districts namely: Mongu in Western Province, Mumbwa in Central Province and Mazabuka in Southern Province.

With approval from the Central Statistical Office (CSO), the study used listing rosters of the 2017/2018 Crop Forecast Survey (CFS). The CFS is a nationally representative survey conducted jointly by Ministry of Agriculture (MoA) and CSO annually. This study drew from CFS small- and medium-scale farming households cultivating less than 20 hectares of land. During the 2017/2018 farming season, 13,512 small- and medium-scale farming households were sampled for CFS.

The sampling frame for the CFS survey was drawn from the 2010 Census of Housing and Population. A stratified two-stage sample design was used for the CFS sampling. The first stage involved identifying the Primary Sampling Unit (PSU), which is defined as Standard Enumeration Area (SEA) comprising a number of agricultural households. At the second stage, all households in a selected SEA were listed and agricultural households identified. Listed agricultural households were then stratified into three categories, A, B, and C, on the basis of total area under crops; presence of some specified special crops; numbers of cattle, goats and chickens raised; and sources of income. Though the stratifying guidelines presented in this study are not complete, the households under category C were those with area under crops between 5.0 – 19.99 hectares. This category also includes households raising 50 or more cattle, 20 or more pigs, 30 or more goats, and/or 50 or more chickens, even if they do not qualify based on area under crops. Households under category B are those whose area under crops is between 2.0- 4.99 hectares. Category A households are those whose area under crops is less than 2.0 hectares.

Based on the listing rosters obtained from the CSO, a systematic sampling was then applied to select 38 farming households distributed across the three strata in each SEA. The total sample size was 907 farming households across all the three districts, with a minimum of 300 households per district. Specifically, the number of interviewed households in each district were 304 in Mongu, 300 in Mumbwa and 303 in Mazabuka.

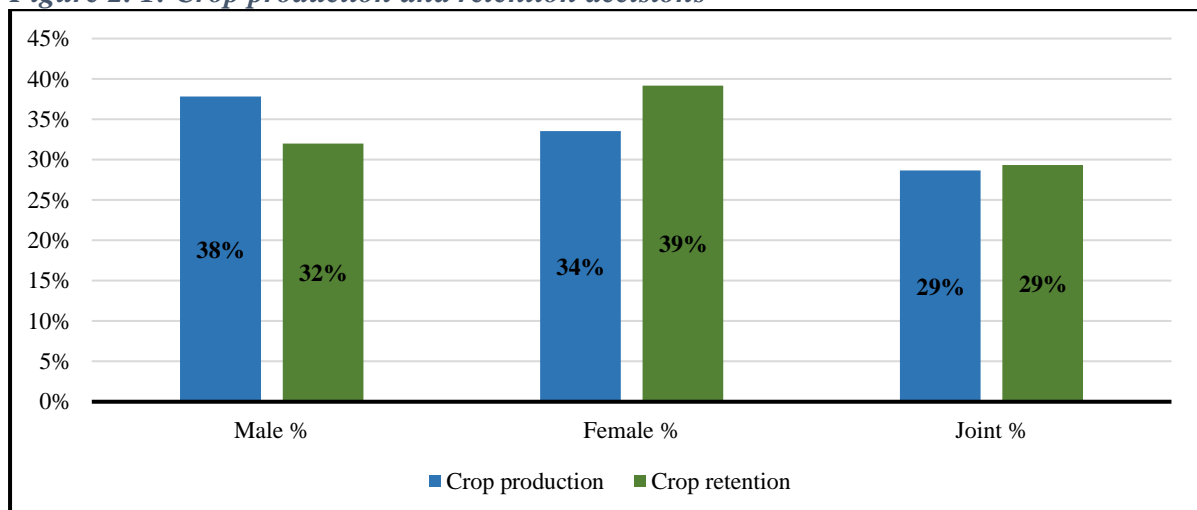
2.0 KEY FINDINGS:

Agricultural production is a key component of improved rural livelihoods as it is this produce which provides for household food needs. However, most too often, intra-household decision making dynamics are not taken into account despite being key to improved household food security.

a) Men marginally dominated crop production whilst women dominated food retention decisions

The study found that generally, crop production decisions were mostly made by males (38%) with 4% less women making decisions over crop production. But there was a shift in crop retention decisions as the majority of households highlighted that female household members made decisions to retain some of their crop produce for home consumption. As can be seen in figure 2.1, decision making power shifted from males to females as we moved from production to retention. This makes sense as women are known to attach great value to edible crops for their nutrition aspect (Curtis et al., 2015). There was equal distribution in joint decision making at both crop production and retention, 29% of the households on each respective node indicated to have jointly made decisions. There is need for gender sensitive interventions around production and nutrition; training both men and women smallholder farmers on the importance of producing and retaining specific food crops that are suitable for home consumption as well as the market.

