

# Participation of women in agricultural value-chains: A case study of Zambian female farmers

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**DATE:** 9<sup>th</sup> February – 8th July 2010

## ACKNOWLEDGEMENTS

It is with deep and heartfelt sincerity that I would like to take this opportunity to thank all that contributed positively to the completion of my Internship II graduation assignment. I acknowledge that without these people, efforts to consolidate my thesis may have proved futile.

I would like to thank Mrs. Chipungu (my focal point person) and all the women of Mitengo Women's association that were very instrumental and took the time to assist me with any information needed in order to support my studies.

I would like to sincerely thank Mr. Karel Van Hoestenbergh my supervisor from the HU, Dr. Cris Muyunda, Dr. Angel Elias Daka, Ms. Bridget Chilala and Mrs. Takavarasha who have been very patient and have been a true inspiration throughout the duration of my internship. Special thanks also go out to, Martijn Boermans and Leendert de Bell for their availability at all times I was in need. The efforts of all my previous lecturers in the Kofi Annan Business School do not go unacknowledged – dank je!

Further, I wish to thank all ACTESA staff for their supportiveness and willingness to help wherever possible and all the representatives of the various organizations visited including Rural Net Associates, Micro Bankers Trust, COMESA Gender and COMESA SME toolkit.

I would like in particular to thank God for affording me the opportunity to have been a part of this internship altogether and the Kofi Annan Business School overall. My sincere gratitude goes out to Mrs. Bridget Tamele, my mother for doing everything possible for me to get where I am today. Special thanks also go out to Ngosa, Stanley, Chinyanta, Chalwe, Mumba, Lukwesa, Chituwa, Chiti and Hudson who went out of their way to make my work space conducive have proved very supportive throughout the duration of my school life.

Finally, I would also like to sincerely thank Mr. Jimmy Mwambazi who ensured I stayed optimistic and did all in his power to ensure nothing but the best came out of my efforts. Special thanks to Lunda Chokolo, Chozi Nkhata, Cynthia Mwape and all my friends that have been there through my thesis and in times I needed them most.

Finally, I would like to dedicate all the work that was put into this report to my mother Mrs. Bridget Tamele as without her belief in me I would never have gotten this far. Thank you mum.

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## LIST OF ACCRONYMS

ACTESA	Alliance for Commodity Trade in Eastern and Southern Africa
AIDS	Acquired Immune Deficiency Syndrome
ASNAAP	Agribusiness in Sustainable Natural African Plant Products
CEEC	Citizens Economic Empowerment Commission
COMESA	Common Market for Eastern and Southern Africa
CSO	Central Statistics Office
HIV	Human Immune Virus
ILO	International Labor Organization
MACO	Ministry of Agriculture and Cooperatives
MBT	Micro Bankers Trust
MDG	Millennium Development Goals
MWA	Mitengo Women's Association

## METHODOLOGY

These following data collection stages were involved in the compilation of this paper:

- Visit to the association
- Interview with the 1<sup>st</sup> chair lady and current executive
- Transect walk in the field
- Interviews with other organizations in development studies:
  - Rural Net Associates
  - COMESA Small and Medium Enterprises toolkit
  - COMESA Gender division
  - Micro Bankers Trust
- Interaction with ACTESA directors
- Administration of a survey to the association (Appendix 1)
  - Note: open ended questions were used to allow members give as much detailed information as they liked.
- Desk research

## FOREWORD

This thesis is a partial fulfillment of the requirements of the degree of Bachelor of Business Administration. The research sought to investigate the role of women's enterprise group development and their role in household food security. The study further assessed the work of the Alliance for Commodity Trade in eastern and Southern Africa (ACTESA) – a specialized commodity trade agency of the Common Market for Eastern and Southern Africa (COMESA) and other organizations with respect to how they stimulate women's participation in agricultural commodity trade.

### CURRENT SITUATION

Over 66% of the world's 1.2 billion poor people are women. This situation is disheartening and confirms a strong correlation between gender and poverty. This study presents a case study of Mitengo Women's cooperative club, comprising of 100 female farmers who grow various crops and rear livestock to support themselves. Their core business involves women empowerment through food and nutrition security programs.<sup>1</sup>

### DESIRED FUTURE SITUATION

The desired future situation is one in which local poverty levels decline through gender empowerment efforts and those with other focus areas in development. Women generally can be considered a focal point for escaping poverty and hunger in many respects, especially because there are a large number of female headed households. It therefore follows that if you teach a woman to do something productive, she will not only feed her family, but could potentially help hundreds through creation of employment and other methods of outreach. In the COMESA region, there are between 35-40% women among the people involved in agriculture.

### OBJECTIVE AND BENEFIT OF THE STUDY

This dissertation aims at demonstrating the importance of gender mainstreaming in agriculture food and nutrition security in the peri-urban community economy. The research product will potentially offer strategic pathway/recommendations for the association and for ACTESA to support Women's enterprises and will potentially benefit the Kofi Annan Business School/ Hogeschool Utrecht as a reference in its database.

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<sup>1</sup> Source: ASNAPP. Retrieved on 25<sup>th</sup> February, 2020 from <http://www.asnapp.org.za>

## INTRODUCTION

Society today is facing many challenges that may be defined in a narrow sense but have a broad scale/outreach based on the fact that they are not mutually exclusive and often intersect. This means that one challenge will be occurring at the same time as many others and in certain cases, one even leads to the other, resulting in a more complex case to tackle. Some of these challenges are listed below and have more prominent effects in developing economies:

- Poverty
- Food insecurity
- Climate change
- Infectious disease & HIV/AIDS pandemic
- Inadequate (or lack of access to adequate) health facilities
- Gender inequality
- Corruption
- Lack of access to education
- Environmental degradation

A review of the Millennium Development Goals (MDG) progress chart as of June 2009<sup>2</sup> shows that in Sub Saharan Africa there is still a lot of work required if the Millennium Development Goals are to be met. Poverty remains rampant in the region and the deficit in decent work is still very high. Food Security is still a major challenge as hunger is also still very prominent and widespread. With regards to the goal that addresses gender equality and empowerment of women, there is still a large gap in female enrollment in primary schools and women's share in paid employment. This calls for more aggressive initiatives as the challenges are sturdy in the region. Some of these challenges will be discussed further in the paper.

It is important to note that in addressing the Millennium Development Goals, many existent solutions can assist in combating more than one of these at a time, as each effort has spillover effects. For instance, MDG number 1: Cutting hunger and poverty by half by the year 2015, has a positive effect on meeting the other MDG's in many respects.

