

WOMEN DEVELOPMENT IN AGRICULTURE AS AGENCY FOR FOSTERING INNOVATIVE AGRICULTURAL FINANCING IN NIGERIA

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ABSTRACT

The significant contribution of women in agricultural development cannot be over-emphasised. Women farmers are commonly side-lined and their efforts under-valued in conventional agricultural and economic evaluations despite the substantial impact they have made in the sector. Globally, women's contributions to the agricultural sector have been appraised as the world's major producers and organisers of food crops where half of the world's foods have been grown by them. In Africa, Nigeria included, women dominate and play major roles in producing subsistence crops and livestock. Their contribution to agriculture is estimated to be 65% in Nigeria. However, their contributions are undermined largely because women are often economically marginalised. Though women are food producers for most of the households in rural areas, their marginalisation has been historical. Factors hindering women from accessing agricultural financing include patriarchy, an unfavourable land tenure system that deprives women of access to collateral security in accessing bank loans and the vagueness of women's limited self-agency. Anchored in patriarchal and liberal feminism theories, this study examines how Nigerian women are marginalised in selected spheres of agrarian livelihoods in the south-eastern parts of Nigeria. South-East Nigerian women farmers participate fully in all key stages of farming activities such as production, processing and marketing of food crops. The Igbo men cultivate mainly cash crops. Similarly, in the Northern parts of Nigeria, women are only allowed to participate in certain stages of cash crop growing but they are fully allowed to engage in subsistence farming as they are relegated to home front activities. Patriarchy limits women's access and control over land resources in all forms. Patriarchal and liberal feminism denoted that the actions and ideas of male farmers dominant over those of women has prevented female farmers the autonomy and freedom to become rational beings. This paper recommends mainstreaming of gender in the design, implementation and monitoring of agricultural policies and programmes for inclusive financing for food security and sustainable development.

Key words: Agriculture, development, innovative financing, gender, livelihood, marginalised, Nigeria, patriarchy, women, tradition



BACKGROUND TO THE STUDY

Women are the imperceptible face of agriculture given their significant contribution to agricultural production receives low recognition. Research has shown that women play predominant roles in agriculture and their presence is conspicuous in both farming and marketing of agricultural produce in rural economies in Africa [1, 2]. Single Igbo women, widowed, divorced and those separated from their husbands tend to experience greater challenges of having access to land properties more so than married women [3-5]. This disregard for women has been associated with the dominant patriarchal structure and the 'tradition notion' of how a 'woman' is perceived among various ethnic groups in Nigeria.

The perception of a patriarchal society is that women are subservient to men and are expected to be solely dependent on and gain prominence from men. Thus, patriarchy has served to exclude women from having land rights [4-6]. The context for women in the southern region of Nigeria is direr as evidenced from the 2012 'Gender in Nigeria' report by the British Council that revealed women in the North-East possess 40% of landed properties and just over 10% in the South-East and South-South, less than 10% of Nigerian women own assets such as land [6]. Consequently, the privatisation of land proprietorship significantly reduces women's chances of having access to bank and agricultural microfinance credit facilities for collateral requirements.

Women farmers are mostly regarded as agricultural labourers as a result of gender discrimination and this has affected women's productive contribution and livelihood in the agricultural sector especially at the grassroots levels [5, 6]. Women partake in all phases of farming activities, yet, they are not regarded as farmers and thus and being deprived of their rewards from their farming labour [7]. This paper, therefore, examined women's contributions to agriculture and the lack of access to funding among rural women farmers. Specifically, the study investigated the factors hindering women from accessing agricultural financing in the context of sustainable agriculture.

Theoretical Framework

This study is anchored on patriarchy and the liberal feminist theories. The patriarchal theory denotes that a social structure where the actions and ideas of men are dominant over those of women, preventing women's autonomy and freedom. The liberal feminist theory argues that the sexist patterning of the division of labour brought about gender inequality [8]. Risman [9] mentioned three levels that pattern human behaviour- individual, cultural/interactional and institutional, which portray gender as a highly complex structure. From this perspective, gender is "a socially constructed stratification system" that defines its social effect with a stigma [9]. Liberal feminism sees gender as a structure of stratified clusters that produce a society of gendered division of labour and sexist ideology of traditional facet. Hence, African countries' customary law still maintains a patriarchal structure of discrimination against women that constrain them from acquiring land rights. The sexual division of labour divides agricultural outputs in terms of cash crops to men and food crops to women. Men farmers are given privileged access to land that is owned and administered by government agricultural officials,



unlike women farmers whose lived experience is shaped by patriarchal ideology and prejudice of traditional beliefs [10].