Figure 2. 1: Crop production and retention decisions



Source: Gender and decision making in agriculture 2019 & authors computations

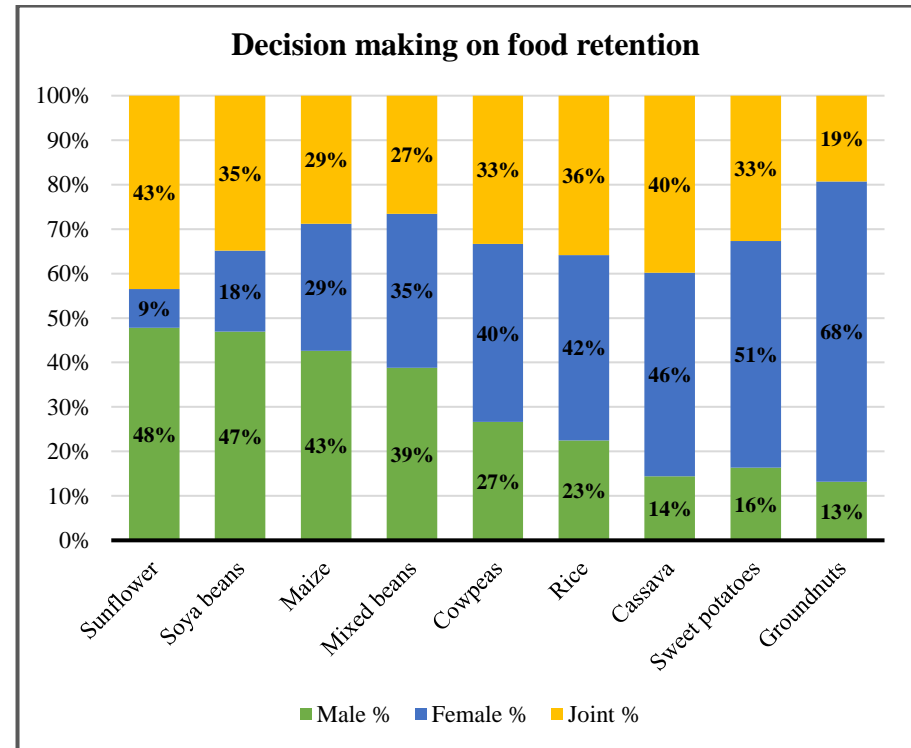
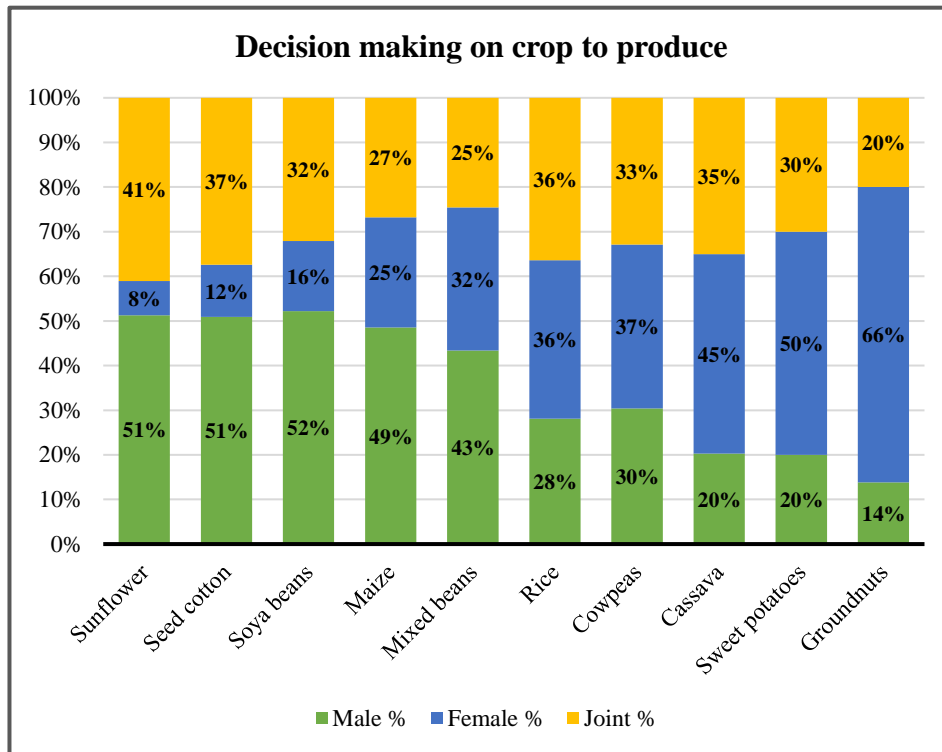
b) Women dominated decision making on production and retention of rice, cowpeas, cassava, sweet potatoes and groundnuts

The analysis further revealed in detail that crop production decisions were mainly made by males but mostly for cash crops. However, mostly women made decisions around the production of crops such as sunflower, cotton, soya beans, maize and mixed beans. Production of crops like cassava, sweet potatoes and groundnuts was mainly decided by females, see figure 2.2. This was expected as women mainly use these crops to meet household food requirements especially that it is nutritious for their children. Groundnuts serve both as a relish and relish additive, and in some cases it is a meal on its own but mostly eaten with cassava (Curtis et al., 2015). From the field observations, groundnut crop was considered a female crop because it was not as lucrative as most cash crops hence men allocated very little land to the crop for their wives to produce it. Both men and women highlighted that men found groundnuts too labour intensive hence shunning the crop regardless of its importance in food security and nutrition¹. It was surprising to note that men shunned groundnuts even when women were responsible for all household grown crops from planting to harvest and the only thing their husbands/male household members did was till the land.

The trend in food retention was similar to that of crop production. Women had more decision making authority on crops that had a nutritious aspect to them, it was observed that more women made decisions to retain cassava, sweet potatoes and groundnuts than they did on crop production of the same crops, and this was in line with findings by (FAO, 2018a). Sichilima (2017) also found that groundnut producing Zambian rural women dominated all stages in decision making from production to revenue use. And from observations, groundnuts were considered a quick source of income for women. This suggests that these crops could be potential points of entry for rural women empowerment. In fact, (FAO, 2018a) in its “National gender profile of agriculture and rural livelihoods” reported that if women had access to the same resources as men, they would be able to increase yields on their farms by 20 – 30%, this would have a spin-off effect of raising agricultural output of developing countries by 2.5 – 4% and in turn this would help in reducing hunger and malnutrition.

¹ Groundnuts are used as relish, used as relish additives especially as a cooking oil substitute, and put in baby porridges for their nutritive value.