On a global scale, as well as in the country of focus (Zambia) agriculture has increasingly become a tool of importance towards alleviation of poverty and hunger. The relevance to boost this sector stems from a number of benefit areas. To begin with, agriculture directly addresses food insecurity, regardless of scale. From this activity, farmers are able to feed themselves as well as their families. This in turn (in cases where farmers engage in trade) leads to increased income generation at household

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<sup>2</sup> Source: MDG report 2009 progress chart: Retrieved on May 27<sup>th</sup> from <http://unstats.un.org/unsd/mdg/Resources>

level and directly helps them sustain their livelihoods. Increased rural income provides households with enough purchasing power to access health facilities and educate their children. Sustainable farming methods help in conservation of the environment and foster greater yields. The foregoing reinforces the idea that an initiative to address a particular MDG has effects on other MDG's.

This paper will go on to highlight the importance of agriculture in development, highlighting various organizations in development such as initiatives spearheaded by the Alliance for Commodity Trade in Eastern and Southern Africa (ACTESA) which is a specialized agency of COMESA dealing in enhancement of productivity and trade in specific commodity focus areas in the Eastern and Southern African region. The main objectives of the Alliance are to stimulate improvement of agricultural policies and services and link smallholder farmers to national, regional and international markets. The increasing emphasis on mainstreaming of gender by the alliance makes the organization highly relevant to the development and empowerment of women.

The consequent role and importance of women in the agricultural sector thereafter comes in, focusing on the Mitengo women's association. This is an association comprising of 100 women in agriculture, most of whom are widowed and head their households. The particular sample was chosen as a strong point for this research as the association is fully registered and is a good example of a body benefiting from existent development initiatives. The practices of this association could potentially be adopted by other groups with a view to strengthening and bettering their economic potential. An analysis showing outreach and potential of such initiatives in the agricultural sector will be delivered, stemming from the information gathered about the women's association.

The study thereafter identifies gaps in women's participation in the agriculture value-chains and consequently gives recommendations for future interventions.



## COUNTRY BACKGROUND

In the world, 75% of the poor live in rural areas and are involved in farming. However, there are indeed large numbers of poor people living in urban areas too. In the outskirts of the major economic cities, many people have settled as farmers. Zambia in particular has a third of its population living in rural areas. The country has a population of approximately 12,056,923 (CIA World fact book). Of these, about 50% are women as shown in Table 1.

**Table 1: Zambian Population Background – 2010 Estimates**

Age range	% of total population	Male	Female
0-14 years	44.8	2,710,947	2,685,181
15-64 years	52.9	3,199,685	3,180,292
65 years and over	2.3	113,299	167,519

Generally, there is a greater proportion of literate men than women. The adult literacy rate (15 years and older) is 75.2% (Calculated – female as a percentage of male-2004).<sup>3</sup> This goes to show that there are more literate men than women in Zambia. Enrollment in schools is also higher amongst men than women. This is a big problem that results in a variety of other consequences such as lowered participation in professional jobs, illiteracy and could possibly reinforce the gender bias.

Zambia is highly subjected to fluctuations in prices of copper and weather changes due to the fact that the economy of the country is not highly diversified (CIA world fact book). The unemployment rate of Zambia was estimated at 50% in the year 2000, with 86% of the population lying below the poverty datum line. In 2009, the inflation rate of the country was at 13.5% and has since declined to a single digit in 2010 (June – 7.8%).

The HIV/AIDS pandemic is a powerful limitation on many activities in Zambia, beyond the agricultural sector. More than one in every seven adults in the country is living with HIV/AIDS<sup>4</sup>. This means that there are more than 1, 722, 417 people living with the virus out of the population of 12,056,923. According to the CSO, HIV prevalence is twice as high in urban areas (19.7%) than rural areas (10.3%), with Lusaka province having the highest rating (20.8%).

Women in Zambia are generally underrepresented in government institutions and policy decision making organs. Zambia has a relatively low number of female entrepreneurs compared to other developing countries such as Uganda and Burundi. Growth of such businesses is often constrained by a multitude of reasons including household responsibilities, lack of access to credit facilities, limited access and control over

<sup>3</sup> Source: UNDP: Retrieved: June 25<sup>th</sup>, 2010 from <http://hdrstats.undp.org>

<sup>4</sup> Source: UNAIDS: Retrieved: June 25<sup>th</sup>, 2010 from <http://www.unaids.org/>

production resources and limited networking opportunities. This therefore brings in the issue of a need for restructured and stronger supply chains and market linkages to ensure these women participate in markets far out regardless of the fact that they cannot physically be there. For small scale farmers, out grower schemes could be an option, among others. There are various initiatives being formulated and already underway to promote participation of women in the entire value chain, by government, private sector and nonprofit organizations, however, the existent structure of most of these businesses run by women presents some challenges as they are highly fragmented. This in turn highlights the importance of organizations such as Zambia Federation of Associations of Women in Business (ZFAWIB) and Zambia National Farmers Union (ZNFU) which brings the participants together and allows them to be heard and recognized by larger institutions as well as policy makers. At a regional level, organizations such as WASAA (Women in Agribusiness in Sub-Sahara Africa Alliance) are also highly relevant as they help in implementation of directives from Regional Economic Communities and act as a voice for farmers.

This collectiveness also allows for greater scale and therefore the government is more willing to listen to the concerns of the women, act upon them and monitors progress. This also helps the farmers source new and larger markets for instance delivering to large organizations like Food Reserve Agency, and large chain stores such as Spar, Shoprite, and possibly export markets.

## AGRICULTURE IN ZAMBIA

Agriculture is an important sector to the development of Zambia. This stems from the fact that about 80% of the local population is engaged in farming activities. Promotion of this sector of the economy would be a possible means of poverty alleviation and enhancement of food security. Zambia's **major** export earner has for many years been copper, a non renewable resource. An increased focus on agriculture and agro processing will allow for expansion of the sector and possibly make a significant contribution to the country's export earnings, especially if farmers are able to access facilities that enable them add value to their produce. Increased agricultural productivity is directly related to food security attainment. Integration of smallholder farmers into commercial activities that lead to increased productivity include out-grower schemes or associations for commodity aggregation, ensuring that before the products reach the designated markets, they go through some form of throughput to processing activities. This will allow for greater incomes for the players in the value chain. This therefore is a sector that should not be neglected.

The overall goal of Zambia's Vision 2030 Strategy is to achieve poverty reduction and economic growth for the country to progress into the status of a middle income economy. Zambia's National Agricultural Policy (2004-2015) states that the vision for the agricultural sector is ***“to promote development of an efficient, competitive and sustainable agricultural sector, which assures food security and increased income”***<sup>5</sup>. This suggests that the government's aim is to liberalize the agricultural sector and stimulate the private sector to take an active role in enhancing agriculture and agribusiness. This also shows that the vision of the agricultural sector works to achieve the overarching goal of the country strategy, which shows complementarity and synergy.