These systems of beliefs have neglected the needs of women, by creating a preventive environment in which they cannot choose or even create the circumstances under which they exist. Documentations of access to inheritance generally tend to favour men over women and women with children over childless women. Women are still limited by practices of discrimination, marginalisation and harassment within the public sphere of education, work, politics and public space [10, 11, 12]. Women's lack of independent land rights relegated women farmers to be seeking a viable source of income in the face of rising hunger and poverty. In addition, gender inequality in agricultural production puts women farmers at tremendous economic risk and is one of the major factors that lead to the "feminisation of poverty" [11].

METHODS AND MATERIALS

Search strategy and selection criteria

This paper employed a systematic review of extant cross-sectional studies that examined women's development as an agency for fostering innovative agricultural financing in Nigeria. Related articles were sourced from the Google Scholar search engine. The search terms used were women's empowerment and development, women's contribution and marginalisation in the agricultural sector, religion and cultural inheritance rights and innovative financing for women farmers. The period of study was set to a custom range of the year 1975 to 2016. A total of 14,500 studies was identified and followed by the screening and selection of papers (Fig.1). First, only articles that examined women's development as an agency for fostering innovative agricultural financing in Nigeria were considered. Also, conference papers, books, dissertations and articles that were not open access were excluded. Other studies that were not in line with the study objectives were not included. Hence, with the selection criteria mentioned above, only thirty (30) studies published from 2010 until 2020 were considered.



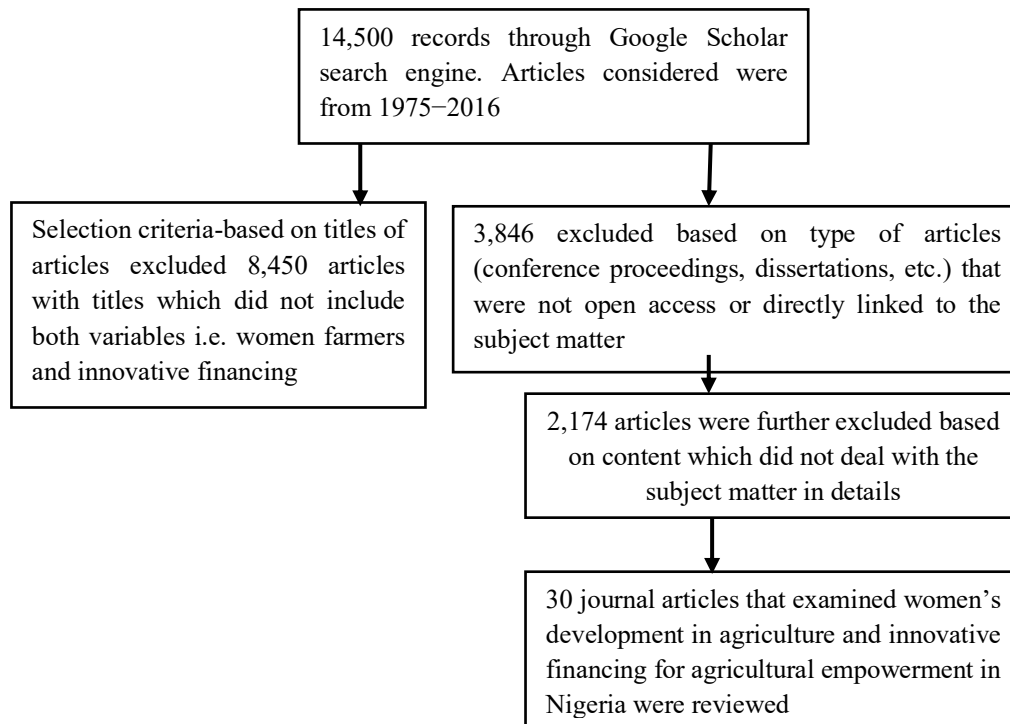


Figure 1: Study selection flow chart

RESULTS

Following a systematic selection of articles for review, a total of thirty journal articles, published from 2010–2020 were reviewed for the study. The journal articles focused mainly on women's contribution in agriculture, women's marginalisation in agricultural activities and fostering innovative financing for women's development in Nigeria. The study covered only the two major religions in Nigeria namely Christianity and Islam. Also, the study covered three geo-political regions of Nigeria notably Northern, Eastern and Western regions alongside three major spoken languages: Hausa, Yoruba and Igbo.