Figure 2. 2: Crop production and retention decisions by crop



Source: Gender and decision making in agriculture 2019 & authors computations

In order to get a deeper understanding of the decision making dynamics and determine how influential the crop production and retention decisions were, it was imperative to take into account the gender of the household head. The results (refer to table 2.1) showed that women had more influence in making these decisions when the head of that household was female but when it came to joint decisions, the majority in both cases (98%) were male headed households. The low numbers of male decision makers in female headed households was due to the low proportion (14%) of female headed households with male spouses. It was observed that most female headed households did not have spouses or equal male partners to make decisions with compared to male headed households. This could explain the disparity in decision making between male and female headed households. However, these findings also show that there is an opportunity to increase joint decisions in rural farming households by targeting to change the mind-sets of male heads. This could be achieved through deliberate interventions tailored to benefit men through working with their spouses and also engaging men through discussions about gender equality and its importance.

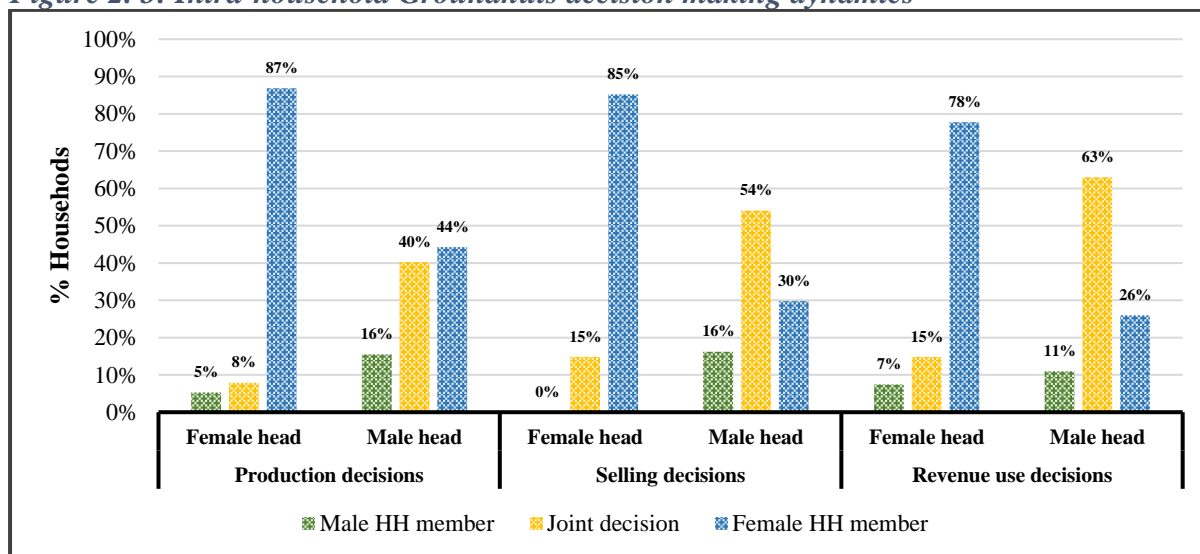
Table 2. 1: Household gender dynamics for crop production and retention

	Sex of the Household Head			
	Crop production decisions		Crop retention decisions	
Deciders sex	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>
<i>Male</i>	3%	97%	3%	97%
<i>Female</i>	60%	40%	56%	44%
<i>Joint</i>	2%	98%	2%	98%

Source: Gender and decision making in agriculture 2019 & authors computations

A closer look at intra-household decision making dynamics during the 2019 Musika AHS on two of the most common agricultural crops in rural Zambia, i.e. maize and groundnuts, revealed that the women were generally inclined towards groundnuts whereas males towards maize. Figure 2.3 shows the intra-household decision making dynamics for groundnuts focusing on production, selling and revenue use decisions. The study found that female headed households' decisions from production to revenue use were made by a majority of women. On the other hand, in male headed households joint decisions were more prominent, but regardless of this women made the majority of decisions from production to revenue use compared to the men in the same households. The trend however showed that in both female and male headed households the women's decision making powers generally diminished as the crop was commercialised. This to some extent proves the theory that men tend to takeover crops that bring in a significant amount of income (Nguyen et al., 2016).

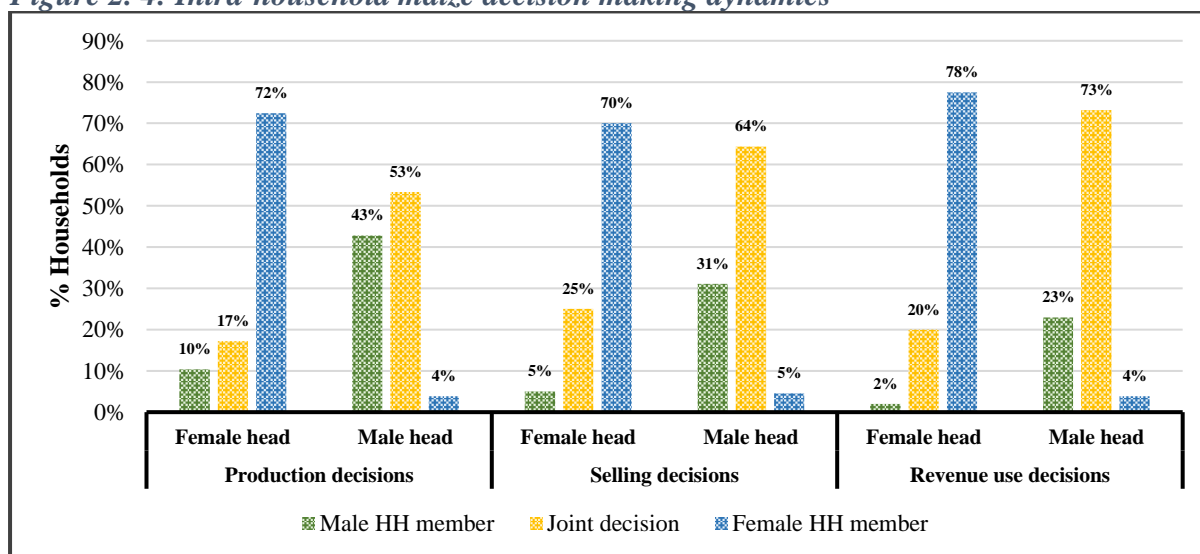
Figure 2. 3: Intra-household Groundnuts decision making dynamics



Source: AHS 2019

Maize generally showed different decision making dynamic trends from those in groundnuts. Women from female headed households dominated decision making from production to revenue use and their decision making powers generally increased as the crop got commercial, see figure 2.4. In male headed households however, joint decision making dominated followed by men’s decisions. Worth noting was the increase in joint decisions as the crop got commercial. This could be because the majority of households interviewed had access to improved markets with 47% of women in these households accessing these markets. It can therefore be theorised that the joint access to improved markets by these members of the same households could have prompted the adoption of the joint decision making model as they probably work together in accessing improved markets.

