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**GENDER ACCESS TO AGRICULTURAL PRODUCTION
RESOURCES IN OKE-ERO LGA, KWARA STATE, NIGERIA.**

Professor Adedayo, Adebisi and Afolabi M. Tunde
Department of Geography, University of Ilorin, Kwara State, Nigeria.

Abstract

The Study focuses on gender access to agricultural production resources in Oke-Ero Local Government Area, Kwara state, Nigeria. A total of 325 male and 307 female farmers were randomly sampled with structured questionnaire administration. Using descriptive statistics, the Study observes that majority of the female farmers had access to farmland but very few had total control over such lands while male farmers own their farmland, which they can use as collateral to obtain loan from the bank. Both male and female farmers do not have enough access to agro-extension services but the latter group is more affected. The paper recommends that in planning for agricultural development, enough production resources should be provided to both gender particularly female farmers to improve agricultural production in Nigeria. Also conditions for obtaining agricultural loan should be reviewed to encourage female farmers.

Keywords: Gender, Production resources, Accessibility, Agriculture and Development.

Introduction

Nigeria has been faced with the greatest challenge of producing enough food for her rapidly increasing population since independence. The annual rate of population growth in Nigeria is estimated to be between 2.5 and 3 %, while that of food production is between 1 and 1.5 % (FOS, 1996). This has resulted in food deficit and led to an increased demand for food and hence more emphasis is laid on agriculture. Olayide (1980) notes that the growing urban and rural population necessitates more agricultural produce by the populace at a cheaper rate.

Agricultural production is very important in national and global development because it provides the means by which production can be increased. Obadan (1993) observes that agricultural products contribute substantially to national income, foreign exchange earnings, government revenue and employment.

The responsibility of food and agricultural production in Nigeria rests in the rural areas where about 70% of the population reside (FOS,

1999). Local farmers, both male and female produce most of the food consumed in the country. One way of alleviating the food insecurity problem in the country is by increasing the productivity of the peasant farmers generally. Abaoba (2002) says women play significant roles in food security in spite of poor distribution of resources which left them at a disadvantage in agricultural enterprises.

Agricultural production resources are all the biological, chemical, mechanical, financial and managerial inputs needed for efficient farm management (Ogbodu, 1990). The agricultural resources to be considered in this Study include land credit facilities and extension agents. According to Accati (1983), land is by far the most important of the resources necessary for subsistence farming in rural areas. Control of land assumes great importance not only in its own right but as security for credit and often as providing the criterion for people's access to other inputs. Land is a legal possession of certain rights and obligation. The ability of individuals to gain access to land as well as to have security over its use is referred to as landownership. Agricultural credit is necessary to increase the capital base of farmers. Lack of credit facilities makes it difficult for farmers to innovate. If any change is to be noticed in the rural sector, the technologies, techniques, quality of seeds planted, agricultural cultivation, storage facilities etc must be improved upon.

The most effective methodology for message transfer in agricultural extension is probably by individual contact. Thus, it is assumed that the frequency of the farmers contact with the extension agents is related to the level of adoption, improved production practices, the more frequent the contacts, the higher the adoption rates and this should translate into higher yields and incomes for the rural farmers (Chikwendu and Arokoyo, 1995).

Several studies have been carried out on the demand for agricultural resources and other farm inputs by farmers (Makinde, 1997, Coster, 1998, FAO, 2001 and Abaoba, 2002) but few focused on control of production inputs by farmers from gender perspectives. Bryson (1980) notes that failure to stimulate and assist farmers is a major cause of food shortage in Africa. However, for good progress in agriculture, much attention has to be shifted to the rural farmers' differential access to production resources that can enhance good agricultural production in Nigeria. There is a real need to examine whether or not females are receiving less agricultural production resources than males in farming activity. This is very necessary so as to improve agricultural production in the Study area and generally in the country.

This paper, therefore, examines gender access to agricultural production resources in a rural area, of Kwara State, Nigeria with a view to making necessary policy suggestions from the findings.

The Study Area

Oke-Ero Local Government Area of Kwara State which is the Study area, is located between latitude $8^{\circ} 00'$ and $8^{\circ} 15'$ North and longitude $5^{\circ} 00'$ and $5^{\circ} 31'$ East of the equator (Fig 1).

