ACCESSIBILITY OF RESOURCES BY GENDER: THE CASE OF MOROGORO REGION IN TANZANIA

By
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ABSTRACT
In a study conducted in Kilosa and Morogoro rural districts of Morogoro region in Tanzania, on the role of women in household food security, accessibility of resources by gender was investigated. The primary data were collected using structured questionnaires. Field observations and secondary data supplemented the questionnaires. Secondary data were obtained from reports and other documents from various offices. Data collected was analyzed by using the Statistical Package for the Social Science (SPSS). Descriptive statistics, Chi – square and Multiple Regression were used in the analysis. The results showed that: lack of access to capital (49.6%); limitation to time (12.0%); lack of decision making power (8.2%) and limited agriculture knowledge (1.2%) constrained women contribution to household food security. Lack of access to land (5.4%) was specifically important in Kimamba village in Kilosa district (42.9%). Most (70%) of the decision making related to resources allocation were made by men.

From this study the following recommendations were made: There is need to involve women in decision-making and improve their accessibility to resources. Women should be assisted to engage themselves in income generating activities. Extension services need to be improved, made reliable and be conducted in time. Gender training is a tool in the process of implementing gender fair development. Gender training seeks to stimulate recognition and respect for women’s own knowledge, leading to increased awareness and ability to address gender inequity is important.

INTRODUCTION
The Concept of Gender
Gender has been defined in a variety of ways, both in research and among the general public. Gender involves men as much as it does women. It is more than the differences between women and men, and the term means different things to different people. An early definition of gender was meant to distinguish social and biological aspects of the differences between women and men. It refers to those aspects that are shaped by social forces or to the meaning that a society gives to biological differences (Riley, 1997).

In this study, we use a definition that focuses on the socioeconomic aspects of gender as stated by Riley, (1997).

1. Gender is a social institution.

Gender is central to the way a society is organized. Like the family, religion, race and other social institutions, gender affects the roles men and women play in a society. Gender also establishes patterns of behaviour through interaction with other institutions. Gender functions in a similar manner to organize society.

2. Gender involves differences in power.

Gender orders social relationships in such a way that some individuals have greater power than do others. In every society, the roles women and men assume accord women fewer opportunities and privileges. Gender affects both “power to” and “power over”. “Power to” refers to the ability to act and often requires access to social resources such as education, money, land and time. Women usually have less “power to: inherit land etc. Women are less likely to develop individual characteristics (such as higher levels education) that would give them access to better paying jobs or political office and enhance their power.

Individuals with “power over” are able to asset their wishes and goals even in the face of opposition from others. Women generally have less “power over” than men in all facets of society. They usually have less say than their husbands in family decisions and less authority than men in the work place. Because women hold far fewer positions in governing bodies, they have little impact on decision-making or public policies.

Gender inequality may also be structured and perpetuated by the economy, the political system, and other social institutions. Civil law and religious customs in various countries, for example, may restrict a woman’s ability to own property, work in certain occupations, or serve as a religious leader.
3. Gender is a cultural construct. Gender is organized differently in different societies. Accordingly, the expectations for women and men vary throughout the world. These differences are perhaps most clearly illustrated in intercultural comparisons of what is considered male and female work. For example in sub-Saharan Africa, female farming systems predominate, and women are involved in most aspects of agricultural production.

Gender, refers to the cultural construction of male and female identities. The differences are often cast as binary opposites: for example, male dominance versus female submissiveness or the male’s sphere of public activities versus the female’s private sphere within the home (Creighton, C and C.K. Omari, 1995).

Background Information.
Mosha, (1992) noted that in most developing countries, there are problems of a stereotypical model of society, where men are conceived to be dominant over women and therefore their needs and roles are different. The difference is, however, based on the intensity of work, decision making and access and control of resources. Men control most resources and decision making is vested in them. FAO/WHO (1992) states that access and control of resources may be greater if the women earn the income, although this is not always the case. Despite women’s important roles as producers and household managers, they are often marginalized when it comes to allocation of resources and decision making. They lack direct access to resources, such as land, capital and credit, and information, which in the end reduce their productivity (FAO, 1990; Dankelman and Davidson, 1988; 1991; FAO, 1996; Mngodo et al., 1996). The general sub-ordination of women in Tanzania society is reflected in the lack of access and control of resources (Jonsson, 1986; URT and UNICEF, 1990; FAO/WHO, 1992).