Figure 2. 4: Intra-household maize decision making dynamics

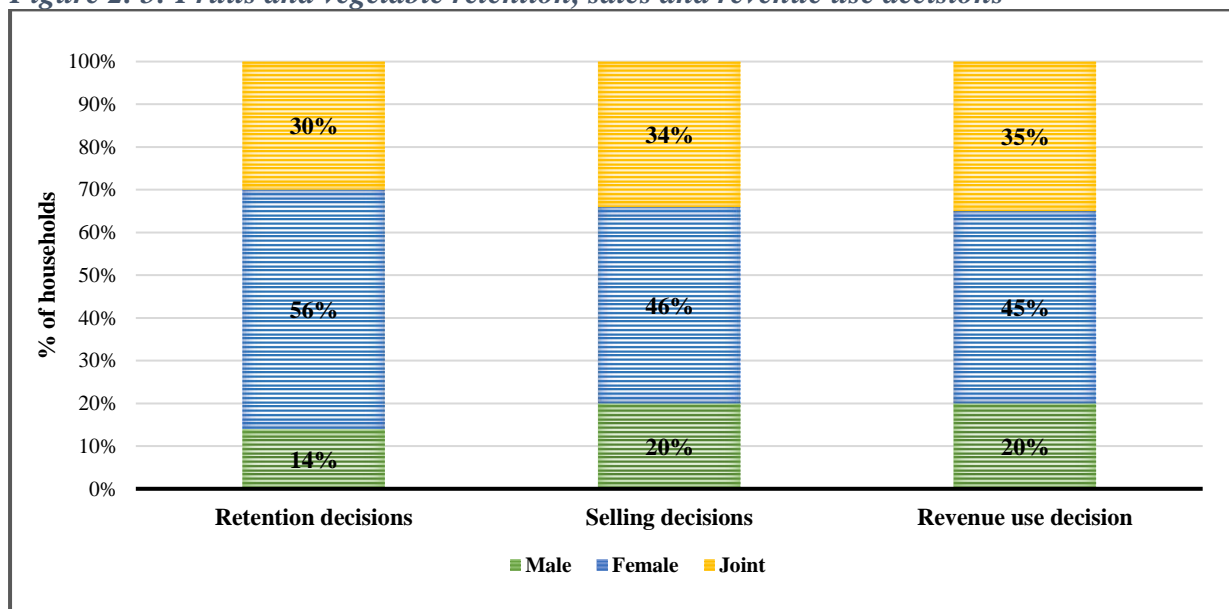


Source: AHS 2019

c) Women dominated in decision making from production to revenue use in fruit and vegetable production

Fruit and vegetable production is one of the keys to ensuring food security and nutrition all year round as long as water is available. Vegetable production (gardening) is known to provide diversity to household foods in order to sustain households at the farmer level, and also to provide them with incomes (FAO, 2018b; Patt, 2017). Gardening is widely known to be dominated by females and this study just augmented those findings by highlighting that all decisions on retaining fruits and vegetables for consumption, sales and revenue use were all dominated by females as shown in figure 2.5. Studies have shown that women spend more time on their home gardens than men do and this could be because of the nutritional aspect of the garden crops grown (Nguyen et al., 2016). The fruits and vegetables, especially vegetable production is another possible point of entry for women empowerment. By providing women vegetable farmers with improved access to horticultural markets, it is expected that their income will increase and there could be possible spin-off effects in their communities such as increased number of players in the horticultural sector and increased off-farm employment rate among others (Mpundu et al., 2018).

Figure 2. 5: Fruits and vegetable retention, sales and revenue use decisions



Source: Gender and decision making in agriculture 2019 & authors computations

The findings in fruits and vegetables were similar to those in crop production and retention in terms of household decision making dynamics. Male headed households on average had the highest percentages of joint decisions in sales (33%) and revenue use (34%) apart from retention which was dominated by females in both male (37%) and female (19%) headed

households. It was also noted that females still had more decision making authority in fruit and vegetable production, sales and revenue use regardless of the sex of the household head. It was further noted that male headed households had more females with decision making authority than female headed households, see table 2.2.

