

Loan Access and Food Production among Esan Rural Women Farmers

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Abstract: There is a growing body of knowledge among scholars that women can increase their food production if they have access to empowerment programmes such as credit facilities. But the extent to which they can increase their food production when empowered remains controversial. This paper provides data in this regard by investigating rural women farmers in Esan West local government area of Edo State, Nigeria. Mixed methods of data collection, involving questionnaire administration, in-depth interviews and focus group discussions were adopted to collect data from 457 women farmers in the study area. Data analysis was conducted with descriptive statistics including frequency distributions and crosstabulations while the hypothesis was tested with the chi-square statistical tool. Findings show that 60% of women who accessed credit facilities recorded increase in their food production. Specifically, 33.4% of these women reported double increase. From the findings, it recommended that a longer period of loan repayment be extended to rural women farmers as farming is one of the unpredictable businesses in Nigeria.

Key words: Rural women empowerment, credit facilities, loans, Esan, Edo State, Nigeria

INTRODUCTION

Research has shown that credit facilities empower women in many ways. These include enhanced engagement in entrepreneurship; the ability to take greater role in household decision making having greater access to financial and economic resources; having greater social networks more bargaining power vis-a-vis their husbands and having greater freedom of mobility (Ayegba and Ikani, 2013; Swain and Wallentin, 2008; Tarozzi *et al.*, 2015). However, women continue to experience difficulties in their efforts at accessing credit facilities (Okeke and Ikponmwosa, 2012). This is particularly the case for rural women who are highly illiterate and mainly dependent on their husbands for agricultural inputs (Acha, 2015; Adereti, 2005).

The United Nations Decade for Women served as a catalyst in focusing attention on issues confronting women worldwide. This move attained its peak with the Beijing Conference of 1995 which has become the platform of action for the elimination of all forms of discrimination against women. In Nigeria, not much has been achieved in this regard concerning the teeming majority of women in the country, especially those in rural areas. It has become clear that there is need to address the situation of rural women because increasingly and in diverse dimensions, poverty is becoming feminized (Aina, 2012; Ozoya *et al.*, 2016a, b). The alleviation of poverty has generally been the cornerstone of economic policy of successive administrations in Nigeria and elsewhere

but rural women often suffer exclusion (Samad and Said, 2016; Adesiji *et al.*, 2013). Over the years, government at all levels has conceived and implemented several socio-economic policies and programmes to eliminate rural poverty and to create prosperity with varying degree of success (Abdulhareem, 2000).

A lot of women were known to be participating in the programmes of several governmental and non-governmental organizations geared towards economic empowerment through farming and food security across the continent of Africa and even beyond. In Nigeria, government and non-governmental organizations interventions for instance in the cassava subsector have led to a number of measures that support the production, processing and marketing of cassava, dating back to the 1970s (Ayanwale and Alimi, 2004). However, in times past, some of the government programmes such as the National Accelerated Food Production Programme (NAFPP), Operation Feed the Nation (OFN), Better Life Programme (BLP) and Family Support Programme (FSP) faded out for several reasons including lack of funding and policy reversal (Elizabeth, 2007).

Some of the vigorous agencies now in existence include the Agricultural Development Projects (ADPs), National Agricultural Research Systems (NARS), the International Institute of Tropical Agriculture (IITA) and other international agricultural research centres and large-scale planting material multiplication and distribution facilitated by the IFAD-assisted Cassava

Multiplication Programme (CMP) and activities of oil companies and church organizations. These institutions have made little or no impact in the agricultural activities of rural women in many parts of the country (Agber *et al.*, 2013).

The better life for rural women programme was one of the numerous strategic institutional approaches put in place to solve some of the identified challenges facing a considerable portion of our population. However, this programme has become defunct. The Better Life Programme for the African Rural Woman (BLPARW) was established for sustained women empowerment, advocacy, research and training for gender equality in sub-Saharan Africa. It was initiated in September 1986 by the wife of the then Head of State, Dr. (Mrs.) Maryam Babangida who championed women issues vigorously. The programmes of the organization are in the framework of rights-based approach within MDGs. It has as its main focus, improving the earning opportunities and alleviation of poverty and elimination of ignorance among rural women. While the primary target group of the BLPARW remains the women, the recent phenomenal increase in the incidence of poverty in developing countries particularly the sub-Saharan Africa has necessitated the widening of the programme's scope to accommodate other vulnerable groups in the society (Folayan, 2013).