Traditional conceptions of access to resources in most communities were determined by the patriarchal system of male dominance. In these communities, inheritance of resources such as land, or assets such as houses and trees passed through male hands, except in matrilineal societies whereby land was inherited by women, although the overall overseer of those resources was the maternal uncle. These are very few cases compared to patrilineal societies. In many matrilineal societies, women have rights to land and relatively more economic independence and autonomy over its proceeds, particularly to food crops (Mwaipopo, 1994).

Historical analyses of the development of the social relationships in Tanzania suggest that colonial economic policies and the commoditization of indigenous economies (particularly with the introduction of export crops), capitalized on existing patriarchal systems of dominance in facilitating indirect rule at the local level. At the household level, it meant establishing male dominance and ownership of property relations as being the head of the household (Mascarenhas and Mbilinyi, 1983). There is unequal possibilities of access to resources between men and women (Becker, 1995). Women being the main African farmers/food producers compared to men, access to and control of resources is the main constraint to the efficient performance of several activities. This is because decision making and control over the resources is mainly by men (Makundi, 1996).

Accessibility of Land, Labour Time and Agricultural Inputs
Under the law, women of Tanzania have equitable access to land, livestock and productive assets but in practice such access, is more often through males. Generally, in the mode of agricultural production, women suffer exploitation under patriarchal relations of production perpetuating the control of land and women’s labour time by men. Even when married women have access to land through husbands, this is an interest of relatively limited scope for they (women) have no power to sell the land (Muro, 1988; Ministry of Agriculture, 1996). Access to land is not just a question of acreage but also the distance, which has to be covered to get the fields and the quality of the soil (Aarnik and Kingma, 1991). Generally, the agricultural labour force, mainly women, if deprived from land access leads to serious constraint on improving women’s productivity and on the access of household to the important foods, which women produce (Dey, 1988). In Tanzania, the land, is mostly inherited by men. Also, the critical inputs for agricultural production tend to be provided through males. They also remain dominant in the question of the control over the proceeds from the sale of crops, which all adults and children produced (Wagao, 1991).

Accessibility of New Technology
Women’s disadvantaged access to resources compared to men, impinges on their ability to respond to new economic opportunities. They often do not have enough cash to hire or buy new technology such as ploughs, oxen, manure or chemical fertilizer. Their productivity is often low and are sometimes left out in development planning for lack of new technological input (Mwaipopo, 1994). Women are still working with traditional and rudimentary tools (such as hand hoe and mortar and pestle in food processing), while the new devices and equipment have been benefiting men (Lamming, 1983). The introduction of modern or improved technology in developing countries basically had the intention of reducing drudgery in farm operations as well as improving production. Despite such good intentions, it has been observed that modern technology has done little to improve the welfare of women (Lamming, 1983; Lewis, 1984; Trenchard, 1987; Rwambali, 1991).
Accessibility to Capital and Credit

In Tanzania, public credit programmes depend on physical collateral and are heavily biased towards male-headed households. Women have received very little credit from the banks, a situation which has had a negative impact on women's productivity. Commercial and development banks have provided loans to sectors where the majority of women are not involved; for example, provision of credit technological services have been biased to crops which are predominantly controlled by men and export types. This has meant denial of such services to women (Virji and Meghji, 1989; FAO, 1996). Lack of access to resources and particularly capital has limited women's abilities to accumulate assets that would serve as collateral when in need of credit as compared to men (Virji and Meghji, 1989). The weakness of women's land rights results in an inability to use land as collateral to obtain access to credit. Social and cultural barriers, women's lower education levels relative to men and their lack familiarity with loan procedures may also limit their mobility and interaction with predominantly male credit officers or moneylenders.

