

12. CONCLUSION

This thesis evaluated the South African land reform programme according to criteria extracted from the White Paper on South African Land Policy of 1997. These include the attainment of equity (justice), of political stability, and of economic development that includes poverty alleviation, environmental sustainability and food security, and the overall sustainability of the land reform programme. In order to make this evaluation the thesis draws on area specific, programme specific, issue specific and case study research conducted in (and about) South Africa. This research was then located within in an international context in an effort to produce an encompassing understanding of land reform and policy formulation, programme implementation, successes and failures and a prognosis for the future of land reform in South Africa. The international empirical and anecdotal evidence draws on the land reform experiences and programmes that took place in a large number of countries. These include; Angola, Australia, Bangladesh, Botswana, Brazil, Chile, China, Colombia, Cuba, Egypt, Eritrea, Ethiopia, Honduras, India, Japan, Kenya, Lesotho, Malaysia, Mexico, Mozambique, Namibia, Nigeria, Peru, the Philippines, South Korea, the former Soviet Union, Sudan, Taiwan, Tanzania, Uganda, Vietnam, Zambia and Zimbabwe

The evaluation and recommendations pertaining to specific parts and aspects of the South African land reform programme are captured in the concluding sections of the relevant chapters. Therefore, this chapter discusses only the salient themes (or failures) that cut across the various aspects and parts of the broader land reform programme. These themes/failures are poverty alleviation, market-based land reform, macro-economic policy (particularly agricultural policies), statutory support to beneficiaries, beneficiary participation and socio-economic differentiation. These themes overlap and are interrelated.

Poverty Alleviation

The South African land reform programme has not significantly alleviated poverty. Accordingly, the criteria for equity and economic development that includes poverty alleviation, environmental sustainability and food security have not been met. There are two basic reasons for this. Firstly, in many cases the various parts of the overall land reform programme generally did not reach the poorest sections of South African society. Secondly, when the various parts of the overall land reform programme did reach impoverished sections of South African society, these individuals and communities (as a result of their particular position in society and a lack of statutory support) were unable to generate sufficient income to lift them out of poverty.

The Restitution Programme, for example, restored land to those who previously were property owners. One implication thereof, is that land was restored to men and not women (who as a sub-section of South African society are more impoverished than men are). Furthermore, there is no convincing evidence to show that beneficiaries of the Restitution Programme are generating income as a result of land restitution. There have

also been concerns that the tendency to pay financial compensation will do little to address the structural nature of poverty in South Africa.

The Redistribution Programme, similarly, has done comparatively little to address the structural nature of rural and urban poverty in South Africa. Firstly, because (as the comparative material shows) South African redistribution figures do not compare favourably with redistribution data from other countries undertaking similar programmes. South Africa has redistributed less land, in similar time periods, than, for example, Zimbabwe, Brazil, Cuba, Chile, Japan, Mexico and China. Moreover, there is virtually no evidence to show that communities that accessed land through the Redistribution Programme have benefited financially (in any significant or sustainable way). On the contrary, case studies suggest that some beneficiaries have been impoverished as a result of their participation in the Redistribution Programme.

The tenure reform programme (or rather the lack thereof) has done little to alleviate poverty because it has not resulted in secure tenure for the approximately 40% of the population who continue to access land through traditional authorities. Although it is true that many impoverished individuals continue to access land in traditional tenure systems and, although imposed conversion to freehold tenure can lead to dispossession, increased impoverishment and increased social differentiation – with particularly negative consequences for women and nomadic farmers – the failure to design and implement a programme to bring about *secure* tenure has continued to limit economic development, maintained inequitable access to land, and contributed to environmental degradation and low-levels of agricultural production.

With regard to farm workers and labour tenants, the Land Reform (Labour Tenants) Act 3 of 1996, the Extension of Security of Land Tenure Act 62 of 1997 and the extension of labour legislation to rural areas, have done very little to alleviate poverty or improve the working and living conditions on farms. And, according to many analysts, have exacerbated poverty by contributing to evictions, labour shedding, the demolition of housing structures on farms, and the refusal of many white farm owners to allow burials on their farms. The commercial agricultural sector is providing a decreasing number of permanent jobs, whilst farm workers and labour tenants remain impoverished, disempowered, uneducated and subjected to violence – particularly in economically marginal areas. Equity schemes, which have the potential to significantly increase income for farm workers, have been more successful in alleviating poverty, but have done little to address the inequitable racial distribution of land. Unless the Departments of Agriculture and Land Affairs build the capacity to monitor and enforce compliance with these Acts and related labour legislation, or unless alternative policies are developed, farm workers and labour tenants will remain impoverished.

Inappropriate credit policies (as an aspect but not constituent part of the overall land reform programme) have failed to address poverty and will continue to do so for a number of reasons. Firstly, the comparative analysis in chapter four suggests that credit policies that target “the poor” (i.e. the micro-credit policies embarked on by the South African Land Bank that target women) have the potential to reduce income, increase

poverty, result in dispossession and increase the oppression of (including violence against) women. Secondly, as a result of the collateral requirements (in whatever form) that form the basis of most credit programmes, the poorest sections of rural society will continue to be excluded from the benefits of formal/regulated credit programmes. For example, although the South African Land Bank claims that it has significantly increased its lending to “poor” clients, these “poor” clients are able to present “viable business plans” and “proof of rights to land”, which, by definition, means that the Bank is not reaching the poorest sectors of South African society. Third, credit is only a “temporary injection of capital” into rural areas, and without consistent statutory support will not address the structural nature of poverty. Fourth, the most likely source of credit for the “rural poor” is self-generated funds, which obviously, is not a likely option for the “poorest” sections of South African society.