In order to surmount the challenges in the foregoing Establishments, microfinance banks have been instituted to provide easy avenues for poor persons to access credit. However, the bureaucratic characteristics embedded in these institutions, high illiteracy level of the women and cultural factors such as lack of autonomy, decision-making power and participation in household and societal decision-making have defeated its purpose in the lives of rural women (Okojie *et al.*, 2009).

Mutalima (2008) notes that there is a consensus among microfinance institutions that gender is a determinant in the design and implementation of effective microfinance interventions for improving wellbeing in a sustainable manner. However, some of these institutions have not successfully integrated gender issues in their practical operations. The point must be emphasized that women's practical needs are closely connected to the socially defined gender roles, responsibilities and social structures which eventually create tension between women's practical needs in the short-run and promoting long-term strategic change. As such, by helping women meet their practical needs and increase their efficiency in their traditional roles, microfinance can assist women to gain respect and achieve more in their socially defined roles in this case, agricultural production (Swain and Wallentin, 2008).

Iganiga (2008) observes that the current CBN regulation stipulates that microfinance institutions now include: community microfinance banks (which evolved from community banks), NGO microfinance banks, universal banks, public sector poverty alleviation agencies, special microfinance schemes and other donor agencies. These are to achieve the aim of enabling the poor to alleviate poverty and attaining the Millennium Development Goals (Njoh and Akiwumi, 2012).

According to Okojie *et al.* (2009), commercial and development finance institutions are saddled with the responsibility of providing credit to the Micro Finance Institutions (MFIs). Nonetheless, it is clear that rates of interest, inequitable distribution of wealth and income and difficulty in reaching out to the poor constitute challenges to the operations of MFIs. According to Anyanwu (2004), Central Bank of Nigeria study of MFIs operating in Nigeria identified the following as their objectives.

To improve the socio-economic conditions of women, especially in rural areas, through the provision of loan assistance, skills acquisition, reproductive health care services, adult literacy and girls education.

To build community capacities for wealth creation among enterprising young people and to promote sustainable livelihoods by strengthening rural responsive banking methodology. To eradicate poverty through the provision of microfinance and skill acquisition development for income generation.

The CBN study showed that most of the formal MFIs were relatively new as most of them were registered after 1981. The bulk of beneficiaries were women, especially as most of the microfinance institutions started as Non-Governmental Organizations (NGOs) that had the promotion of female welfare as a major basis for their establishment. Over 90% of clients in the sample were women. The following reasons are presented as having engendered this approach. Women are marginalized with respect to economic opportunities and so need a separate promotional agenda:

- MFIs believe that women perform better in managing meager resources and promoting micro-enterprises
- Ego problems of men make it difficult for them to solicit for small sums of money
- Cultural practices are present which prevent men from engaging in certain businesses, for example, petty trading

More information breakdown is provided:

- About 70% of adults (64 million) do not have bank accounts

Table 1: Access to credit facility and quantity of food produced

Selected variables	No.	Percentage
Ever secured Loan		
Yes	5.0	1.100
No	452.0	98.900
Total	457.0	100.000
Increase in food quantity produced		
Yes	3.0	60.000
No	2.0	40.000
Total	5.0	100.000
Level of increase in food production		
Less than double	33.3	0.999
Double	33.4	1.002
More than double	33.3	0.999
Total	100.0	3.000
Why not take Loan		
Fear of inability to repay	192.0	42.500
No contact to the bank	158.0	35.000
Bank demand for collateral	60.0	13.300
High interest rate	20.0	4.400
Not aware of bank lending	11.0	2.400
Not needed	10.0	2.200
Applied for yet not given	1.0	0.200
Total	452.0	100.000
Researcher		