Table 2. 2: Fruits and vegetables decisions – Household dynamics

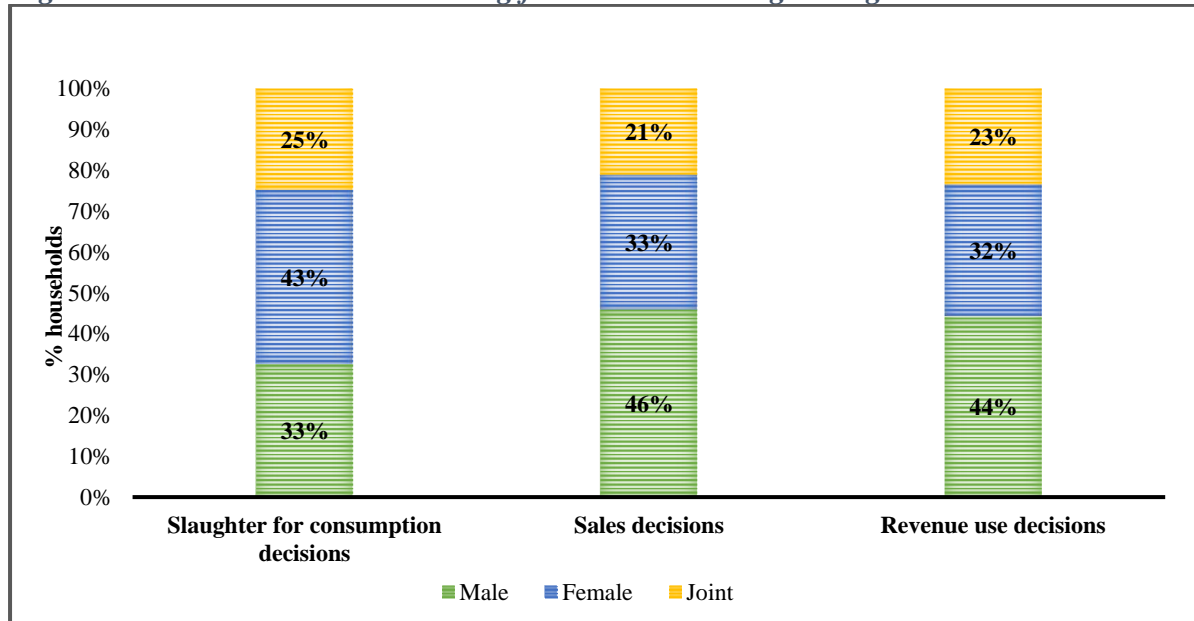
Deciders sex	Sex of Household head					
	Fruits & Veg retention		Fruits & Veg sales		Fruits & Veg revenue use	
	Male	Female	Male	Female	Male	Female
Male	14%	0%	20%	1%	19%	1%
Female	37%	19%	28%	18%	28%	18%
Joint	30%	0%	33%	0%	34%	0%

Source: Gender and decision making in agriculture 2019 & authors computations

d) Women’s decision making powers diminished as we moved from slaughtering livestock for consumption to revenue use

Livestock production is generally dominated by males especially for large livestock like cattle, however women have been known to have influence over small livestock and poultry (FAO, 2018a). This study aimed to find out possible points of entry for gender-sensitive interventions in the agricultural sector. The study results showed that decision making powers among women diminished from slaughtering livestock for consumption to revenue use, the opposite was the case amongst men, see figure 2.6 below. These findings are similar to the findings by IAPRI (2015) on livestock sales although empirical evidence has shown that if women have more assets, i.e. livestock, their powers to bargain, make household decisions and expenditure on their children’s wellbeing increases. This is because women spend the majority of their income (90%) on their families. But to attain gender equity and equality, interventions aimed at supporting women should incorporate men to ensure acceptance, support and success at household level (Njuki and Sanginga, 2013).

Figure 2. 6: Trend in decision making from livestock slaughtering to revenue use

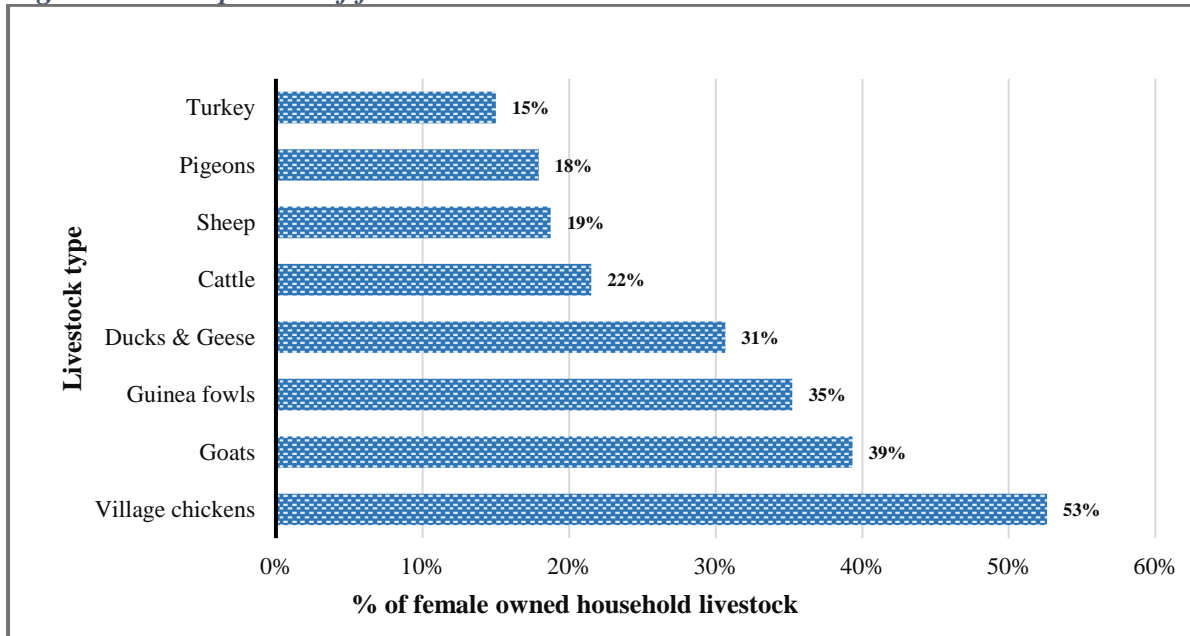


Source: Gender and decision making in agriculture 2019 & authors computations

e) The majority of owners of village chicken in households were women

Field observations in Mumbwa suggested that village chickens, and sometimes goat production, like is the case for groundnuts, are considered women’s enterprises because they serve very little purpose for a man apart from quick cash and consumption. Men preferred cattle especially because they provided animal draught power for agricultural activities such as ploughing, apart from being of higher value than poultry. In this study, it was revealed that women had more decision making authority over village chickens (46%) than men (33%). This could be due to the fact that women owned a higher proportion of village chickens (53%) in these households than men, see figure 2.7 below. If this was the case, then the number of animals owned could have an influence on the amount of decision making authority one had pertaining to the particular livestock in a household. In addition, Debela (2017) pointed out that land ownership and land area owned had an effect on livestock ownership. It was further noted that owning land means being able to invest in infrastructure for livestock especially during expansion but the more land one owns the more the fodder is generated for livestock. Another challenge that may be preventing women from owning cattle is lack of access to financing. A study by Kristjanson et al., (2010) suggested that providing women access to credit through micro-lending organisations could allow women to own more livestock. Equally, promoting women’s access to and ownership of land can spur an increase in livestock ownership.