In Tanzania, efforts have been made by the cooperative and rural development bank (CRDB) in conjunction with international organizations to work out special credit facilities to women on concessory lending terms to enable them establish small-scale income generating projects. In implementing the project programmes, however, the bank has encountered problems, such as lack of property ownership by women, lack of guarantees to women economic units by village leaders, entrepreneurism on the part of women, and others. In any case, only few rural women have benefited from the bank's credit programmes (Virji and Meghji, 1989; FAO, 1996).

Accessibility to Market

The limited access to market is the other main issue when comparing women to men (FAO, 1988; 1990). Inferior education and training superimposed on deep-rooted traditions and institutions arrangements help to create discriminating barriers for women to accessibility of markets (Clones, 1992). According to the study in Tanzania, (Nkonoki, 1994) pointed out that nomadic women engage in fewer domestic tasks and have greater prospects for maintaining ownership of cattle and producing ghee for sale, their lack of access to markets and political forum prevent them from taking advantage of these conditions.

Accessibility to Education, Innovation and Extension Service

Wiley, (1984) revealed that despite Tanzanian women providing over 60% of all required farm labour, agricultural and developmental – related information has largely bypassed them. Women lack information and opportunities for further training. Even agricultural extension programmes have traditionally concentrated more on educating males and hence women still largely depend on their husbands for access to such information (Rafferty, 1988). Whatever extension education that exists in the villages, is passed on to men, not women, who are busy working on the fields or preparing the food or collecting firewood or water (CARE International in Tanzania, 1995). Women's source of information remained to be husbands and neighbours rather than extension agents (Shayo, 1991; Wambura, 1992). However, the effectiveness of husbands as source of information have been questioned by Weidemann (1987); Van Den Ban and Hawkins (1988); Gabriel (1989), revealed that the trickle down of information from men to women has been shown to be impracticable. Agricultural information and extension work are seldom directed to women's domains. These spheres remain left behind in agricultural development. In most cases, extension worker targets the household farms which are under male heads. Taking under consideration women's many responsibilities, they are often not available for training on new technologies and agricultural innovations. Men therefore benefit most from extension work (FAO, 1987; Nikoi, 1990; Malima, 1993; Mwaipopo, 1994; FAO, 1996).

Accessibility to Decision Making Power

Decision making in Tanzania depends on tradition (matrilineal or patrilineal). In patrilineal societies, where women are accustomed to subordination, they play very little role in decision making bodies in village governments. Many crucial decisions, which affect women are made by men with little or no input from women (URT and UNICEF, 1990).

The objective of this study was to investigate the accessibility of resources by gender and was based on the role of women in household food security. This could serve as to create awareness to general public and policy makers.

METHODOLOGY

The study was conducted in six villages in Morogoro Rural and Kilosa districts. A longitudinal survey design, covering two cropping seasons was used in this study. The population for the study consisted of the household members, especially women and men in the study area. A purposive sampling technique was adopted to select three villages in Morogoro Rural district namely: Fulwe, Melela and Msufini and three villages in Kilosa district namely: Kidoma, Kimamba and Dumila. A representative sample for the study from each village was based on Boyd's formula n/N x 100 = C, C represents a figure greater or equal to five percent of the village household population, N is the total households in the village and n is the number of selected households (Boyd et al., 1981). A fixed whole number of the
households was selected and calculated by using Boyd’s formula resulting to 5% or closest to 5% (as long as it is above 5%) of the total households in the village. These households were used to get the information needed in the basic survey (data collection). The sampling frame was based on a village register and respondents were selected by random sampling procedure (Table 1).

Table 1. The village households (N), household sampled (n) and percentage of sampled households

<table>
<thead>
<tr>
<th>Districts</th>
<th>Villages</th>
<th>Number of village households (N)</th>
<th>Number of sampled households (n)</th>
<th>Percent of sampled households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morogoro Rural</td>
<td>Fulwe</td>
<td>1137</td>
<td>57</td>
<td>5.0</td>
</tr>
<tr>
<td></td>
<td>Melela</td>
<td>800</td>
<td>40</td>
<td>5.0</td>
</tr>
<tr>
<td></td>
<td>Msufini</td>
<td>388</td>
<td>20</td>
<td>5.2</td>
</tr>
<tr>
<td>Kilosa</td>
<td>Kidoma</td>
<td>615</td>
<td>31</td>
<td>5.0</td>
</tr>
<tr>
<td></td>
<td>Kimamba</td>
<td>850</td>
<td>43</td>
<td>5.1</td>
</tr>
<tr>
<td></td>
<td>Dumila</td>
<td>1031</td>
<td>51</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Source: Survey data 1994/95