- About 21% of adults (18 million) have bank accounts
- Men have better access to finance while only 15% of women currently have bank accounts
- About 71% of salaried workers versus 15% of farm employees have bank accounts
- About 86% of rural adults do not have bank accounts

Nigeria has the second highest percentage of people who are financially excluded in Africa:

- About 24% have access to formal banks
- About 2% have access to other formal institutions
- About 24% have access to informal institutions only
- While 53% are financially excluded

In a recent study of Ozalla community women farmers by Edo *et al.* observed that the presence of Agricultural Development Programme (ADP) specifically has no positive effect on the farming activities of the women. He asserted that majority of the respondents (99.6%) indicated that they had not received any form of loan or credit facility for farming (Table 1). The study revealed further that the agricultural development programme that was supposed to perform that responsibility was very skeletal in activities and hardly available for small rural farmers.

In most cases, collateral is often required from these women usually in the form of land which they also lack access to and so their inability to provide such denies them access to such credit facilities. This in turn

decreases their ability to produce sufficient quantity of food for consumption and sale. Such demand for collateral is stimulated by the perceived short life cycle of women-run businesses which do not often exceed a period of 4 years (Mutalima, 2008).

On the other hand where such collateral are provided through their husbands, the consequence is that their husbands in turn make the decision on how the fund is to be disbursed. This further ties the woman to the apron of her husband which eventually makes this fund to have no meaningful impact in her agricultural production and make loan repayment difficult (Murray and Boros, 2002). From the study conducted by Omorodion (2007) among Esan women who were members of two micro credit groups located in Ekpoma and Ubiaja, spouses control over their income was reported as a major hindrance to their empowerment through the micro credit groups. Other limiting factors she highlighted are: long distance between their residence and the location of the financial institutions and the use of force and threat of persecution by the government and financial institutions which hindered their regular loan repayment abilities.

Furthermore, where such funds can be obtained in a group such as Cooperatives Societies or Self Help Groups (SHGs), these women are often denied attendance to those meetings by their husbands as they are perceived to be attending meetings where the overthrow of the man as the head of the family is to be discussed. Nonetheless, such groups have been found to be the most profitable avenue through which the women's lives can be improved by microfinance institutions. In a study conducted in India on the impact of microfinance institutions on women's empowerment, it was discovered that there was significant empowerment of the SHG members, whereas no significant change was observed on average on the lives of those not belonging to any group (Swain and Wallentin, 2008). However, as far as Nigeria is concerned and particularly among Esan women of Edo State, the extent to which credit facilities are accessible to rural women farmers and the effect of such access on food production has not been adequately researched. This paper, therefore, aims at providing answers to the following research questions:

- To what extent do Esan rural women have access to loan for food production?
- What is the effect of such access to loan on food production?
- What are the constraints that inhibit Esan rural women farmers from accessing credit facilities for farming?

It is hypothesized that there is a significant relationship between access to credit facilities and quantity of food produced by Esan rural women farmers.

The study area: This study was conducted in Esan West Local Government Area of Edo State, Nigeria. It is a farming community known mainly for the production of cassava (Omorodion, 2007). The weather in Esan is favourable for farming as the raining season has been very consistent without any record of drought over the years and the soil is fertile for agricultural purposes (Ozoya, 2008). The area consists of seven traditional clans in which women are the major producers of food crops (Aziegbe, 2006). In recent times, many men in Edo State are increasingly abandoning food production in the hands of women. This situation has been heightened by the withdrawal of youths from farming to take up white-collar jobs and other non-farm employments (Ozoya *et al.*, 2016b).

MATERIALS AND METHODS

Primary data for this study were collected with the use of both quantitative and qualitative methods of data collection. Quantitative data were obtained with the use of a structured questionnaire while the qualitative data were collected with the use of in-depth interview and Focus Group Discussions (FGDs). The standard formula for calculating the minimum sample size when the universe contains 10,000 objects or more was adopted to determine the sample. This sample size generated 323 was boosted to 457. In all, the sample size for the quantitative data consisted of 457 women respondents. The random sampling technique was employed to select respondents for the questionnaire. The focus group discussion involved 6-7 women in a group while the in-depth interview was conducted with the head of the Agricultural Department at the Local Government Headquarter. Data analysis involved descriptive statistics including frequency and crosstabulation. The hypothesis was tested with the chi-square statistical tool.