The outlined objectives according to the National Agricultural policy (2004-2015) include:

- Assurance of national and food security
- Ensuring existing agricultural resource base is maintained and improved upon
- Generation of income and employment to maximum feasible levels
- Contribute to sustainable industrial development
- To expand the sectors contribution to national balance of payments

A number of strategies have been put in place to see the achievement of these objectives. These include:

- Promotion of gender equity in resource allocation and access to agricultural services focusing more on women and young farmers.
- Promoting and strengthening Cooperatives and Farmer Organizations as a vehicle for agricultural development.
- Strengthening information collection and dissemination.
- Promotion of sustainable and environmentally sound agricultural practices.

The proposed strategies show that there is an affirmative action on the part of the government to mainstream gender and other cross cutting issues like climate change and HIV/AIDS into the initiatives to boost the agricultural sector. However, implementation at various levels remains a major challenge.

It appears that on paper, gender is mainstreamed into the agricultural sector but in reality, there are still issues with this as calls from women in agriculture have shown that they still demand policy changes<sup>6</sup>

<sup>5</sup> Source: National Agricultural Policy: Retrieved 23<sup>rd</sup> March, 2010 from <http://www.acf.org.zm/pdf/NAP2004-2015.pdf>

<sup>6</sup> See: <http://www.africaontv.com/Members/dibees/news/zambia-women-farmers-demand-policy-changes> for one such example.

According to agricultural experts, food insecurity in Zambia is mainly due to low farm productivity, limited access to agricultural services and poor marketing policies. Statistics from FAO show that over 2.3 million people in Zambia are in need of food aid (an equivalent of 174, 384 metric tonnes of food). This food insecurity is not only prevalent in rural areas of Zambia, but in high density urban areas too. Characteristic droughts and floods have often resulted in low productivity and food insecurity.

Efforts to improve the situation on the part of the government in the view of local people include provision of improved access to high quality inputs, market outlets, storage and processing facilities along with rebuilding rural supply networks and marketing systems. Zambia's major crops include maize, cassava, rice, sorghum, millet and wheat. These crops are produced in various agro-ecological zones as indicated in figure 1:

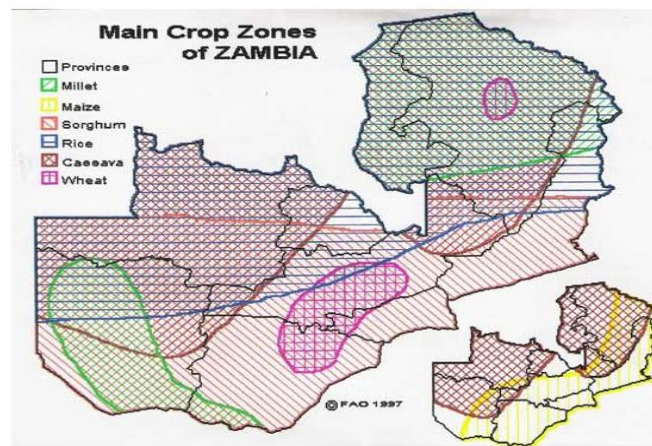


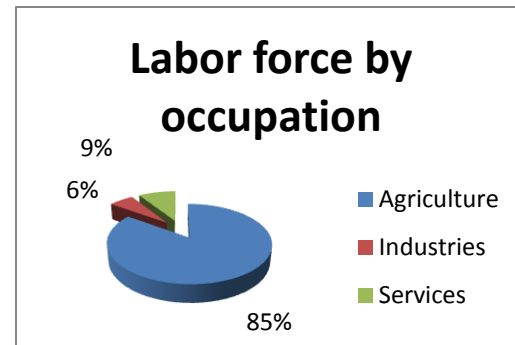
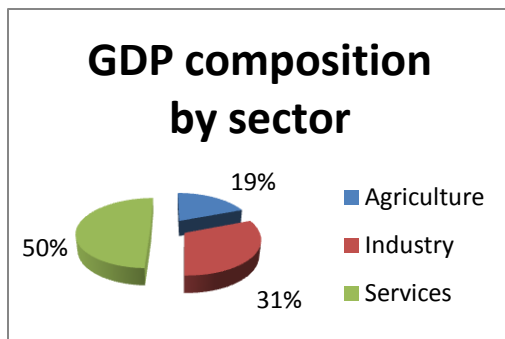
Figure 6. Main crop Zones of Zambia  
Source: Zambia Agriculture Dataset: Department for international Development (DFID) 2002.

From the figure above, it is clear that in the region of Lusaka, the main crops cultivated are Sorghum, wheat and maize. Whereas wheat is a commercial crop, maize and sorghum are produced by smallholder farmers the majority of whom are women. Nevertheless, there are a number of other crops grown in various regions that do relatively well. The case study in this paper highlights the diversified crops grown in one specific women's association in the peri-urban area of Lusaka district.

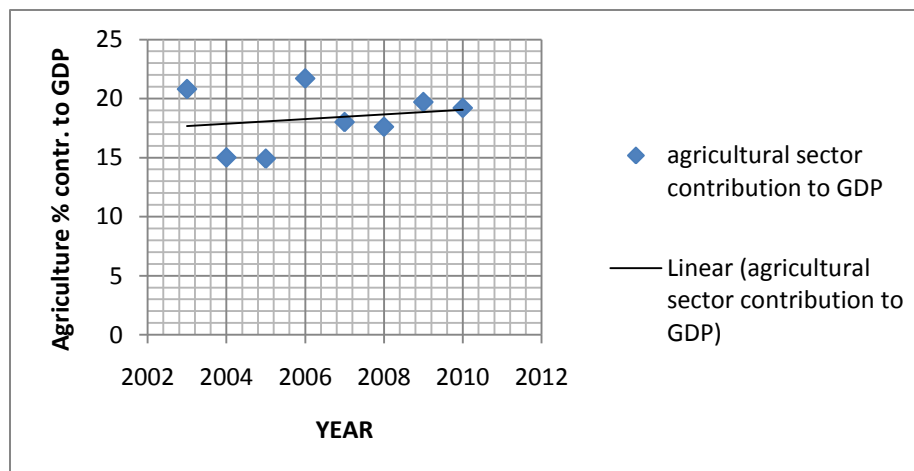
### Importance of Agriculture to Zambia

The contribution of this sector to Zambia's GDP is currently 19.2%<sup>7</sup>. The distribution of GDP per sector is displayed in diagram II (a) and (b) below, alongside a display of labor force by sector:

<sup>7</sup> Source: CIA world fact book, Retrieved June 6<sup>th</sup> from [www.cia.gov/library](http://www.cia.gov/library)



The trend of agricultural activity contribution to GDP has on average been on a slow but continuous rise over the past few years as shown in diagram III below:



According to the National Agricultural Policy, initiatives to increase the contribution of the agricultural sector to GDP are aimed at boosting its contribution from current levels to about 30% by the year 2015(NAP 2004-2015). Between 2008 and 2009, the sector grew by 7.2%.