The primary data were collected by using structured questionnaire. This was conducted in stages: The preliminary survey was very important to obtain general information about the villages and for familiarization and introduction of the study objectives to the village government. During the preliminary survey, a list of relevant guidelines and questions were used to guide the discussions with the respondents. To ensure validity, ten members from five households in Mikese village were interviewed. The main reason of pre-testing was to identify any shortcomings and assist in making modifications in some questions before the actual data collection.

The second stage was the basic data collection: These data included information on personal characteristics, accessibility of resources and decision making by gender. This also involved the observation method. The observed data on what was happening in the homes and fields and general appearance of the area was noted in a notebook for additional information. Open-ended questions were added to probe deeper for additional insights into the information collected. Secondary data were obtained from reports and other documents from various offices. Data collected was analyzed by using the Statistical Package for the Social Science (SPSS). Descriptive statistics, Chi-square and Multiple regression were used in the analysis.

RESULTS AND DISCUSSION

Women accessibility of resources

Lack of access to capital (49.6%) was the major factor identified in this study. (Table 2).

Table 2. Women lack of accessibility of resources

<table>
<thead>
<tr>
<th>Factors</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of access to land</td>
<td>13</td>
<td>5.4</td>
</tr>
<tr>
<td>Lack of access to capital</td>
<td>120</td>
<td>49.6</td>
</tr>
<tr>
<td>Lack of decision making power</td>
<td>20</td>
<td>8.2</td>
</tr>
<tr>
<td>Limitation to time</td>
<td>29</td>
<td>12.0</td>
</tr>
<tr>
<td>Limited agricultural knowledge</td>
<td>3</td>
<td>1.2</td>
</tr>
<tr>
<td>All above</td>
<td>4</td>
<td>1.7</td>
</tr>
<tr>
<td>Lack of access to capital, decision making power and time</td>
<td>37</td>
<td>15.3</td>
</tr>
<tr>
<td>Lack of access to land, capital, decision making power and time</td>
<td>6</td>
<td>2.5</td>
</tr>
<tr>
<td>Lack of access to land and capital</td>
<td>3</td>
<td>1.2</td>
</tr>
<tr>
<td>Lack of access to land, capital and decision making power</td>
<td>7</td>
<td>2.9</td>
</tr>
<tr>
<td>Total</td>
<td>242</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Limitation to time (12.0%) was the second limiting factor. Lack of decision making power (8.2%) featured as another limiting factor but to a lesser extent. Limited agricultural knowledge and food (1.2) also was identified as a constrained factor.

Access to Land by Gender

Lack of access to land (5.4%) was specifically important in Kimamba village in Kilosa district (42.9%). Also this applied to men farmers. The villagers rented the area for food crops cultivation from the sisal estate under agreement of paying back a bag of maize per cultivated hectare of land, after harvesting. In the study area, the land was owned by the husband (100%). Though, Morogoro Rural is a matrilineal society, their cultural norms of women inheritance has changed quite a lot. In the study area the patriarchal culture is dominant. In this case the person who decides on the use of the land is the head of the household, who are mostly men (Table 3).

Table 3. The head of household by gender

<table>
<thead>
<tr>
<th>Response</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Yes</td>
<td>21</td>
<td>1.8%</td>
</tr>
<tr>
<td>No</td>
<td>221</td>
<td>91.3%</td>
</tr>
<tr>
<td>Total</td>
<td>242</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Among the respondents interviewed in the study area, males dominated (93.8%) as heads of the households. Only 8.7% females were heads of the households. These were either single, widows, divorce or separated couples and or married women who pointed out to be the head of the households. Usually heads of the households, are the decision makers in the households, for the different activities undertaken. From the study, the majority of the women not being heads of the households, marginalization of their contribution in decisions made in the households. These findings are quite in agreement with those encountered by Aarnink and Kingma, (1991) who reported that women span of manoeuvre in household decision making is drastically curtailed by customs and patriarchal power with exception in the matrilineal set up. Surprisingly, although the effect of matrilineal was expected in the study (Morogoro Rural being matrilineal set up), this was not the case. The effect of matrilineal on the accessibility of resources in the study area was insignificant for two possible reasons:

1. In-migration and intermarriages of different ethnic groups and
2. The economic changes (similar observations have been reported by Swantz (1998) on similar studies in Mtwara and Lindi, in Tanzania, where little or no in-migration has taken place.