Women in Agricultural Production, Processing and marketing

The farming activities of male and female farmers are equal and complement each other even though they are being designated as gender-specific. Women are involved in informal and in limited wage employment activities even though they carry out other maternal responsibilities such as giving birth, child upbringing and home upkeep [13]. The United Nations [2] estimated that about 60% to 80% of the agrarian workforce in Africa and Asia respectively as well as 40% in Latin America is provided by female farmers. In any part of the African continent, most of the foods that families consume are yields from the labour of female farmers [2, 3]. Women play a significant role in key stages of crop growing, farm produce harvesting and processing of crops. They are the main producers of vegetables, poultry and farm animals raised for foods and other products in Asia, Latin America and Africa [2, 4]. Adeokun [14] asserted that women's contribution to agricultural development is enormous. Women are traditionally engaged

in different ways of food processing and selling agricultural commodities extensively. They play the role of supervision in attending to all types of livestock farming, cultivation that feeds their immediate family alone, buying and selling merchandise or farm products regularly, handling and being in control of tending crop and animal husbandry and putting up for sale their products at grassroots and regional levels [15].

In Nigeria, about 50% of the 185 million estimated population are women [16] and they are involved differently in sourcing for livelihoods such as from farm operations through market values for their agricultural products and sub-cultural environment. Owing to cultural and religious factors, women are construed to submit fully to their husbands as they cannot engage in any economic activities without their husbands' knowledge [4, 5, 12, 14]. For instance, in Southern parts of Nigeria, women are not entitled to own cash crops independently even though they participated in all stages of crop growing. Women are perceived by men to be in control of subsistence farming for household consumption and the men take charge of cash crops sales. Similarly, in the Northern parts of Nigeria, women are only allowed to participate in certain stages of cash crop growing but they are fully allowed to engage in subsistence farming as they are relegated to home front activities.

Women are faced with more constraints in accessing the information on the technicality of the farming industry, participation and credit facilities more than their male counterparts. Crops are categorised as 'men's crops' and 'women's crop' and this implies the outcome of food production. At times, women are restricted to child-bearing and other domestic chores while their male counterparts are perceived to be major contributors in almost all agronomic operations. As argued by Annon [17], it is worth mentioning that women are accountable for agricultural participation (70%), animal farming (50%) and food processing activities (60%). In a nutshell, greater investment in women farmers will increase agricultural production and improve livelihoods at the family, community and the nation as a whole.

Lack of access to funding among rural women farmers

Odoemelam *et al.* [18] findings revealed that women in Nigeria are predominantly engaged in agriculture and take part in foremost tasks in agricultural activities such as planting, weeding and harvesting. To an extent, certain production of food crops is labelled as 'female crops' in some Nigerian communities. For example, in South Eastern Nigeria, yam harvest traditionally comes with respect associated with high quality for the male farmers. Their female counterparts are relegated with subsistence food crops such as cassava, melon and cocoyam. Regardless of their various contributions to food production, their access to needed agricultural investments and funding has been very low, owing to nuptial, religious, cultural, traditional and legal discrimination factors [19]. As cited by Odoemelam *et al.* [18], IFAD further buttressed that women, in particular, lacked direct access to land ownership and a large extent, the decisions of being property owners are inevitable.

Women are held back by social factors such as lack of education, unequal property rights, limited control over resources and deprivation of access to funds/loans [20]. Poor access to loans and funds is often considered as one of the key factors inhibiting



the progress of women farmers in Nigeria. Another noteworthy setback is that upon the death of the collateral ownership, a traditional ruler would rarely concede property rights to women. The right of ownership of land for collateral agricultural microfinance banks is one of the major requirements for accessing funds and loans from government and private financial institutions. Generally, financial institutions constrain borrowers from accessing credit facilities as a result of not meeting the requirements of providing collateral and assets. National Population Commission (NPC) [Nigeria] and ICF data indicated that men are more likely to secure financial aid compared to women. Law-related principles and customary rules habitually confine women's access to own and control properties (such as land or livestock) that can be put forward as collateral [19, 20]. In South East of Nigeria, women are less likely to own land and inheritance is seen as masculine gender entitlement, which instituted a great and determining forceful land possession [21, 22]. As such, women are deprived of being entitled to a resource that is key to accessing loans via collateral. Further, gender discrimination by financial institutions adds to the challenges women face in the sector.