RESULTS AND DISCUSSION

Demographic data of respondents: Most respondents were between 50 and 59 years old. About 70% of them were married. Most of the respondents had 5 children and almost half of them had primary level. In terms of religion, most respondents were of the Christian religion. The main crop they cultivate was found to be cassava.

Answers to research questions: To what extent do Esan rural women farmers have access to loan for food production? It was found that access to credit facilities by Esan rural women was low as only 5 (1.1%) of the respondents out of 457 were found to have accessed bank loans for farming. Findings showed that most respondents (60%) among those who have accessed credit facilities obtained theirs from the United Bank for Africa (UBA) which is a commercial bank. On the other hand, 20% of them accessed their loans from LAPO (Lift Above Poverty), a Non-Government Organization (NGO) outfit specialized in giving out loans to individuals as a strategy for poverty alleviation among rural dwellers. The final 20% of the respondents who had accessed loan reported that they obtained theirs from UDA community bank which is a micro-finance bank. In terms of the time the credit facilities was extended to them, 40% reported less than a year; 20% more than 1 year ago but not up to 2 years and 20 person mentioned 2 years ago. Furthermore, findings show that most of the respondents (80%) made the decision on how to utilize the loan on their own. On the other hand, 20% of the respondents reported that the decision was made by their husbands.

What is the effect of the access to loan on food production? In assessing the impact of the loan on food production, it was discovered that all the respondents who had obtained the loan for a period beyond one year reported increase in food production. Other respondents reported no increase as they were yet, to fully utilize their loan on food production being that they only just obtained the loan from the lending institutions. The results showed that all the respondents who recorded increase in food production as a result of their access to credit facilities had various levels of increases. It was found that 33.3% recorded less than double increase in their food production, 33.4% reported that their food production doubled while 33.3% stated that they experienced more than double increase in their food production. This shows that rural women farmers can boost their food production if they have access to credit facilities.

What are the constraints that inhibit Esan rural women farmers from accessing credit facilities for farming? Various limitations were reported by the respondents who could not access bank loans for farming. The first category (42.0%) reported that they were reluctant to apply for loan because of their fear of inability to repay. The following group (34.6%) mentioned that they lacked the necessary connections/contacts to banks for loan to

Table 2: χ^2 test analysis of the relationship between access to credit facilities for farming and quantity of food crop produced by rural women

Access to credit facilities	Increased production		Total	Statistics	p-value	π coefficient	p-value
	Yes	No.					
Yes	13 (0.7)	5 (17.3)	18	226.00	0.00	0.733	0.000
No	4 (16.3)	435 (422.7)	439				
Total	17	440	457				

df = 1, χ^2 critical = 3.84

be granted them. Furthermore, some of the respondents consisting of 13.1%, explained that the frustration associated with trying to get bank loan without success because of bank's demand for collateral discouraged them from attempting to secure bank loans for farming. In addition, high interest rate of bank loans was reported by 4.4% to have barred them from attempting to access credit facilities. Moreover, some respondents (2.5%) reported that they were not aware of bank lending for farming. At the same time, some of the respondents (2.2%) expressed their lack of interest in bank loans as they found it to be against their beliefs. Finally, a few of them (0.2%) reported that they had applied for credit but that their application was not granted.

Hypothesis testing: Data in Table 2 reveal that the χ^2 calculated value of 226.00 is greater than χ^2 critical value of 3.84 at 0.05 level of significance. Furthermore, the π coefficient of 0.733 obtained shows that there is a strong relationship between access to credit facilities and increased production, $p < 0.05$. Therefore, there is a significant relationship between access to credit facilities and increased food production among rural women of Esan West local government area of Edo State.