The findings of this study resemble with those by FAO, (1990); FAO, (1996) and Mngodo et al. (1996). Despite limited involvement in the ownership, more than 50% of the women revealed that there was no restriction by husband in using the land. About 42.9% endorsed restriction in land use by husbands. This affects women in production. As argued by Dankelman and Davidson, (1988); Aarnik and Kingma (1991) and FAO, (1996), women play a major role in food production. Without accessibility to land, it will not be possible for these women to cultivate enough land for food production.

Access to Capital and Credit by Gender

Lack of access to capital (49.6%) was found to be the major constraining factor to women farmers. Without cash, they face problems of purchasing agricultural inputs. Capital is very important also for the purchase of other foods that cannot be produced in their farms. The concentration of women’s agricultural activities in subsistence crops, rather than cash crops as is the case with men, in the study area, leaves women with limited cash income. And when women do earn cash from their trading activities, it is not uncommon in intra-household relations for the husband to control all family income, including his wife’s earnings. Poor women in the study area had limited access to the cash earned by themselves or by their men. So, whatever has cash value is in the domain of men. The findings of this study are similar to Clone, (1992) findings. In order to generate the income, women have to put more effort in income generating activities.

Table 4. Involvement in income generating activities by gender

<table>
<thead>
<tr>
<th>Task</th>
<th>Female</th>
<th>Male</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Petty business</td>
<td>41.7</td>
<td>58.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Vegetable growing</td>
<td>45.8</td>
<td>54.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Fruit growing</td>
<td>58.0</td>
<td>42.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Brewing</td>
<td>60.4</td>
<td>39.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Baking</td>
<td>56.5</td>
<td>43.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Crafts</td>
<td>42.5</td>
<td>57.5</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Due to limitation of time (12.0%) women concentrate to those activities which are to be conducted at their homestead. Men dominated in petty business (58.3%), crafts (57.5%) and vegetable growing (54.2%).

Women’s lack of control over land is a key factor in the chain reaction of gender disparities embedded in the economic system. It impairs women’s eligibility to gain credit, since traditional lending institutions require collateral, often in the form of land. Even in cases where women do have title to land, there is evidence that women cannot take full advantage of the established credit system, since credit institutions tend to be male-oriented and discriminate on a cultural and social basis against women.

**Women Source of Income**

It was found that activities in Fig.1 were the most common sources of women income in the study villages. Women, due to lack of access to household income, (being dominated by men), they have engaged themselves in small income generating activities. The income generated was generally low, about 60% respondents were getting between, Tanzanian Shillings 501 – 3,000/= per week which is equivalent to US $ 0.5 – 3 per week (Table 5).

In Tanzania, credit or loans suppliers are interested in groups and not in individual person. Additionally, a thorough economic analysis is required by credit and loan supplier, prior to their involvement to assure profitability in loan activities. Similar findings have been reported earlier by (Ousmane, 1996).

![Figure1.Women source of income in sampled household](image)

**Table 5. Average weekly income from income generating activities**

<table>
<thead>
<tr>
<th>Average weekly income (Tsh)</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 500</td>
<td>37</td>
<td>8.6</td>
</tr>
<tr>
<td>501 – 1000</td>
<td>115</td>
<td>26.7</td>
</tr>
<tr>
<td>1,001 – 2000</td>
<td>121</td>
<td>28.1</td>
</tr>
<tr>
<td>2001 – 3000</td>
<td>68</td>
<td>15.8</td>
</tr>
<tr>
<td>3001 – 4000</td>
<td>23</td>
<td>5.3</td>
</tr>
<tr>
<td>4,001 – 5000</td>
<td>34</td>
<td>7.9</td>
</tr>
<tr>
<td>Above 5,000</td>
<td>33</td>
<td>7.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>431</td>
<td>100.0</td>
</tr>
</tbody>
</table>