Figure 2. 7: Proportion of female owned livestock in a household

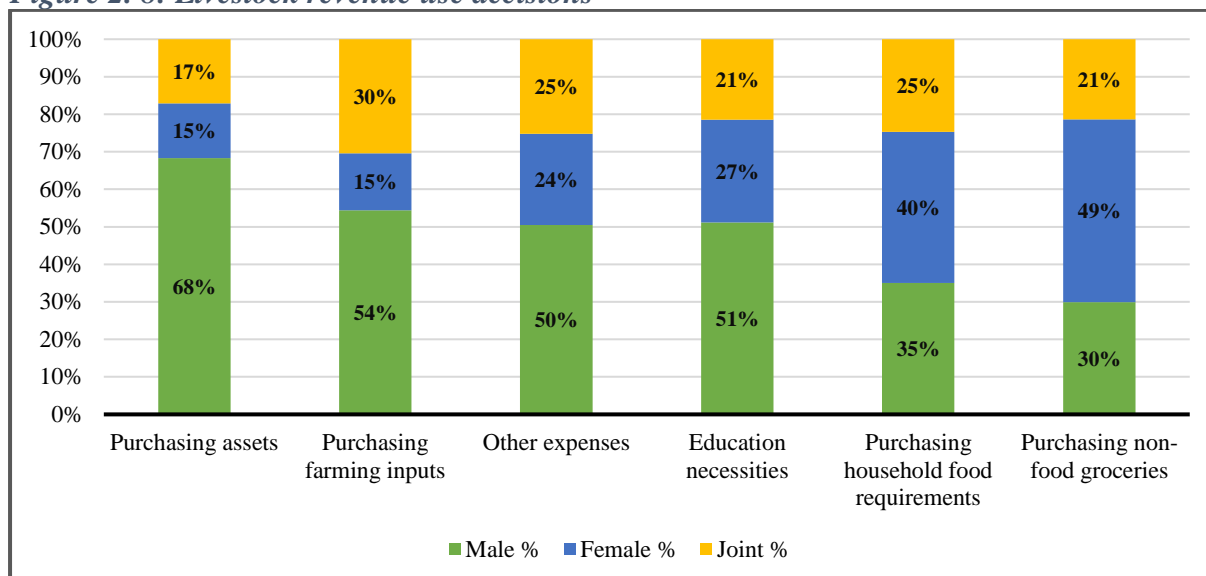


Source: Gender and decision making in agriculture 2019 & authors computations

f) Women mainly used their income from livestock for household food and non-food groceries whilst men purchased assets, farming inputs and education

Literature has shown that women when empowered with resources tend to spend more on education and household needs (Njuki and Sanginga, 2013). This study however, showed that men (51%) made decisions to invest in children’s education more than women did (27%). The majority of women made decisions to use their livestock revenue towards household food (40%) and non-food (49%) requirements, this is similar to the findings of Musika (2018). The study further revealed that there were very few women who decided to use their livestock revenue to purchase assets (15%) and farming inputs (15%), refer to figure 2.8. Men’s income was mainly channelled towards purchasing assets (68%) and agricultural inputs (54%). This is the case probably because women may not have enough resources resulting from their farming enterprises as compared to men who realise larger incomes from the sale of livestock, mainly cattle.

Figure 2. 8: Livestock revenue use decisions



Source: Gender and decision making in agriculture 2019 & authors computations

Livestock decisions from slaughter to revenue use were generally dominated by males in male headed households as shown in table 2.3. There were no joint decisions in female headed households probably because the majority of the female headed households had no male spouses. The other reason for this could be because the majority of livestock reared was poultry which was predominantly female-oriented.

Table 2. 3: Household dynamics in livestock decisions

Deciders sex	Sex of Household head					
	Livestock slaughter decisions		Livestock sales decisions		Livestock revenue use decisions	
	Male	Female	Male	Female	Male	Female
Male	30%	2%	45%	1%	43%	1%
Female	29%	14%	20%	13%	19%	14%
Joint	25%	0%	21%	0%	23%	0%

Source: Gender and decision making in agriculture 2019 & authors computations

g) Males dominated decision making in dairy sales and retention

Milk sales and retention decisions were mainly made by males in the household, refer to table 2.4. This could be because men usually are the absolute owners of cattle and so have higher authority on what to do with the milk produced. A study by Jadav et al. (2014) showed that women can and do thrive in dairy production especially with improved access to markets. Although men have dominated decision making in the dairy sector in Zambia, it is one of the potential points of entry as other countries have empowered women and tackled gender inequality through dairy (Ouma, 2011).