Figure II (a) shows that the contribution of agriculture is relatively low as compared to the other sectors. This also holds true in comparison with other countries in sub Saharan Africa (e.g., Uganda-82%, Malawi-35.1% and Tanzania-26.4%). This could possibly (among other reasons) be due to the fact that policies in the countries are more agro friendly and their agricultural sectors are better organized.

Despite the high ratio of labor force in the agricultural sector the contribution to GDP still remains low. The total labor force of Zambia is approximately 5.398 million (2009 est.)<sup>8</sup> and 85% of these are engaged in agricultural activities - figure II (b).

The following are generally the major challenges to the agricultural sector:

- Low productivity
- Marketing (access, availability, etc)
- Low investment by private sector
- High cost of production (e.g., gas and input prices) – stemming from the broader economy
- High cost of borrowing (for both high and low scale farmers) due to the fact that these loans are perceived as high risk.
- Very low investment in research
- Environmental/climate change
- Water supply (lack of innovative irrigation methods regardless of available water in Zambia)
- Weather conditions (droughts & floods in certain areas)
- Meeting of SPS regulations and standards on foreign markets

Despite these challenges, there are also a number of opportunities that Zambian farmers could possibly take advantage of. The major opportunities for farmers in the country include:

- Rapid change in markets and demand for higher value products, presenting a need for farmers to move higher up the value chain
- Improvement in availability of agricultural knowledge and technology (access challenges)
- Likely higher economic growth and regional growth due to integration, creating a more avid market going forward
- Possibility of improved market access via COMESA and Southern African Development Community

Overall, these are the major challenges and opportunities to the sector. These occur in varying combinations for different farmers around the country. Nevertheless, production continues as shown in the following paragraph.

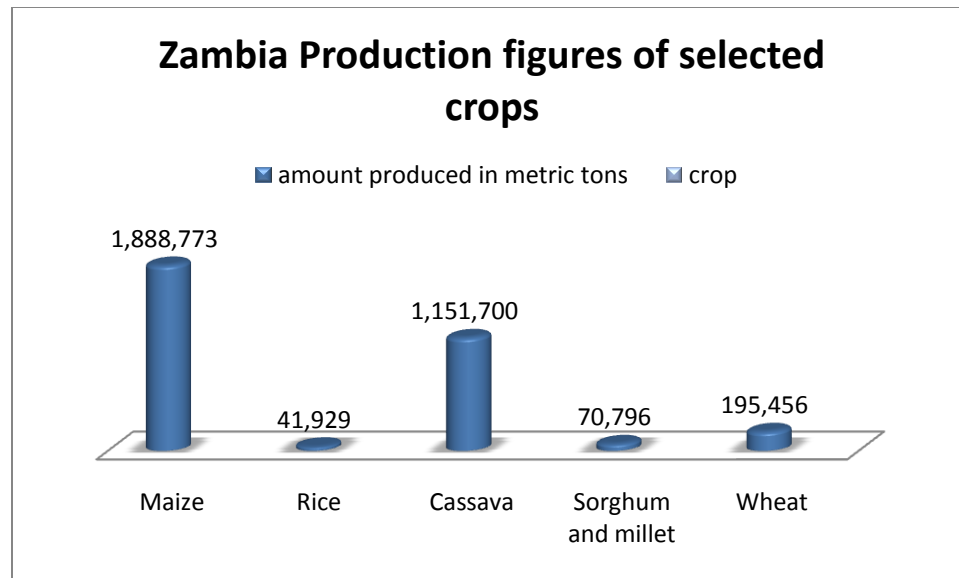
## AGRICULTURAL PRODUCTION

Figure IV below shows production of selected food staples in Zambia (relevant to ACTESA):

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<sup>8</sup> Source: Index Mundi. Retrieved April 8<sup>th</sup>, 2020 from [www.indexmundi.com](http://www.indexmundi.com)





This shows that the major crops produced in Zambia are Maize, Cassava and wheat (see Appendix II: Zambian National Food Balance sheet 2009/10). Maize is a key crop in Zambia as it is the staple food of the country and is also said to be a “political” crop due to its characteristic of being a primary source of calories for the population (therefore many subsidies and political intervention)<sup>9</sup>. In certain areas, maize is accepted as a man’s crop and women tend to move to more labor intensive crops that men are less interested in (e.g., cassava, groundnuts, poultry, goats, etc).

### ZAMBIAN WOMEN IN AGRICULTURE

One of the major challenges in dealing with gender issues in Zambian agriculture is the lack of sufficient gender disaggregated data. This is a very strong hindering factor as the starting point for any national or regional initiative addressing gender should be an understanding of the dynamics and statistics of gender in the country.

The government of Zambia, in the year 2000 adopted a gender policy to mainstream gender in development issues. This however has not seen to the implementation and mainstreaming of gender sensitive policies. It is evident that many of the policies that are put in place remain blind to the issue of gender.

There have been efforts for equal employment of women in large organizations and the government too. Women have been given an upper hand and placed within systems in order to reduce inequality. Regardless of this, the inequality gap still remains evident. Possible reasons are higher literacy levels in men and cultural obligations on the part of females among others.

<sup>9</sup> Source: The Maize in Zambia and Malawi. Retrieved: 1<sup>st</sup> July 2010 from [www.jaica.or.jp](http://www.jaica.or.jp)

## FACTORS AFFECTING FEMALE FARMERS

The follow are some of the factors that female farmers in Zambian society are faced with.

- High incidence of the HIV/AIDS pandemic
- Gender inequality
- Limited access to markets
- Fragmentation and inability to exploit economies of scale
- Lack of education
- Poverty
- Cultural obligations
- Negative social norms
- Plants pest and disease
- Over dependence on males
- Perceived gender blind laws, systems and structures
- Discrimination and marginalization

These are the major hindering factors when it comes to gender development and act as strong constraints even in female entrepreneurial activities.

## A CASE STUDY OF MITENGO WOMEN'S ASSOCIATION

### INCEPTION AND OUTREACH

Mitengo Women's Association is an agricultural commodity based organization which was formed on the 27<sup>th</sup> of May in the year 2002 by a group of women with a common goal of uplifting their livelihoods through agro based enterprises. Similarities among these women include them being females heading their households and all owning agricultural pieces of land.

The association currently has 100 members who are governed by an interim committee consisting of a chairlady, a secretary and a treasurer (see appendix III). The initial tasks of the executive were to register the association (which has been fully registered with the registrar of societies) and prepare a constitution to govern the dealings of the association. Other tasks of the executive are to ensure their networks are well organized to allow for greater ability to benefit from opportunities and prepare an AGM every year.