1 US $ is equivalent to about 1000Tsh.
**Decision Making on Household Income Expenditure by Gender**

The results in Fig. 2 summarize the decisions on household income expenditure. Decisions on purchase of household necessities (like salt, sugar) and kitchen items were dominated by women. Purchase of household items like furniture and luxury things like radio were dominated by men. The finding of this study differ from those by Due and Anandajayasekeram, (1982) in Tanzania and Phiri, (1990) in Zambia, which reported that the decision of income expenditure was made jointly between spouses. From the results, it seems apparent that some of decisions were dominated by women while others were dominated by men. It is also a fact that some decisions in the study area are also jointly made between husband and wife.

![Figure 2. Decision on household income expenditure in the study area](image)

**Key:**
1. Household items like furniture.
2. Household necessities (salt).
4. Luxuries items (Radio).

**Decision Making on Family Income by Gender: Who Keeps the Funds from the Different Sales?**

In general, husbands dominated in keeping income from different sales (Fig. 3) except off-farm income in which the wife dominated. Women do not have access to the major part of household income to the same extent as are men. Although the main producers are women, they do not control the end results (FAO, 1989). These findings compare with (Mung’ongo et al., 1990) that women are accustomed to subordination and play very little role in decision making.

![Figure 3: Decision on family income; who keeps the funds from different sales in the area.](image)
Decision Making on Different Production Activities by Gender

Fig. 4 summarizes decisions on different production activities in the study area. In all cases, decisions were made by the family (husband and wife) but with husband always taking the leading role. Decisions made by women were negligible. This could be a constraint to women farmers, taking into account that women play a big role in food production, but they cannot make decisions on different production activities. The findings of this study compare with Aarnink and Kingma (1991) that women’s range of household decision making is drastically affected by customs and patriarchal power.

![Figure 4: Production decision on different activities in the study area](image)

Decision Making Related to Resources Allocation by Gender.

Results in Fig. 5 show that women’s contribution were generally marginalized in all activities. Most of the contribution to decision were made by men. These findings are supported by URT and UNICEF (1990) that generally, in developing countries, at all levels of decision making, women are not provided equitable voices in decision making.

Access to Education, Agricultural Knowledge and Extension Advice by Gender

It was recognized from the results that there was limited possibility of getting extension advice. This is supported by Makundi (1996). The main reasons cited by respondents for such situation were as follows: There was an inadequate number of extension workers as also reported by Wambura (1992); Available extension workers concentrated only on target groups or contact farmers who the majority were males that formed only a small proportion of the rural population in any village; Unreliable transport for the village extension workers to give extension advice to these farmers; Extension workers devoted more time struggling to earn their living, because they were poorly paid. There was no improved technology that reached women farmers in time, a fact that reinforces this point of discouraging increased productivity.
CONCLUSIONS AND RECOMMENDATIONS

Gender training is a tool in the process of addressing gender balance. Most findings from this study reveals of the lack of accessibility to resources and lack of accessibility on the decision making power is very minimal compared to men. Lack of access to capital was a major factor limiting the contribution of women to household food security. Other factors, such as limitation of access to time, limited access to decision making power, lack of access to agricultural knowledge and land were also reported.

In all cases, decisions were made by the family (jointly between husband and wife), but with husband always taking the leading role. Women dominated all decisions on domestic activities. Control of cash obtained from sale of cash crops, food crops, livestock and land was a responsibility of men. Women only handled cash obtained from sale of local beer and crafts. Also, the possibilities of getting extension services especially women were limited.

It is therefore recommended that there is need to involve women in decision making and improve their accessibility to resources. Women should be assisted to engage themselves in income generating activities. Extension services need to be improved, made reliable and be conducted in time. For economic activities, women can be advised individually or to form groups. To increase their chances of acquiring credit or loans women should form groups. For economic activities, they can be advised individually or to form groups. Also, in order to increase their chances of acquiring credit or loans women should form groups.
REFERENCES