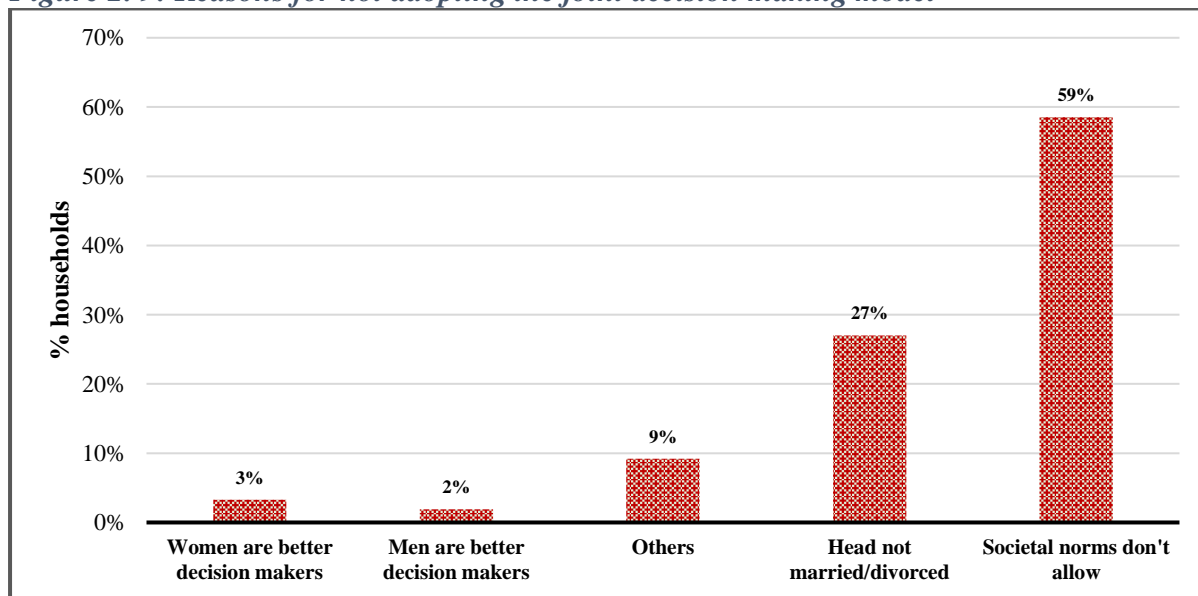
Table 2. 4: Milk sales and retention decisions

Deciders sex	Milk sales	Milk retention
<i>Male</i>	59.42%	55.50%
<i>Female</i>	20.29%	17.70%
<i>Joint</i>	20.29%	26.79%

Source: Gender and decision making in agriculture 2019 & authors computations

To further understand these intra-household decision making dynamics, the study assessed the reasons behind the low rate of adoption of the joint decision making model which is a good indicator of gender equality in terms of decision making. It was found that societal norms did not allow enough room for the joint decision making model and these beliefs were deep rooted among the majority of the rural households interviewed. The second most prominent reason was that the heads were either unmarried or divorced, leaving them to solely make decisions on day to day agricultural activities. Others (9%) mainly included reasons such as one sex household, religious beliefs, conflict of interests between the opposite sex when it comes to decisions and spouse being unavailable/incapacitated, hence leaving the decision making to be made by the available spouse. See figure 2.9 below.

Figure 2. 9: Reasons for not adopting the joint decision making model



Source: Gender and decision making in agriculture 2019 & authors computations

2.1 Points of entry for enhanced women participation in agriculture include;

1. Village chickens, guinea fowls, ducks and geese
2. Goats
3. Groundnuts
4. Gardening
5. Sweet potatoes
6. Cowpeas
7. Rice
8. Cassava

From some of the field observations, watering of gardens was noted to be done once in a day and so it did not demand too much time from the women. All-in-all, these enterprises gave women enough time to manage house chores and attend to any other socio-cultural duties.

2.2 Field observations and unstructured interviews in Mumbwa district

- ❖ Some households highlighted that the majority of women in their area were into rearing goats and village chickens mainly because these activities gave them absolute decision making powers on sales and revenue use. The main constraints in women owning large livestock like cattle were lack of capital to acquire these assets. Some men and women interviewed highlighted that there was fear among men to give women livestock as women had the tendency to take the livestock to their side of the family, leaving their nuclear families with less livestock. In the event that women kept these livestock at the nuclear family's homestead, men feared that in the event of a divorce, women would claim all assets given to them including livestock.

- ❖ Women pointed out that income from goats assisted them to meet some household needs whilst chickens were kept for showing courtesy to visitors by slaughtering for visitors' consumption, having quick cash and for household consumption. It was however noted that women mainly used their income on household goods such as kitchen utensils and for this reason men thought they had better and long term interests for the household as they did rather invest that money in assets such as livestock, seed and fertiliser. This, besides culture related reasons, was also highlighted as a reason why women were not consulted or involved in decision making on revenue use.

- ❖ Groundnut and vegetable production was very dominant among women but they also indicated interest in soya beans, maize and cowpeas. The dominance of groundnuts among women stems from their local traditional cultures and socialisation, i.e. women have grown up knowing that groundnuts are a women crop and so they adopted that growing up. Men are generally more interested in cash crops but their interest in maize was two-fold – for cash and for household food security. An aspect of interest highlighted was that men were charged with the responsibility to provide the main meal – nshima (Also known as Zambia’s staple food) – which is made from maize. Women on the other hand have the responsibility to provide relish and hence the interest in groundnuts as they can act as relish as well as a relish additive. This reason explained the dominance of women in fruits and vegetable production. Men’s lack of interest in groundnuts was said to be because they do not give as much income as these other crops (i.e. maize, soya beans, cotton etc.) and that groundnut production activities are too labour intensive for men’s liking. Others highlighted that women were not permitted to grow maize by their husbands because maize production empowered women financially and men feared that wives would become unfaithful or big headed and this would cause marital disputes.
- ❖ Biggest challenges highlighted were lack of access to fertiliser and improved seed varieties, especially for groundnuts. This was as a result of unavailability of firms in these areas that could provide inputs to women on credit as well as offer cash loans, financial literacy and extension services.
- ❖ Access to land for women to cultivate was said to be easy. Common practise though was that men would till the land and leave the rest for women all the way up to harvest. They only came in when it was time to sale and decide on use of income from crop sales.
- ❖ Polygamy was highlighted to be among the reasons women where failing to get financial empowerment from their husbands as it raised marital problems. Husbands were said to be unable to provide financial support to all their wives various agricultural activities and providing support to one wife would be challenged by the others.