Factors hindering women from agricultural financing

There are several factors hindering women from agricultural funding despite the central roles women play in agricultural production across the geo-political regions of Nigeria. They include the following:

Patriarchy and Land Tenure System

The position of men to have control, power or authority over women is perceptible to the male-controlled structure of Nigerian society. These traditional norms of subordination are shared beliefs, customs, practices and social behaviour that are accrued to men from pre-colonial patriarchal structures where cash crops became the reserve of men and subsistence agricultural food crops are relegated to women. For instance, in South West Nigeria, the cocoa cash crops economies were controlled by men while women were left to provide labour to sustain the economy [23]. In South East Nigeria, men focus on cash crops like yam whereas the women are involved in tilling, weeding and harvesting the same cash crops. The Igbo men of the South East Nigeria will make major decisions on how the yam harvests will be stored and utilised because their yam barns represent their strength, wealth and 'masculine image' in their communities [18, 21]. More so, in the Northern part of Nigeria, a majority of women are kept in purdah, where they are majorly involved in subsistence farming and processing of food crops for household consumption [23]. Thus, male-dominated cultures and the patriarchal structures of the society have made women remain poor in agricultural participation as it has prevented them from gaining access to agricultural funding and its dividends.

The constraints of land ownership that women farmers encounter vary from culture to culture and from country to country [7]. For instance, in Nigeria and other patriarchal societies, women are deprived of their independent rights to own land [4, 18]. Across South Southern region and South Eastern Nigeria, ancestral land rights are only allotted to men, either sons or husbands. The traditions and beliefs of 'masculine gender entitlement' to ancestral land ownerships have excluded the rights of women, as a greater proportion of them have no or limited access or control over lands. Culturally,



valuable goods in the household belong to the head of the household and men have the full ownership of property acquired by either women or men. For instance, the acquisition of landed properties by women from her earnings with the knowledge of the husband becomes the property of the household head, the husband. In line with the cultural traditions and customs of the land, the man decides what the land should be used for irrespective of the earlier plans made by the woman for the land.

Women's inability to meet basic collateral for a bank loan

In addition to limited access to land, women face problems accessing capital or funding for agricultural purposes as they cannot present any collateral for loan requirements [22]. Women handle the bulk of processing of food crops at the subsistence level. The majority of the men dominated the wholesalers' and distributors' marketing strategy as they are the first point of contact after food products are harvested [23]. Mostly, females are crop producers for the family, which meets family consumption required at the subsistence level. Their ability to participate in income-generating spaces is limited as women needed capital to procure poultry/dairy products in large quantities as they adopt smoking and drying preservation techniques [18, 20]. Most of the women often engaged in poultry and animal rearing in small numbers [12, 15]. Hence, women are excluded from capital-intensive activities due to a lack of access to credit facilities.

Women with little or no access to credit facilities face greater difficulties concerning their participation in cooperative facilities than men do. These difficulties arise from cultural practices, stereotypes and the low socio-economic status of women [24]. Lack of collateral security appears to be one of the major factors limiting the participation of women in agricultural credit and loan facilities. Further, the formal banking requirements for the agricultural sector require women beneficiaries to provide collateral substitutes such as adequate and acceptable guarantors with a verifiable income and required land for cultivation or any value chain products.

Lack of formal education and women self-agency

Issues of gender equality in education have been the subject of much debate during the past decades and have become a prominent topic of debate in developing countries such as Nigeria. The condition for women has not changed significantly in almost ten years. The female adult literacy rate was 59.4% with male adult literacy of 74.4% (15+ years) in the year 2010 [25] in comparison to female adult literacy rate is 59.3% while that of the male is 70.9% (15+ years) in the year 2018 [26]. Low education attainments in formal education limit women's agency and participation in agricultural business. The differences in gender education have led to the literacy gap in Nigeria. Women's lack of education and vocational training is a key barrier to their self-development in society. In many African countries, parents still prefer to send boys to school, seeing little or no necessity to send their female children to schools. Formal education is key in improving agricultural productivity as it opens the intellect of women farmers to new knowledge on farming practices, by keeping them with changing innovations and well-informed ideas gained on modern agricultural practices.