The association directly benefits the 100 members, with data showing that each member has an average of 7 dependants. This therefore shows the scope of the association, suggesting that up to 700 people could benefit from the success of Mitengo. Additionally, there was an average of 2 dependants at school going age.in



each household, and a remarkable point to note is that of these, an average of 2 attends school.

After registration, the association began to network and developed a linkage to the market through Agribusiness in Sustainable Natural African Plant Products (ASNAPP) and other organizations.

## MARKET LINKAGES

The association has to date received support from government through the Ministry of Agriculture and Cooperatives and other agri business organizations. Notably, Agribusiness in Sustainable Natural African Plant Products (ASNAPP) has helped Mitengo attend agricultural trade shows that have facilitated marketing of their products. Some of the products taken by ASNAPP to the trade shows included marmalade, jam, juice, tie and dyes, cassava and other products. This gained the association exposure and visibility and impacted positively on market access. These trade shows also exposed them to better practices of other farmers and presented them the opportunity to learn from them (e.g., better methods of preservation).

Other innovative marketing strategies employed by the association include participation at organized Tuesday, Friday and Saturday markets at which numerous and diversified traders gather and display their products for all to openly come and see and purchase.

## MITENGO OPERATIONS

Every last Sunday of the month, these ladies gather and have a meeting. Before the end of every month, the executive meets to decide on the agenda for the upcoming meeting. There are 10 coordinators in smaller units who report at these meetings. Monitoring is essential for the association because if a fellow member is facing a problem (e.g., has not ploughed their land due to one reason or the other), the other members are able to assist. On average, each woman owns 8.4 acres of land which each woman came to own through the ministry of lands.

## INTERVENTIONS

**ASNAPP:** Introduced the association to lemon grass, bird's eye chilly and the medicinal plant products such as Moringa and rosemary plants. Moringa tree has been planted by every member, having over 50 trees each. ASNAPP along with Mitengo is actively promoting the use of the medicinal moringa plant. ASNAPP has built a greenhouse (figure V to the right) owned and managed by the association. Technical assistance in building the greenhouse and



maintenance as well as production, marketing and record keeping was provided by ASNAPP. Enhancement of market linkages has assisted the association to gain a market with the high end hotels, Lodges and Supermarkets in Lusaka.

Other technical support has been offered to the association in the form of training in mushroom spawn production and also, provision of the association with it while they familiarize and stabilize. Currently the women are sourcing mushroom spawn from University of Zambia but are learning to produce their own.

**MINISTRY OF AGRICULTURE AND COOPERATIVES:** Through Zambia Federation of Associations of Women in Business (ZFAWIB), Mitengo has its link to both the Ministry of Agriculture and the International Labor Organization. This linkage allows them to participate in initiatives that arise from the ministry of agriculture as affiliates of ZFAWIB. This is a body that assists women to gain access to capacity building resources, training, value addition, technologies, packaging and labeling and campaigns for awareness of gender issues

## CROPS GROWN AND TRADED

### CROPS GROWN

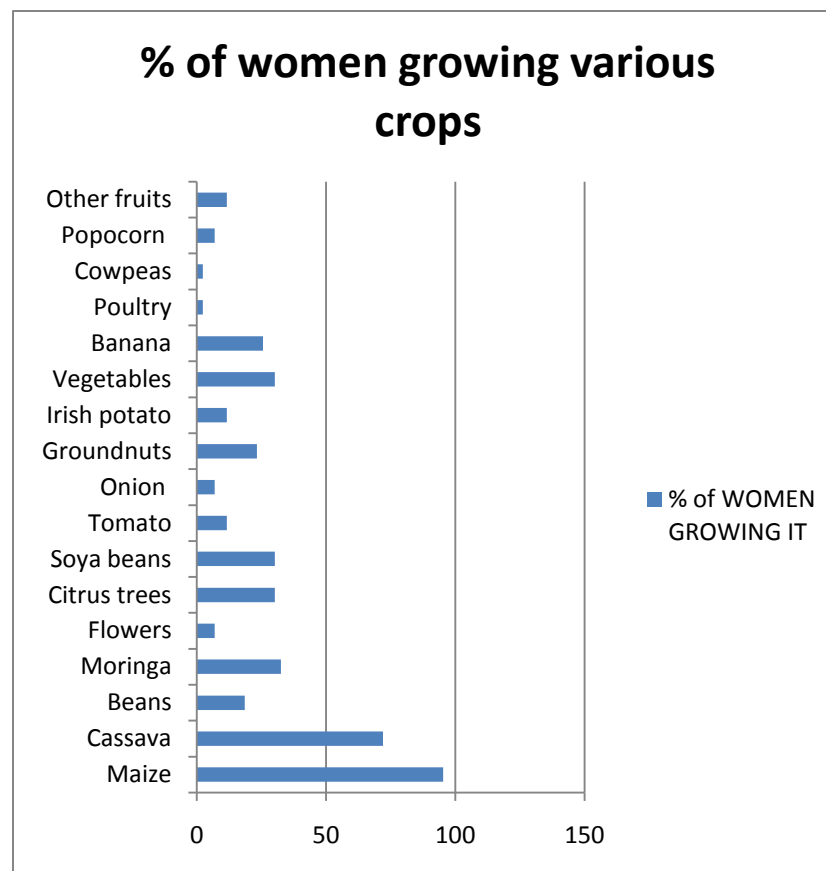


Figure VI above shows the research findings pertaining to the crops grown by the association members. Almost all the women grow maize, the staple crop in Zambia. This is followed by cassava which is the second most prominent crop grown. Moringa, vegetables, soya beans, citrus trees and groundnuts are grown by a relatively large number of members. Cowpeas, poultry and flowers are less prominent.

### Uses of Moringa

The main uses of this plant by the women are: food supplements, medicines (moringa capsules), vegetables, remedy for tooth aches, spices, as they are a source of body nutrients and boosting immune system. The picture on the right shows some of the products from the plant. If the women had access to more diversified processing equipment/methods, they could possibly do much more with this plant (e.g., manufacturing dyes, soap, oil, fertilizer, etc).