3.0 CHALLENGES

- i. Women farmers had inadequate access to financial services, especially credit services and capital.
- ii. Lack of access to affordable inputs or out grower schemes.

- iii. Lack of business training and extension services.
- iv. Cultural constraints.

4.0 RECOMMENDATIONS

4.1 From other Literatures perspective

After examining evidence from the data collected as well as field observations, it was concluded that there was a need to identify and address the key issues surrounding gender participation in agricultural activities;

- i. The SDC (2016) highlighted the importance of using a gender lens during a market analysis. Issues of interest highlighted by the SDC included: 1) incentives for women to participate in improved market systems, 2) how to meet these incentives, 3) identify and address major constraints 4) the importance of having men on board even though the primary targets maybe women. Including men in women-targeted interventions improves chances of winning the fight against gender inequality. And finally, 5) the interests of partners driving the gender agenda (i.e. employing women, providing products and services tailored for women etc.) should be put into consideration. These partners are “business” oriented and if the gender agenda does not make business sense to them then all the efforts to promote gender equality will prove futile.
- ii. Come up with interventions that are tailor made for women especially those involving groundnuts, poultry, gardening and goat production. Since women participation is already significant in such interventions, developing interventions around the aforementioned areas could empower women as their influence of the production, marketing and use of income from such activities is quite strong (FAO, 2011). This could be a veritable way of reducing gender inequalities in agriculture by focusing and sustaining areas of strength for women farmers.
- iii. Embark on a nationwide mind-set change campaign to make men aware of the rights of women and assist them to see women as partners rather than labourers. To do this successfully, it would be very vital to go through traditional leaders so that some things that are culturally accepted may be adjusted to accommodate the women folk.
- iv. Show evidence of what women can achieve if given the chance in order to convince enforcers of traditional norms to rethink their strategy.

- v. Provide training to both men and women on agribusiness and empower both men and women with not just knowledge but opportunities to soar above gender biased traditional norms. Literature has shown that coming up with capacity development initiatives aimed at women yet involving men can be very successful.² And one way of achieving this is through working with interventions already involved in agricultural activities i.e. groundnuts where women participation is already significant. This might call for a need to organise skill acquisition programs via women groups.
- vi. Developing deliberate strategies within the intervention proposals beyond mere numbers which seek to assist rural poor farmers with a gender-inclusive aspect. Examples of gender inclusive interventions include the following;
 - a) Packaging improved crop seed varieties and other inputs in smaller quantities so that even poor rural women can afford and easily access them.
 - b) Reduce the distances to points of access to inputs so that women would not have to cover long distances especially that they spend most of their time on routine house chores.
 - c) Input loans or out grower schemes that are specifically targeted at women, etc.

4.2 From Musika's perspective

- i. It has been proven that access to improved practices and knowledge generally improves farmers' productivity (AHS 2017; AHS 2018). It is against this background that the authors recommend that all interventions deliberately include extension services at design level but using the gender lens. This should trickle further down to reflect at implementation level and be included in agreements signed between facilitators and their partners as quarterly deliverables by clients i.e. how many women and men have been trained and how many seem to be adopting the new practices and/or knowledge. Also, points of access to this extension information should be brought closer to the farmer's homestead to avoid farmer's getting discouraged to attend trainings because of long distances.
- ii. It is thus recommended that interventions seriously consider women groups and give them equal consideration as household targeted interventions. For example, the implementing firm can be given a mandate to work with at least one women's group for every hundred farmers it works with. That way, women who are usually wives to

² (Gender and Agricultural Markets, n.d.)

the main beneficiaries of these interventions will be given an equal opportunity to learn, produce more and get empowered financially through these groups.

- iii. The groundnuts value chain clearly has the potential to create a platform for rural women's economic empowerment and probably contribute to increased women participation in household decision making roles. This entails that intervention designers need to focus on this value chain and create formal markets for this legume. However, studies have shown that as markets get formalised, women participation reduces (Njuki et al., 2011). In view of this, interventions should be designed to deliberately support women but with full involvement of the male folk – their spouses if these women are married. This way, they are likely to work as a team and men will be compelled to view women as equal partners because interventions would require that for men to participate, they'd have to work hand-in-hand with their wives and women generally. This could eventually trigger behavioural change. It is also recommended that firms in groundnuts value chain and those value chains that have gender dynamics similar to it must consider working with women groups as key clients in their interventions.
- iv. One practical approach that can increase women involvement in decision making especially on income use is in identifying interventions in which women are already dominant in terms of decision making over income. Some of the identified enterprises include groundnuts, fruits and vegetables. These interventions have been observed to have significant potential in making women decide over income use. The idea is to see increased women involvement through increased joint decision not increasing number of women deciders or reducing number of men deciders.

6.0 CONCLUSION

The environment in Zambia is not very different from other African countries in terms of gender roles in agricultural households. This means that we can learn from those that have successfully integrated gender in their interventions as much of what these countries have done is either applicable in or adaptable to Zambia. There seemed to be an inclination among women to rear village chickens and grow sweet potatoes, groundnuts, cowpeas, rice and cassava. With deliberate all-inclusive interventions and proper access to information, these enterprises can boost income for women so much that they are likely to have power to equally participate in decision making from production all the way to retention and revenue use. With this, women

can begin to own assets such as land to expand production and diversify more into other livestock like goats until they are on equal footing with men who own large livestock like cattle. This means owning assets gives women bargaining power within households when it comes to decision making. When both men and women are on equal footing in terms of asset ownership, it may imply that they both have equal bargaining power because an individual's power to bargain relies on their ability to survive on their own outside the family unit. That ability can be enhanced by equal ownership of assets between males and females within the same household.

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