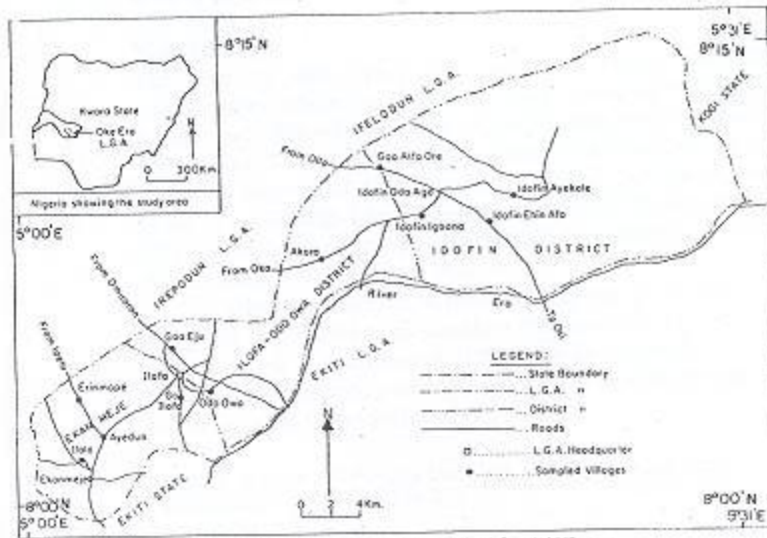


Fig 1: Map of Oke-Ero Local Government Area showing the Districts and Sampled Villages.
Source: Kwara State Ministry of Lands and Surveys, Ilorin.

The Local Government was carved out from the defunct Ekiti Local Government Area of Kwara State on 4th December, 1996. It is made up of Ilofa/Odo-Owa, Ekan and Idofin districts with Ilofa as the administrative headquarters. The population of the area is 38,398 people (1991 Census). According to the Local Government Area Office Headquarters, Oke-Ero LGA has an area of 466.27 square kilometres. Bankole (2003) reports that the Local Government is economically viable with majority of its population found within agricultural sector. The area has a tropical wet and dry climate. The rainy season on the average lasts for nine months between March and October, while dry season is about four months between November and February. The mean rainfall is 1250mm while mean annual temperature is about 27°C (Bankole, 2003).

Oke-Ero Local Government Area falls within the areas dominated by basement complex rocks. The soils formed from these basement complex rocks contain adequate quantities of weatherable minerals. The soils, therefore, have sufficient potassium, calcium, magnesium and phosphorus that can be tapped by the crops grown in them (Ogunwale, 2004). All these enhance good growth of crops in the soil and hence, promote good agricultural production in the area. The farmers in the area are male and female that grow both tree and food crops. Apart from farming, the inhabitants also engage in other occupations like trading, manufacturing and commerce.

Land ownership system in the Study area is traditional. Banks such as Iloffa Community Bank and other commercial banks in Omu-aran can offer credit to farmers in the Study area. There are cooperative societies in the Study area for the farmers to obtain credit facilities. Also, Kwara Agricultural Development Project has an office in the local government Headquarters with two extension agents to monitor agricultural production in the area and environment.

Methodology

The data for this Study was generated mainly through structured questionnaire which formed the primary source of information from the respondents. Secondary source of information were collected from LGA office and Kwara State Agricultural Development (KWADP). The KWADP register of farm families revealed that there are 6,316 farm families in Oke-Ero Local Government Area of Kwara State. Out of this, 3,168 farm families are from Iloffa/Odo-Owa district, 1,657 from Idofin district and 1,491 from Ekan district.

To select respondents, a random sampling technique was employed. Using the three districts as sampling frame, all the villages in each district were sampled. A minimum of 10% of the farm families was chosen. Table 1 shows the distribution of 10% of the farm families across the districts of Oke-Ero Local Government Area.

Table 1: Kwara ADP Farm Families Village Listing Survey

Name of District	No of Farm Families	10%
Iloffa/Odo Owa	3,168	317
Idofin	1,657	166
Ekan	1,491	149
Total	6,316	632

Source: Kwara Agricultural Development (KWADP) Monitoring and Evaluation, Planning Department Ilorin, 2004

For the purpose of discussion, tabulation and cross tabulation using simple descriptive statistics including percentages were used to analyse respondents' information on agricultural production resources such as land, credit facilities and extension agents available to farmers in the Study area.