Thus, women with basic education are likely to be more productive than their counterparts with no education [27]. This will primarily enhance their agricultural



productivity through their ability to make better economical rational decisions and the capability to make better choices in terms of farming inputs and agricultural extension services. Also, equipping women with education will go a long way in exposing women to improved farming skills and building in them the aptitude to obtain, understand and utilise modern 21st-century agri-business managerial ability [28]. This will further assist women to communicate their problems and needs effectively on issues involving agriculture. Women's social role varies according to ethnic, religious and geographical factors as women in Northern Nigeria are more likely to be secluded in the home [29] than women in Southern Nigeria, who participate more in public life [24, 30]. This is as a result of the unique differences in cultural practices, tradition and patriarchal societal structure [31] alongside discrimination of Northern Muslim women, which is rooted in pre-colonial, colonial and post-colonial history [29].

In Nigeria, religious doctrines and cultural norms are two dynamisms that bear an overwhelming influence on gender and human rights. This is done through recognition of human rights by identifying philosophies of human mindsets and interests towards specific groups of others [32, 33]. However, to a large extent, this has affected the elevation and protection of the perception of women's rights. To be more precise, it has been debated that religion and cultural norms are frequently used as a means for justifying discrimination and violations of women's rights, particularly in the areas of marriage, land ownership and properties [33, 34]. In Nigeria, these norms have a reflection of the deep-seated patriarchal structures and harmful gender stereotypes practice under religious and cultural norms that still aid the promotion of the control of women by men [35, 36]. Hence, inheritance laws and traditions deny women their inheritance owing to the consideration that 'women belong to their husband'. Thus, denying women their right to inheritance and traditional laws is a problem as it hinders women who are principal actors in the agricultural sector by disallowing them from being empowered both economically and socially [37], which has social injustices implications on women's development.

In South East and Northern parts of Nigeria, female children are not accorded any inheritance. Most widows always contend with accusations of the cause of their spousal deaths and invariably they are denied their land inheritance, properties, social and economic rights [32, 36]. Besides, educational systems introduced by the British did not give women the priority for engaging in the labour market, as the culture of patriarchy is a very strong determinant of male dominance over females as local and municipal laws do not give a wide coverage and recognition to the rights of women. Domestic roles in marriage, as defined by western norms for housewives was a concept entirely alien to Igbo land, where women had earlier operated equally in the public and private sphere alongside their male counterparts [25]. The challenges the Igbo women faced are cultural subordination where males are being accorded the priority over females with deep-rooted cultural and religious commands that wives must be submissive to their husbands. Cultural subordination is seen to manifest itself in preference for a male child, rigid gender-specific roles, certain marriage and burial customs (including harmful widowhood practices) and exclusion from certain rights, heirloom privileges and rites [25]. This has been reflected where men are majorly the decision markers with planting, processing and export of cash crops while the women



were restricted to the sale of packaged materials used for most processed foods and crops. In Nigeria, the transportation of agricultural products is extensively male-dominated and established processing companies are chiefly owned by men [6]. Similarly, men play the middlemen in the market access and trading of agricultural products, whereas there are no 'middle women' across the agricultural value chain.

Churches play great roles in the issue of patriarchal structures in the Igbo communities [25]. The Church supports women farmers engaging in agricultural activities such as production, processing and marketing of agricultural outputs. However, legislators have opposed implementing gender equality measures such as mandatory allocation of binding quotas as they have been rejected because they compromise traditional, Christian and Islamic beliefs such as the 2016 gender and equalities bills [38, 39]. Although agricultural production of women is done at the subsistence level against large-scale organic food production because of cultural and patriarchal barriers, Christian churches disdain the parochial view of women as inferior. In the Igbo community that practices Christianity, religion supports women by allocating them unused lands for farming and funding and this undermines traditional patriarchal view about women as inferior. On the other hand, the Islamic religion is still an abettor in women stereotyping in Northern Nigeria as it reinforces barriers preventing them from participating in the agricultural sector as key stakeholders [29]. This is connected with Islamic region and practices align with traditional cultural practices that have more stringent and restrictive norms towards the autonomy of females. For instance, in the northern part of Nigeria, women are held in Purdah in which their autonomy in the public sphere is restricted to their abodes [26]. Such religious practices ensure that a significant number of women are shut out from participating in public spheres and are excluded from commercial agricultural activities. Decision making in women's empowerment is handled by men who may not be familiar with the grassroots experiences of the communities compared with women who practically have daily interactions within the local communities. Also, women are identified for localisation of food processing as a habitual practice within their communities. Implementation of gender equality and equity will address the fundamental issues of women's subordination to men and the negative effects on women's prowess.