### CROPS TRADED

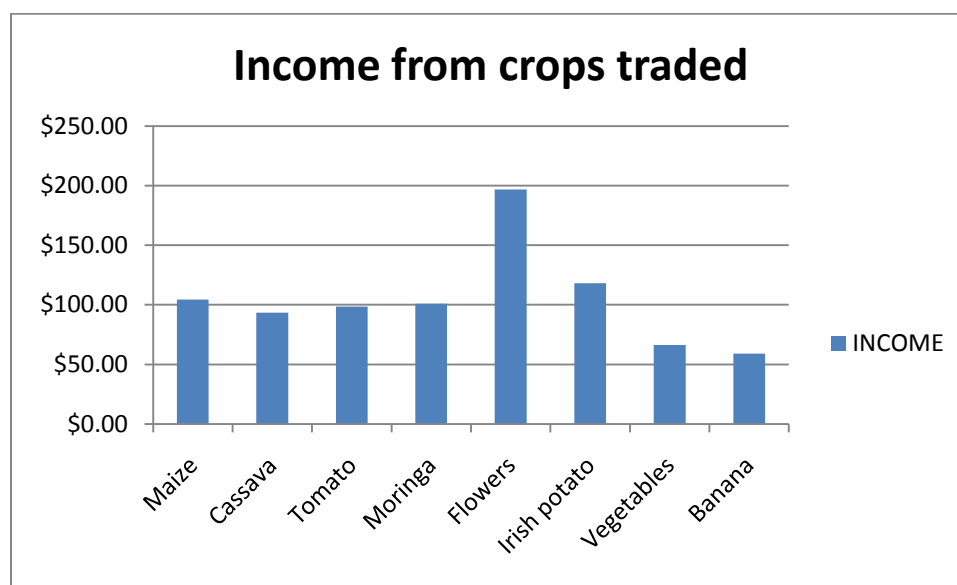


Figure VII above shows the main crops traded by Mitengo women, based on the information they provided, and their incomes from them. On average, maize earns the 26% of women trading it about 530, 000 ZMK (an equivalent of approximately

\$104.33)<sup>10</sup> per month. For a number of them, this was a significant crop in terms of proportion of earnings.

28% of the women engage in trade of Moringa which brings them each an average of K512, 500 (approximately \$100.89) per month. This is about the same as the revenue received from maize.

Cassava is also a popular crop with the women, 72% of whom actively cultivate it. 9% of the members do trade the commodity and earn on average K475, 000 (\$93.5). This crop can grow in dry conditions with minimal fertilizer usage which makes it cheaper and more favorable to grow than maize. The women had a new variety of the crop known as Tropical Manioc Selection developed by Zambian and Regional Scientists with higher yield per hectare and resistance.

Potatoes earned the 2% trading the crop an average of about K600, 000 (\$118.11) and flowers an average of K1, 000, 000 (\$196.85). What was interesting to note was that these two crops were the highest recorded income generators, but based on the responses received, the two were traded by the least amount of women (both less than 7%).

From these responses, it is clear that the members of the association need to diversify into more profitable crops and engage in livestock activities which are potentially a strong income generator, though a relatively higher investment.

## CHALLENGES

The following were the major challenges indicated by the members of the association. Each member indicated three (or more) of the following constraints in varying combinations:

- ✚ Financial constraint due to high cost and inflexibility of loans, resulting in most of the women resorting to self finance
- ✚ Markets and marketing (Mostly the women sell on local markets; majority of those actually trading consume 50% in households and sell off the excess)
- ✚ Equipment
- ✚ Transportation
- ✚ Packaging
- ✚ Labor
- ✚ Inputs
- ✚ Prices of produce

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<sup>10</sup> Calculated using a rate of 5, 080 Kwacha to 1 dollar.

Boiling down from all this, Mitengo is not spared by the lack of attention by government to supporting women. Any initiatives aiming at strengthening these women need to take into account the above stated constraints along with a country research on agricultural gender disaggregated data. It is interesting that the constraints faced by the members appear to be the same as the general agricultural constraints. This may (possibly) be due to the fact that many of the households in Mitengo are female headed (or widowed), and therefore no male influence really exists at household level.

## BENEFITS OF MITENGO MEMBERSHIP

Being a part of Mitengo Women's Association has had a number of benefit areas for the members. The following were the most pronounced:

- Access to new crops allowing for diversification: the women are given the option to participate in introduced products and are free to decide whether or not to, depending on their areas of interest.
- Access to skills and training. These are learned through the association in order to ensure the women produce crops of a high standard. Each skill learned has a chairperson to go and attend training and thereby attain the skill (acts as a lead), then passes the training on to the other members.
- Capacity building on knowledge of production and marketing. Their ability to supply chain stores and hotels comes from their aggregation and consequently scale. The linkage to ASNAPP also contributed significantly to their marketing potential.
- Their ability to mingle and encourage, advise and help each other is another strong point for the women's' up building and involvement in the association.
- The women are all beneficiaries of the Food Security Pack through GRZ. This allows them to purchase fertilizers at a subsidized price covering 50% of the cost. Fertilizers used include both organic and inorganic, and main pesticides include marathion, safe, boom, ash and chilly. Most of the women have boreholes or overhead irrigation systems.

## SWOT ANALYSIS

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> <li>• aggregation</li> <li>• access to training</li> <li>• ability to diversify</li> <li>• capacity building (production and marketing)</li> <li>• ability to benefit from established initiatives</li> </ul>	<ul style="list-style-type: none"> <li>• poor record keeping</li> <li>• lack of access to finance</li> <li>• limited access to markets</li> <li>• poor equipment</li> <li>• lack of access to inputs</li> <li>• labor</li> <li>• packaging facilities</li> </ul>

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> <li>increased donor interest in gender integration</li> <li>increased recognition of local female entrepreneurs</li> <li>initiatives to boost regional integration and development</li> <li>new technologies</li> </ul>	<ul style="list-style-type: none"> <li>HIV/AIDS</li> <li>Gender inequality</li> <li>lack of coordination of initiatives</li> <li>inadequate information dissemination</li> <li>cultural norms</li> <li>gender blind laws, systems and structures</li> </ul>

The SWOT matrix shows the most pronounced influencing factors on the association. Many of these strengths and opportunities can be used to counter the weaknesses and threats. Also, some strengths make it easier to take advantage of opportunities and certain weaknesses make the association more vulnerable to threats.

Aggregation helps to counter issues of market access to some extent and helps the association gain more recognition. This also helps the association benefit from various regional integration initiatives.

Access to training can help the members' access training on record keeping and innovative packaging mechanisms and use of new technologies. The members ability to diversify makes them less vulnerable.

The members lack of access to finance leads to a number of other weaknesses (eg, lack of access to labor and inputs) and the inability to gain access to information makes this weakness even stronger.

Limited access to markets may hinder the women from using new technologies to boost production as the products will end up with no buyer.

The gender blind laws, systems and structures have a detrimental effect on the viability of the sector as a whole and of course have negative implications on Mitengo as the policies in place do little to strengthen them.

An observation is the limited access to information which appears to lead to some of these constraints. The women simply need more access to information from the bodies in charge.