The women lamented that lack of access to finance remains an enormous barrier to their food production as they need necessary funding to be able to purchase chemicals, fertilizers, pay for farm labour and so on. High cost of chemicals was unanimously stated in the focus group discussions as a limiting factor in the use of the pumping machine for weeding. As one of the discussants explained.

“We need money to buy chemicals to cater for our crops. These chemicals are expensive and of different types. The one for cassava is different from that of pineapple. Also, they are to be sprayed on the plants about three times before harvest. This places a lot of financial demand on us”

The women also expressed their views on the low returns from farm produce due to bad roads and high cost of labour as shown in the response by one of the response by one of the focus group discussants.

“Since, our farms are getting farther and farther from home because we have to leave the land to regain its nutrient and because of the construction of residential buildings, we are faced with the lingering challenges of bad roads and high cost of labour. Most drivers refuse to carry our produce from the farm due to bad roads. And those who agree charge exorbitant prices to transport the goods to the market or the residential areas. Unfortunately, we still sell these produce at very low prices which leaves us with little or no profit”

Another added:

“Women farmers are facing lots of hardship in this locality. We barely receive help whether from the government or other institutions. Still, we depend on farm work to be able to eat and take good care of our family members”

The in-depth interview revealed the recognition of the local government administration of these challenges and the efforts they are making in addressing the challenges of Esan rural women farmers.

“We have the intention of assisting these women farmers because we are very much aware of their challenges, since, we are close to them but the channels of funds are almost shut”

CONCLUSION

Most Esan rural women farmers (98.9%) lack access to credit facilities in their farming occupation. Consequently, they are in dire need of financial assistance for farming purposes from the appropriate authorities including established cooperative groups, agricultural development banks, micro finance banks and other relevant agencies and organizations. This cannot be overemphasized as the provision of credit facilities enables them to acquire adequate resources to take care of their farm needs thereby improving their agricultural activities such as provision of quality grains, cassava cuttings, crop chemicals, farm labour and transportation of farm produce (Iruonagbe, 2009).

This study has shown that empowerment of rural women farmers through access to credit facilities for farming has significant positive outcomes on the quantity of food produced by the women. This position is substantiated in this study with data showing that most Esan rural women farmers who accessed bank loans for farming experienced more than double the quantity of food they normally produce. This finding extends the position of food agricultural organization that women's yield will increase 20-30% if they have equal access to agricultural productive input like their male counterpart (Anonymous, 2011, 2012).

Much as there are many reasons rural women farmers do not access bank loans, the fear of inability to repay constitutes the major disincentive to accessing bank loans. Being a rural area characterized by low literacy level, such fear could arise from their undesirable past experiences with the lending institutions or the ugly experiences of their relatives. In addition, the women's fear of inability to repay loan when taken could stem the precious collateral which is often their husband's properties and which they may lose if they fail to repay the loan at the stipulated time. Such a loss could lead to grievous consequences on the woman including separation from her husband as her husband may send her packing from the home on the ground that she lacks financial probity. This fear could also emanate from the fact that their husbands may decide to spend the loan on another project which may culminate in the woman's inability to repay (Omorodion, 2007).

RECOMMENDATIONS

Besides, an emerging factor in this study that is found to be demanding more finances for farming among Esan rural women farmers is the practice of bush fallowing. Bush fallowing, a practice in which a piece of land is allowed to naturally regain its fertility by not cultivating it for a period of time, usually 3 years was found to be a common practice among Esan rural women farmers. On the surface, this is an indication of availability of much land for farming. However, much as this seems positive for farming, there is a flip side of it which is that the women have their farms far away from home thereby requiring more money for transportation and increased pay for farm labourers due to the far distance of the farm.

All of these issues affect rural women's ability to contribute to national development in general and their motivation for entrepreneurship in particular. Consequently, targeted efforts must be made by government and non-governmental agencies to

enhancing rural women's access to credit. For example, a longer period of repayment of loan should be extended to them as farming is one of the unpredictable business endeavors in recent years due to the global climate change. In addition, the excessive demand for collateral from rural women farmers by bank officials should be addressed strengthening the self-help groups among the women farmers.

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