Results and Discussions

Access to credit facilities

Table 2 shows that majority of the sampled farmers (65.2% male and 66.1% female) do not have enough fund for farming. Only 34.8% male and 33.9% female farmers have access to credit facilities. In Ekan district, 45% male and 43.5% female farmers have access to credit facilities. 21.8% male and 22.7% female farmers have access to loan in Idofo district. Only 35.9% male and 36% female farmers have access to loan in Ilofo/Odo-Owa district. The remaining farmers have no access to any credit facilities. This may be because they either do not apply for credit or doubt their ability to repay or being denied credit.

Corroborating this is Chikwendu and Arokoyo (1995) who stress that farmers do not have limited access to bank loans, rather few of them apply for such loans. It also points to the ineffectiveness of extension officers who are supposed to educate farmers on the methods and procedures of obtaining agricultural loans. Saito (1992) equally submits that in Lesotho, women farmers' productive capacity is limited by the lack of credit to purchase necessary inputs.

Table 2: Access to Credit Facilities by District and Gender

Access to Credit Facilities	Ekan		Idofin		Ilofo/Odo-Owa		Total All Districts		Total (Male & Female)
	Male	Female	Male	Female	Male	Female	Male	Female	
Yes	26 (45)	20 (43.5)	27 (21.8)	29 (22.7)	60 (25.9)	54 (36)	115 (24.3)	104 (33.4)	217 (33.9)
No	30 (55)	35 (56.5)	61 (48.2)	68 (52.3)	107 (44.1)	96 (64)	212 (45.2)	200 (66.1)	412 (66.1)
Total	56 (100)	55 (100)	88 (100)	97 (100)	167 (100)	150 (100)	327 (100)	304 (100)	631 (100)

Note: Percentages are in parentheses, Source: Authors' fieldwork 2005.

Sources of credit obtained.

Female farmers are more affected in terms of the requirement of collateral for loans (usually land) than male since female seldom own land. However, female farmers obtain credit from other sources.

Table 3: Sources of credit obtained.

Note: Percentages are in parentheses.

Source: Authors' fieldwork 2005.

Sources of credit	Eken		Idofin		Ilofa/Odo-Owa		Total All District		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male
Bank	36 (32.5)	-	7 (9.0)	-	30 (18)	-	63 (19.3)	68 (9.2)	68 (9.2)
cooperative	10 (12.5)	15 (22.5)	10 (12.8)	6 (6.8)	30 (18)	24 (16)	50 (15.4)	45 (4.7)	95 (15.0)
Friends & relatives	-	10 (12.5)	-	4 (4.5)	-	15 (10)	-	35 (11.4)	35 (5.3)
Money lender	-	5 (6.25)	-	4 (4.5)	-	15 (1)	-	24 (7.8)	24 (3.8)
No access	44 (55)	39 (56.5)	61 (78.2)	68 (77.3)	107 (64.1)	96 (64)	212 (65.2)	203 (65.1)	415 (65.7)
Total	80 (100)	69 (100)	78 (100)	88 (100)	167 (100)	150 (100)	325 (100)	307 (100)	632 (100)

Table 3 indicates that in Ekan District, 45.0% male farmers obtained loans from bank and cooperative societies while 41.3% female farmers obtained loans from friends and relatives, cooperatives societies and money lenders. In Idofin district, 21.8% male farmers obtained loan from banks and

cooperatives. 22.7% female farmers obtained loans from cooperative societies, friends and relatives and money lenders. In Iloffa/Odo-Owa district, 36% male farmers obtained credit facilities from banks and cooperative societies while 36% female farmers obtained credit facilities from cooperative societies, friends and relatives, and money lenders. Overall, the results are similar in the three districts. 23.9% female farmers have access to loan facilities from cooperatives, friends, relatives and money lenders while 34.7% male farmers borrowed money from banks and cooperatives. None of the female farmers obtained loans from the Bank. This is similar to the findings of FAO (2001) Study in Gambia.

The implication of this is that factors such as gender, religion, culture, education and lack of collateral limit women's access to commercial bank loans in Nigeria. It may also be because wives cannot apply for credit in their own names but with their husband's name since they are under their husbands (Saito, 1992). The male that claim to have no access to credit despite their land ownership as collateral may not know the procedures involved and cannot meet the grounds on which loans are granted to rural farmers.

Landownership and Access

Majority of the male farmers (80%) possess farm land while the remaining 20% only have access to land but do not own it. Also, 20.5% female farmers own land while the remaining 79.5% do not own land but have access to family land (Table 4).