Gender imbalance in agriculture and nutrition

Women are key agents of change in agriculture, food and nutrition as their farming activities centred on production, distribution and consumption of food in Africa. The increasing and identified burden of malnutrition especially among women and children has been listed among the gender and nutrition indicators embedded in agricultural policies and programmes [29, 39]. The overall goal of these policies is to improve the nutritional status of all, with particular emphasis on the most vulnerable groups such as children, women and the elderly. Women are not only involved in agricultural activities but also responsible for housekeeping and are major sole caregivers. Heavy workload and lack of access to resources have a long adverse effect on their health and nutritional outcomes [24, 30, 40]. Their access and ownership to resources such as land and livestock, agricultural inputs and extension services are abysmally low due to cultural, social and religious barriers. According to the Nigeria Federal Ministry of Agriculture and Rural Development, women account for 75 percent of the farming population in



Nigeria, working as farm managers and labour suppliers compared with their male counterparts (25%) [6].

To address the gender imbalance in agriculture and nutrition schemes, inequality in terms of roles and responsibilities carried out by men and women in the agricultural labour force are evaluated using the Women's Empowerment in Agriculture Index (WEAI) and time allocation to women [38, 41]. Though, before WEAI practice, empowerment indicators have not been explicitly ascertained on women's decision-making abilities in multiple domains of agriculture. This did not examine economic empowerment within the same household between men and women. However, relating WEAI to market farming placements revealed that women with accessibility to agricultural markets achieve a better economic empowerment position, which in turn positively affects their overall well-being and that of their families. Similarly, time allocation is very key in addressing gender imbalance in agriculture as it varies by different farm and non-farm activities performed by men and women [42, 43, 44]. More importantly, allocation of time affects nutrition intake indirectly, depending on the type of crops (food or cash crops) they cultivate on their farmlands. This depends on the use of agricultural equipment, involvement of agricultural labourers or family members in farming labour as well as type and nature of activities in which they are involved.

Women's empowerment and the control of resources

Women's empowerment and resource control have been advocated for by international and national groups as social and economic transformations have adversely affected and relegated women to less access to valued resources and power in society. Thus, integral patriarchy systems have continued to influence negatively the position of women and their status within their environment [45, 46]. Gender mainstreaming has been promoted to address gender inequality across all spheres of life such as agricultural activities for women leading to planning and monitoring of specific interventions. In most societies, men and women are made to have distinct roles within the agricultural system and gender differences in geographical location vary widely across cultures and individuals. However, the important role for both men and women partaking in agricultural activities cannot be over emphasised [47, 48]. Yet, women are not given empowerment prospects and control of resources and are largely placed in the hands of men. Women are not given educational prospects to thrive as this has reduced women's status and control of resources in their various communities.

In Nigeria, several studies including national representative surveys have reported a higher proportion of women with no education in the Northwest (55%) and Northeast (57%) geo-political zone [19]. Women with the highest wealth quintile have more than secondary education (24%) and only a few in that wealth quintile have no education (7%). Similarly, a higher proportion of women with no education were found in the lowest wealth quintile (75%) [19]. Conversely, the 2018 NDHS trend analysis revealed that women with no education decreased from 42% to 35% since 2003 and educational attainment among Nigerian women increases with household wealth [19]. Moreover, a noticeable improvement of women working in agricultural occupations rose from 16% to 22% since 2013, while among men, the proportion has increased from 34% to 41%,



respectively. Nevertheless, women engaging in farming is declining as they are tending towards employment in sales (62%) and services (25%) in 2018 [19]. Hence, strong advocacy for women's empowerment and control of resources especially in the rural settings should be implemented in national policies and legislative processes to give Nigerian women the opportunity to build themselves for significant transformations.