## INITIATIVES IN PLACE TO ADDRESS CHALLENGES OF AGRICULTURAL SECTOR AND POSSIBLE IMPACT ON MITENGO

Gender disparities are existent in the country regardless of the fact that there are many initiatives in place addressing various agricultural sector challenges. This in itself highlights a need for improved coordination on the part of those spearheading



initiatives. A few of these that may possibly have a direct impact on Mitengo are highlighted below:

### **PROGRAMS UNDER THE ALLIANCE FOR COMMODITY TRADE IN EASTERN AND SOUTHERN AFRICA (ACTESA)**

ACTESA is an agency of the Common Market for Eastern and Southern Africa that was established in June 2009 by the heads of state of COMESA to address challenges in the agricultural sector by stimulating agro friendly policies and services in the ESA region with a focus on increasing integration of smallholder farmers into national, regional and international markets.

ACTESA has a broad commodity focus which includes roots and tubers, grains and pulses, oil seeds, livestock and fisheries, forest and natural products, tree and plantation crops and agricultural inputs. Trainings and other facilitation of stimulation of agricultural activities are activities conducted by ACTESA

#### **COMESA REGIONAL AGRO INPUTS PROGRAM (COMRAP)**

This is an EU funded Program with an overall objective of contributing to the improvement of rural food security and livelihoods through capacity building and training of input providers. The program has a specific objective to help 3, 000, 000 smallholder farmers to gain improved and sustainable access to agro inputs and services in the COMESA region. This initiative came up as a response to the global food crisis which saw to soaring input prices.

The importance of women in production and marketing activities is recognized and as a result women are sighted as important beneficiaries for the program. Under the monitoring indicators of the program, it is highlighted that the program will seek to ensure that at least 40% of the trained beneficiaries are women.

This program could improve the association's access to the much needed training in various aspects along with their access to agricultural inputs.

#### **STRENGTHENING MARKETS AND REGIONAL TRADE FOR FOOD SECURITY (SMART-FS)**

This AusAID funded program is still in the design phase and aims at increasing cross border trade of food staples, developing and implementing business models that help increase regional trade among entrepreneurs in the value chain and strengthen the institutional capacity of the Alliance for Commodity Trade in Eastern and Southern Africa, which is the agency of COMESA spearheading agricultural initiatives.

This program will have a trade and market support facility, through which farmers/agro dealers can get support on a competitive basis. In the design phase, a gender development specialist will be contracted to ensure gender is mainstreamed in the program.

This is beneficial to Mitengo as the women will be able to be competitive and access financial assistance for the strengthening of their businesses. This being one of the major constraints, would enable the women achieve a lot with the support of the program.

## OTHER PROGRAMS

### PROGRAM AGAINST MALNUTRITION (PAM) – FOOD SECURITY PACK

This program began in 2002. The main objective of the program is to increase agricultural productivity of diverse crops grown by vulnerable households so as to enable them escape poverty. The food Security Pack aims at addressing vulnerable farming households who have had difficulty accessing agricultural inputs following the withdrawal of subsidies.

Inputs are procured centrally from seed suppliers and are then distributed to the selected vulnerable farm households (including female headed households). After only six years of existence, the food security program had already assisted over 490,000 households in Zambia to produce enough food for their consumption.

Other areas the program is to target are agriculture trainings and marketing entrepreneurship to small farmers. This goes in line with the “teach men to fish” theory as opposed to “giving men fish”.

This is potentially highly beneficial to the association as the trainings in marketing entrepreneurship could enable them access greater markets through acquired skill.

### COMESA GENDER

The objective of COMESA gender policy is to ensure facilitation of the mainstreaming of gender perspectives into all policies, structures, systems, programs and activities of COMESA in order to ensure their responsiveness to gender and contribute to effective achievement of sustainable socio economic development in the region (COMESA Gender Policy – May 2002).

Currently, COMESA Gender is working on a new program to address and mainstream integration of female farmers in regional and international agribusiness value chains. This program is taking off in four countries (Uganda, Egypt, Kenya and Mauritius), with the hope that it will expand to other COMESA countries (Zambia inclusive). The idea behind the program is to take a gender sensitive role in stimulating agricultural activity. Training for female farmers on various issues and encouragement along with empowerment to move higher up the value chain are the key elements.

The program is still in design phase and pre test missions are still being made to the countries. So far it is interesting to note the differences and similarities in the countries.



One interesting point from Uganda is the high involvement of women in agricultural associations but leadership is by men.

Programs of this nature are likely to have a direct impact on female farmers and agro dealers.

### JOINT GENDER SUPPORT PROGRAM

The Netherlands Embassy along with the UN, Irish aid and Norway are donor supporters of this program through a UNDP trust fund. The program aim is to strengthen the capacity of the national gender institutional framework. This therefore targets institutions at a higher level. The idea behind assisting in mainstreaming of this kind is to ensure that gender is taken into account throughout the design, budgeting, implementation and other phases of initiatives. The Gender Development Division is the focus of the program and it further focuses on legal reforms, advocacy for gender and women's economic empowerment.

Such initiatives targeting the policy makers at line ministries will help stimulate them to better engage women in the sector and streamline their policy reforms in such a way that gender is made an area of importance.

### MICRO BANKERS TRUST

This is a quasi government institution under the ministry of community development that was established in the year 1996 under the ministry of Community Development. It was established as a tool to contribute towards poverty alleviation. The institution offers 5 different types of loans including:

1. Individual loans
2. Small livestock loans
3. Dairy loans
4. Twende (70% of the beneficiaries of MBT are women and belong to this group).  
This loan involves formation of a center by 3 or more women's groups in shanty townships, then getting loans through that centre
5. Agriculture equipment loans

For all these products, the borrower is expected to have collateral and the average repayment is about 6% per month. The main constraint for the borrowers from Micro bankers Trust is collateral and the institution itself has had a few glitches chasing loans due to the prevailing economic situation which is not so good.

The members of Mitengo for one need information on initiatives such as this one and the Citizens Economic Empowerment Commission (CEEC) that is also involved in loans and capacity building. For them to access loans, the members need training in entrepreneurial activities in order for them to prepare business plans.

## Conclusion and Recommendations

### CONCLUSIONS

The findings of this paper have not only highlighted the importance of women in agriculture but have also reinforced the need to encourage women and assist them boost their role in agricultural activity. The main conclusions are:

- Mitengo is a well organized and structured association that stands to benefit from a lot including regional trade once integrated into available programs and initiatives.
- Despite the market linkages fostered by some agricultural based organizations, market of produce of the association still remains a challenge and there is much room for improvement in the area.
- The associations value chains appear weak and in need of strengthening and broadening
- The general lack of disaggregated data in the country makes it difficult to plan and implement women's programs.
- There is a need for ACTESA to occasionally go out and conduct field visits to selected farms in order to ensure the implementation partners are successfully addressing their needs and for the farmers to feel that recognition.