Table 4: Ownership of farmland by District and Gender

Ownership Farmland	Ekan		Idofin		Iloffa/Odo-Owa		Total All District		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male
yes	66 (82.5)	12 (17.4)	59 (75.9)	24 (27.3)	135 (80.8)	27 (18.0)	260 (80)	63 (20.5)	323 (51.1)
No (but have Access to land)	14 (17.5)	57 (82.6)	19 (24.4)	64 (72.7)	32 (19.2)	123 (82)	65 (20)	244 (79.5)	309 (48.9)
Total	80 (100)	69 (100)	78 (100)	88 (100)	167 (100)	150 (100)	325 (100)	307 (100)	632 (100)

Note: Percentages are in parentheses. Source: Authors' fieldwork 2005.

In Ekan District, 82.5% male and 17.4% female farmers own land. The remaining 17.5% male and 82.6% female farmers do not own land but have access to it. 75.9% male and 27.3% female farmers possess land in Idofin District while the remaining 24.4% male and 72.7% female farmers do not possess land but have access to it. In Iloffa/Odo-Owa District, 80.8% male and 18% female farmers own land while 19.2% male and 82% female farmers do not own land but have access to land. This is in line with what FAO (1993 and 1998) observe in a similar Study in Latin America and Tanzania. Generally, land tenure systems in Nigeria may be described as traditional, customary or communal. This may probably be the reason why very few female farmers have access to land in the Study area. In Oke-Ero LGA, females generally have access to land, supporting the Study by Ega (1991) that women in Nigeria generally have access to land by virtue of their membership in households as wives, daughters and sisters. The most common access to land is through their husband. He stresses further that if women are to borrow, rent or beg for land, the transactions would usually be carried out on their behalf by the husband or male relatives.

Table 5: Method of Acquiring land by District and Gender.

Method of Acquiring Land	Ekan		Idofin		Iloffa/Odo-Owa		Total All District		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male
Inheritance	59 (73.8)	36 (52.2)	55 (70.5)	20 (22.8)	110 (65.9)	51 (34)	224 (68.9)	107 (34.9)	331 (52.3)
Purchase	4 (5)	1 (1.5)	4 (5.1)	-	9 (5.4)	16 (10.6)	17 (5.2)	17 (5.5)	34 (5.4)
Gift	3 (3.7)	5 (7.2)	-	4 (4.5)	16 (9.6)	10 (6.7)	19 (5.9)	19 (6.2)	38 (6)
Husband	-	5 (7.2)	-	28 (31.8)	-	18 (12)	-	51 (16.6)	51 (8.1)
Wife	-	-	4 (5.1)	-	1 (0.6)	-	5 (1.5)	-	5 (0.8)
Hired Land	2 (2.5)	12 (17...4)	4 (5.1)	16 (18.2)	15 (9.0)	25 (16.7)	21 (6.5)	53 (17.3)	74 (11.7)
Family	10 (12.5)	5 (7.3)	7 (9.0)	9 (10.2)	7 (4.2)	17 (11.13)	24 (7.4)	31 (10)	55 (8.7)
Community	2 (2.5)	5 (7.2)	2 (2.6)	6 (6.8)	6 (3.5)	3 (2)	10 (3.1)	14 (4.6)	19 (3.0)
Government	-	-	2 (2.6)	4 (4.6)	3 (1.8)	10 (6.7)	5 (1.5)	114 (4.6)	19 (3.0)
Cooperative	-	-	- (1.1)	1 (1.1)	-	-	-	1 (0.3)	1 (0.2)
Total	80 (100)	69 (100)	78 (100)	88 (100)	167 (100)	150 (100)	325 (100)	307 (100)	632 (100)

Note: Percentages are in Parentheses
Source: Authors' fieldwork 2005.

Table 5 shows that 68.9% of the male farmers that claimed ownership of land got it by inheritance, 5.2% got it by purchase and 5.9% got it as gift. Out of the female farmers that claim ownership of land, 34.9% got it by inheritance. This means that traditional property rights have been relaxed enough in the Study area to enable small proportion of female farmers to inherit land either from their father where there is no male child or from their husbands. 5.5% of the female farmers purchased land while 6.2% got it as a gift. The other farmers that are not the owners of the lands but have access to it rely on family land, community land, hired land, government land and cooperative land. Some depend on allocation from their husbands and wives. This is similar to the works of Ogunbible et al (1991), that women can buy land either directly through their father, husband or children. Where women inherit land, they are not allowed to transfer it, even to their husbands.