Achieving agricultural sustainability and nutrition security

Addressing gender inequality is essential to achieving sustainability in agriculture as high levels of inequality make it harder to increase productivity and reduce poverty and hunger. In developing countries such as Nigeria, highly unequal economic and social factors plus lower levels of land yields are leading to food insecurity [49, 50]. These inequities slacken tremendous progress towards achieving Sustainable Development Goal 2 (SDG2) to "end hunger, achieve food security and improved nutrition as well as to promote sustainable agriculture" by 2030. Gender inequality undercuts progress towards sustainable agricultural development as women are not given enabling opportunities in the agricultural workforce. Women in the agricultural labour force face a lot of impediments and limitations when compared to their male counterparts. In Nigeria, the majority of the farming population are women who lack economic resources and the capacity to invest in appropriate agricultural technologies and having a dearth of knowledge on how to carry out better-quality agricultural practices [51, 52, 53]. As a result of disparity in accessibility funding and agricultural extension services, women farmers face an increasing knowledge gap to improve their farm yields.

Existing international and national initiatives have been put in place to uplift the socio-economic status of women, given their large presence in the agricultural workforce. In Nigeria, some of these national initiatives have coordinated accomplishment with international funding bodies in launching these joint programmes to empower women through economic integration and food security initiatives. Building a comprehensive programme to promote women's literacy, business skills, entrepreneurship and savings will transform the women's lives and improve their socioeconomic status. This can be implemented at the local government level to advance economic opportunities to alleviate poverty and improve sustainable economic development for female farmers. In this regard, identifying various economic empowerment means will help reduce gender inequalities. This will help to support land tenure rights especially among poor rural women farmers that do not have access to land ownership and livestock production. Sustaining and shaping agricultural laws, policies and programmes, innovative strategies should be developed to improve access to credit and agricultural services for women [54, 55] that will affect their lives including improved food and nutrition security and better rural livelihoods.

Training women on these new agricultural programmes will equip them with skills to adapt to modern technology and pursue new agricultural livelihoods that will meet their needs. This requires investing in premeditated public assets and agricultural programmes that are beneficial to women including the provision of rural infrastructures, education, credit services, subsidised farming inputs, information and agricultural extension services [56, 57, 58]. Such interventions will assist in stimulating strong economic opportunities for female farmers as gender sensitivity programmes are



put in place to support a better and more sustainable agricultural workforce. Furthermore, understanding gender equality is an important realisation of gender sensitivity in society, which is an imperative need to bring change in the mind-set of the populace. Strict laws should be in place to denounce the social and economic discriminatory customs against women in Nigeria. The Nigerian people should be made to understand that family decisions on social and economic empowerment should be taken through consensus by husband and wife for the welfare of the family. This will help in reducing the stronghold of the patriarchal system in Nigeria, bringing happiness and prosperity to the family and reduce gender inequality.

Women Development and 'Ipin Idokowo' Innovation Agricultural Financing Approach

Women are major key instruments for development as they play a catalytic role towards the transformational achievement of the economic, environmental and social changes required for sustainable development of any nation. Although limited access to credit facilities, healthcare and education are among the numerous challenges they face and are intensified by global food, economic crises and climate change [24, 59]. Thus, empowering women helps to revitalise women's economic empowerment and development as they play an important role in food production worldwide. However, across the globe and Africa in particular, growth and opportunity in the agricultural sector are inhibited by limited access to funding as it is a major catalyst that boosts efficient agricultural productivity and growth. Agricultural financing is central in supporting the agricultural sector's growth, which is key for food security, job creation and overall economic growth [55, 56]. Yet, women farmers lack the required investment capital and access to financial services, resulting in low agricultural productivity [57, 58].

Tackling financial impediments, significant innovative investments are required in the areas of technology and structured agricultural markets in building agricultural financing innovations. Thus, in developing countries such as Nigeria, innovative approaches to women's development as a major precursor to innovative agricultural financing have gained widespread. One of such innovative approaches is the Shared Investments and Loan Associations (SILAs) organised by international, national and local agricultural organisations in creating credit facilities for women farmers. These international and private sector-led financing organisations have enabling an environment of open access to agricultural capital for women farmers in Africa [36, 38].