### RECOMMENDATIONS

- Establishment of gender disaggregated database on agriculture in the country.
- More vigorous mainstreaming of gender in ACTESA programs and encouragement of implementation vehicles of the organization to be more proactive with regard to gender
- Continued advocating for more diversified crops, with incentives to stimulate farmers to participate in their production
- The various stakeholders (gender and agriculture) need to form an alliance in which all can come together as a forum and liaise on how best their efforts can be collaborated and coordinated to avoid duplication of efforts
- Broader networking to allow for access to information on initiatives they could potentially benefit from
- Training of the association to set up their own credit scheme, in which they all invest and are able to borrow and pay with low interest rate.
- Training associations on effective and well organized management practices and encouraging them to have up-to-date records
- Invigorate the encouragement of simple farming technologies to boost production and processing (learn from best practices of other countries in development)

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## APPENDIX I: QUESTIONS FOR MITENGO WOMEN'S ASSOCIATION

This is a questionnaire about the dealings of every member of Mitengo Women's association. The information gathered is strictly for the purpose of this research paper.

Attached is a sheet of paper on which all questions can be answered. If space is not enough, please feel free to write on any other sheet of paper and attach these together. Please carry this questionnaire and your responses to the meeting on Sunday 30<sup>th</sup> May, 2010. Please ensure you answer the questions on both sides of this sheet of paper (front and back).

### SECTION A

1. Name
2. Number of dependants
3. How many of these are at a school going age?
4. How many actually go to school?

### SECTION B

5. How many acres/hectares of land do you own?
6. How did you come to own your piece of land?
7. What crops do you grow?
8. What are your most lucrative crops?
9. How much money do you make from each crop in a month?

### SECTION C

10. Do you have relations with organizations that inform you in climate conditions in order to allow you better planning?
11. How do you access water?
12. Where do you get your farming inputs from (i.e., seed, fertilizer, etc)

### SECTION D

13. List 4 major challenges that you are facing in relation to farming.
14. How much of your production is for consumption at home?
15. How much of your production is channeled into trade?
16. To what markets do you sell your produce?
17. In what way has being a member of Mitengo benefited you?
18. How do you access finances?
19. What fertilizers do you use? (organic/inorganic)
20. What pesticides do you use?
21. What do you use the Moringa parts of the tree for?
22. What are your management practices like?(planting, harvesting, etc)
23. How do you rotate your crops?

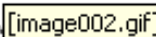
## APPENDIX II

**NATIONAL FOOD BALANCE SHEET FOR 2009/2010 AGRICULTURE MARKETING SEASON (Metric Tonnes)**

		Maize	Raddy Rice	Wheat	Sorghum/ millet	Sweet and Irish potatoes	Cassava flour	Total (Maize mealie meal equivalent)
<b>A. Availability:</b>								
(i) Opening stocks (1st May 2009)	1/	62,035	178	65,060	1,485	0	0	127,767
(ii) Total production (2009/09)	2/	1,888,773	41,929	195,456	70,796	221,735	1,151,700	3,329,796
<b>Total availability</b>		<b>1,950,808</b>	<b>42,107</b>	<b>260,516</b>	<b>72,281</b>	<b>221,735</b>	<b>1,151,700</b>	<b>3,457,562</b>
<b>B. Requirements:</b>								
(i) Staple food requirements:								
Human consumption	3/	1,263,098	52,011	200,227	68,741	210,648	629,682	2,225,706
Food Reserve Stocks (net)	4/	110,000	0	0	0	0	0	110,000
(ii) Industrial requirements:								
Stockfeed	5/	130,000	0	0	0	0	0	130,000
Breweries	6/	70,000	0	0	0	0	0	70,000
Seed	7/	20,000	0	0	0	0	0	20,000
(iii) Losses	8/	94,439	2,096	9,773	3,540	11,087	57,585	166,490
(iv) Structural cross-border trade	9/	60,000						60,000
<b>Total requirements</b>		<b>1,747,537</b>	<b>54,107</b>	<b>210,000</b>	<b>72,281</b>	<b>221,735</b>	<b>687,067</b>	<b>2,785,176</b>
<b>C. Surplus/deficit (A-B)</b>	10/	<b>203,271</b>	<b>-12,000</b>	<b>50,516</b>	<b>0</b>	<b>0</b>	<b>464,632</b>	<b>672,367</b>
<b>D. Commercial imports/exports</b>	11/	<b>-203,271</b>	<b>12,000</b>	<b>-50,516</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>E. Food aid import requirements</b>	12/	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Source: 2008/2009 MACO/CSO Crop Forecasting Survey and MACO/private sector utilisation estimates

**Notes:**

- 1/ Stocks expected to be held by commodity traders, millers, FRA, DMMU and commercial farmers as at 1<sup>st</sup> May 2009.
- 2/ Production estimates from MACO/CSO. Cassava production is based on the total area under cassava, using an annual average yield figure of 11.7 tonnes per hectare (MAFF Root and Tuber Improvement Programme, 1996). A flour extraction rate of 25% is used. Other tubers are sweet potatoes and Irish potatoes.
- 3/ Human staple food consumption represents 70% (1,466 kCal/person/day) of total diet (2,094 kCal/person/day). National Food and Nutrition Commission for the national population of 12.9 million people.
- 4/ Locally purchased FRA stocks expected to be carry over into the next season.
- 5/ Estimated requirements by major stock feed producers.
- 6/ Estimated requirements by industrial breweries.
- 7/ Estimated retention for seed use by small holders.
- 8/ Post harvest losses are estimated at 5% for grains, sweet potatoes and cassava, in line with estimates from other SADC countries.
- 9/ Structural exports represent cross-border trade, mostly to the DRC, that occurs on a continuing basis and that is likely to occur during the 2009/10 marketing season. It does not include large-scale formal trade.
- 10/ Expected surpluses or deficits that arise after meeting minimum overall staple human consumption requirements as .  
The total surplus/deficit is expressed as maize equivalent using energy values.  
The rice deficit is based on what is known to be imported each year, as indicated under D.
- 11/ Commercial imports/exports represent expected regional and international trade by the private sector.
- 12/ Total estimated requirement for food relief among vulnerable groups to be imported. This could be met with maize or other grains.

## APPENDIX III:

### MITENGO WOMENS ASSOCIATION EXECUTIVE MEMBERS

#### Chairladies:

Mrs. Melania Chipungu: 2002 – 2008

Mrs. Grace Chizi: 2009 to date

#### Secretaries:

Mrs. Mazaba: 2002 - 2008

Mrs. Edna Chipili: 2009 to date

#### Treasurers:

Mrs. Msichili: 2002 - 2008

Mrs. Febi Kabemba – 2009 to date

No vice representatives for the executive committee members have been appointed deliberately, as the women believe that this is likely to reduce the productivity of the designated executive members.