In the overall analysis, larger percentage of male than female claim ownership of farmland because male have rights to land than the female. Those females who could rightly be said to have control over their land are those who bought it and they are only 5.5% of the female farmers. Females that inherited from their father or husbands could lose these lands because of marriage and on the death of the father or when divorce is instituted by one partner and in the case of death of the husband.

Access to and Frequency of Extension Services and Visits

In this Study 58.8% male and 51.5% female farmers were observed not have access to extension services while 41.2% male and 48.5% female farmers have contact with the extension services (Table 6).

Table 6: Access to Extension Services by District and Gender

Access to Extension Services	Kilan		Mofa		Della/Odo-Owa		Total All District		Total
	Male	Female	Male	Female	Male	Female	Male	Female	
Yes	41 (58.3)	31 (44.9)	25 (32.4)	20 (22.3)	88 (40.7)	96 (65.3)	134 (41.2)	147 (48.5)	281 (44.8)
No	29 (41.7)	38 (55.1)	53 (67.6)	85 (77.3)	99 (49.3)	52 (34.7)	191 (58.8)	158 (51.5)	349 (55.2)
Total	70 (100)	69 (100)	78 (100)	105 (100)	187 (100)	148 (100)	325 (100)	305 (100)	630 (100)

Note: Percentages are in parentheses. Source: Authors' fieldwork 2005.

In Ekan District, more male farmers (51.3%) have access to extension services than the female (44.9%) while in Idofin District fewer numbers of male (32.1%) and (22.7%) female farmers have access to extension services. Also, in Iloffa/Odo-Owa District, larger percentage of female (65.3%) than male, (40.9%) have access to extension services probably because of their specialisation in vegetables or due to the introduction of the Women in Agriculture (WIA) programme by the Agricultural Development Projects as observed in the World Bank (1988), Kessler, et al (2002) and Wiedemann (1990) in Africa.

Table 7: Frequency of Extension Visits by District and Gender.

Frequency of Extension Visits	Ekan		Idofin		Iloffa/Odo-Owa		Total All District		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male
Regularly	15 (18.8)	10 (14.5)	10 (12.8)	5 (5.7)	20 (12)	21 (14)	45 (13.8)	36 (11.7)	81 (12.8)
Occasionally	26 (30.5)	21 (30.4)	15 (19.2)	15 (17.0)	48 (28.7)	77 (51.3)	89 (27.4)	113 (36.8)	202 (32)
Not visited At all	39 (48.7)	38 (55.1)	53 (68)	68 (77.3)	99 (59.3)	52 (34.7)	191 (58.8)	158 (51.5)	349 (55.2)
Total	80 (100)	69 (100)	78 (100)	88 (100)	167 (100)	150 (100)	325 (100)	307 (100)	632 (100)

Note: Percentages are in Parentheses
Source: Authors' fieldwork 2005.

On the basis of visit by extension workers, the Study reveals that only 13.8% male and 11.7% female farmers were visited regularly while 27.4% male and 36.8% female farmers were visited occasionally by the KWADP extension agents (Table 7).

This implies that inadequate number of extension workers generally in the Study area might be responsible for farmers not having enough access to extension services. Also, farmers in the rural areas have been ignored and neglected by agricultural extension workers because they focused only on the large-scale and absentee farmers from major

urban centres to whom fertilisers, tractors, improved seeds, agricultural loans and new farming methods are available (Adedayo, 1998).

Conclusions and Recommendations

The Study observes that female farmers in the Study area do not have access to credit facilities from Banks but rather, take loan from cooperative societies, friends and relatives and even from money lenders while their male counterparts have access to credit facilities from Banks and cooperative societies. The male farmers (80%) own enough land that they can use as collateral to obtain loan or credit facilities from banks. The female farmers on the other hand have access to land but very few have control over the land. Since they do not have control over their farmland, they cannot use it as collateral to obtain loans from the Bank. It was also established that there existed inadequate agro-extension services that can provide enlightenment to the farmers on new technological packages and make available necessary farm inputs such as fertilisers, pesticides, chemical new seeds/seedlings etc.

Based on the above findings, the Study concludes that females farmers are the worst affected in terms of agro resources. It is the opinion of this paper that female should be granted use rights for unused lands in the rural areas and should also be educated on the procedure for applying for land use rights. This will enable them to use the land as collateral for applying for bank loans. There is equally the need for sensitizing programme that will be people oriented and not project. A means of monitoring and evaluating the extent to which agricultural packages are reaching both sexes should also be established. Finally, more female extension agents should be recruited to ensure the dissemination of innovations to both sexes.

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