In Nigeria, one of such innovative agricultural financing embarked on is the '*Ipin Idokowo*'¹ agricultural financing approach that provides easy access to agricultural funding for women farmers. This approach requires foreign investors with huge capital in soliciting women farmers in engaging in cash crops planting. Accordingly, the investments from the cash crops harvesting will be shared between the investors and

¹ '*Ipin Idokowo*' (pronounced as *I'pi'n I'do'ko'wo*) agricultural financing termed as 'Share Investment' approach is a new innovative agricultural financing instituted for women development in accessing agricultural financing.

the women farmers involved. Currently, this has given women farmers the opportunity to purchase farmland settlements in their names in remote areas to enable them to have their planting of cash crops as agreed with the foreign investors. During the harvest season of the cash crops, the foreign investors with the help of the local officials will harvest and measure the entire cash crops harvested in tonnes and converting them to the total cash value. The investors will remove their loan investments from the cash value from the sales of the cash crops and then, go further to share the profits equally with women farmers.

CONCLUSION

Several factors affecting women farmers' accessibility to funds and loan services in agricultural undertakings have been identified in the above discussion. As the discussion suggests, the rights of women in Nigeria are denied by patriarchal tradition and culture. It has been noted that patriarchal-dominated cultures, gender preconceptions and discrimination are major issues limiting the effective participation of women in the agricultural sector. The key recommendations to address these problems the Nigerian women farmers face in accessing agricultural funding are as follows:

Gender mainstreaming is a globally recognised strategy for achieving gender equality; hence, ignoring gender inequalities carries great costs to women farmers' potential for economic growth since they contribute hugely to agricultural production. An acquainted effort on the part of development programme stakeholders needs to target marginalised women farmers. This requires careful planning at grassroots levels for mainstreaming gender under agricultural programmes as the constraints women farmers face vary widely within traditional beliefs, patriarchal structure of the community and geographical location. National legal frameworks should be put in place to enable gender parity in ownership and control of land for easy access of women farmers to obtain credit facilities and engage fully in commercial agricultural farming. For instance, in Kenya, their statutory legal framework governing land has provided some significant protection for women, particularly concerning wives' rights to marital property including divorce or separation cases.

Lack of proper agricultural policy formulation, implementation and evaluation has led to its failure in the agricultural sector in Nigeria. Thus, comprehensive agricultural development programmes for Nigerian women farmers should be embedded in a policy of sustainable agricultural interventions. This should be based on the effectiveness and efficiency of proper implementation and monitoring of these intervention programmes that address the needs of women farmers. The development of agricultural value chains and promotion of women farmers in agricultural markets should be embedded in the agricultural strategy formulation. This framework has long-term positive implications for sustainable development in Nigeria as well as grassroots communities.

Self-help group (SHG) programmes have been put into practice in parts of Asian countries such as India to bring about socio-economic empowerment of women farmers. This was targeted to improvise easy access to agricultural credit facilities



through indigenous ways of deposit/ contribution of daily earnings among women farmers especially at the grass root's level. Women's self-help groups could be applicable in providing better user-friendly information on agricultural activities, support women's empowerment in agriculture and contrive agricultural practices. Notably, SHGs features have gone further than providing information to changing dynamics around women's participation in agriculture and to efficiently address factors that act as barriers to women's full participation in agricultural financing. Credit facilities established through SHGs will have tremendous potential for women farmers' liberation through their social and economic empowerment, thus meeting the sustainable development goals (SDGs) as well.

Education remains important to sustainable development and in particular, women need to have educational opportunities and exposure to enhance their skills and self-development. Globally and in Nigeria, educated women have been found to contribute to the social and economic development of any nation by bringing positive transformation in all walks of life. Thus, educational inequality has hindered and relegated disadvantaged and marginalised women by denying them access to education with abundant resources. This has led to their deprivation of attaining their full potentials in society. Thus, providing women with opportunities in pursuing education is one of the most effective means of promoting gender equality and gender equity. This will go a long way to help Nigerian women in eliminating poverty by empowering them to have positive prospects with better employment and higher income which will assist them in making better decisions and creating an economic environment for themselves as well.

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CONTRIBUTION

Lere Amusan (LS) was involved in conceptualisation, providing comments to improve the manuscript draft and sponsoring the publication of the paper in the African Journal of Food, Agriculture, Nutrition and Development (AJFAND). Monica Ewomazino Akokuwebe (MEA) conceived the idea, and provided the first draft of the manuscript. Gbadebo Odularu (GO) reviewed the paper and provided comments to improve the



paper. All authors provided substantive comments to earlier drafts and have approved the final manuscript.

CONFLICTS OF INTEREST

The authors hereby declare no conflicts of interest.



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