Furthermore, despite the government’s commendable commitment and legal obligations to gender equity, the overall land reform programme (as well as its constituent parts) have done little (if anything) to improve women’s access to land, wealth and power. This failure is primarily the result of two important factors, which will be discussed in subsequent sections of this chapter, notably; the failure to account for socio-economic differentiation and the lack of beneficiary participation in the development and implementation of the overall land reform programme.

Despite these policy failures, the discussion in chapter two suggests that land reform programmes present a unique opportunity to alleviate poverty in South Africa’s rural areas. In part, because the majority of the people in South Africa’s rural areas continue to depend on access to land and other natural resources for their economic and social survival. In part, because poverty, food insecurity and environmental degradation are consequences of inequitable access to land. Moreover, the comparative analysis in chapter two suggests that land and agrarian reform can contribute to poverty alleviation, increased food security and environmental sustainability. Examples include China, Cuba, Kerala (India), South Korea and Zimbabwe. However, it was also argued in chapter two that the poorest and the most marginalised sectors of South African society would likely be excluded from the benefits of a land reform programme that is demand-led or market-based.

Market-based land reform

The South African land reform programme has not met the criteria for equity because the market-based approach to land and agrarian reform embarked on in South Africa (as was the case in many international examples of reform) redistributes insufficient amounts of land/wealth (i.e. Zimbabwe) at an inadequate pace. Further, the comparative analysis in chapter two suggested that the poorest and the most marginalised sectors of South African society would be excluded from the benefits of a land reform programme that is demand-led or market-based (i.e. which requires an “own contribution” to qualify as a beneficiary). Because, by definition, the poorest and most marginalised sectors of society do not have the required skills, resources or organisational capacity to meet the “criteria for participation” in market-based reform.

The South African land reform programme has also not achieved the criteria for political stability, because market-based (hence insufficient) land reform can contribute to political instability (i.e. direct action in response to continued inequities). Moreover, the land reform programme has not met the criteria for economic development (and hence sustainability) that includes poverty alleviation, environmental sustainability and food security. For example, it was argued in chapter two that essentially market-based redistribution (without significant state support for beneficiaries) will not alleviate poverty because (1) market-based programmes do not redistribute adequate amounts of wealth to address the structural nature of poverty (South Korea, Malaysia and Indonesia). And (2) the poorest sectors of society cannot access (or compete in) a “free” market system. Similarly, it was argued that although land reform can contribute to food security in a number of ways - i.e. increasing the supply of food, contributing to growth in the agricultural sector and thereby increasing employment and wages in rural areas – market-based land reform will not improve food security because it results in insufficient redistribution of wealth and the elite capture of the benefits of land reform.

Despite the clear lessons that can be drawn from various land reform programmes about market-based reform (listed above) and the history of dispossession and oppression that culminated in Apartheid, South Africa embarked on an essentially market-based land reform programme. Both the South African Redistribution Programme and the Land Redistribution for Agricultural Development Programme are “demand-led” undertakings based (essentially) on market principles (i.e. willing sellers and willing buyers). Although the state subsidises land purchase for those who are able to access the programmes, the level of state support is insufficient (see subsequent sections of this chapter). This policy approach has limited redistribution, partly because of the imperfections in the market itself (listed above), some of which stem from ideological and political predisposition among buyers and sellers.

The failed market-based approach to land reform in South Africa is a consequence of the combination of interest groups that were included in, and excluded from, the political land reform policy formulation process in South Africa. Interest groups that played a particularly influential role in the process include representatives from the World Bank, the African National Congress and the white commercial agricultural sector (by virtue of their role in the economy). The intended/potential beneficiaries of the land reform programme, who consistently lobbied against a market-based approach, were excluded from the process.

It is recommended that the state embark on a more supply-led redistribution programme, where the state plays the role of market intermediary, buying (and expropriating) land from white landowners and then redistributing or selling (at subsidised prices) the land to intended beneficiaries.

Macro-economic policy and the broader policy framework

Land reform programmes are not likely to succeed unless they form part of a broader economic policy that emphasises rural development – particularly employment creation

and the provision of infrastructure in rural areas. This is a theme that recurred throughout this thesis and, which is closely linked to the following section of this chapter on state support to land reform beneficiaries.

For example, the discussion in chapters two and ten around food security suggested that a macro-economic policy that emphasises export commodity production at the expense of domestic food production is likely to undermine food security. In other words, land reform can contribute to food security if land reform is part of a broader policy framework that includes controls on food prices, encourages domestic food production, regulates food distribution, emphasises employment creation in rural areas and includes state-driven initiatives such as free education, basic income grants, school-feeding schemes, food fortification programmes and support for (and investment in) food gardens and urban agriculture.

The discussion in chapter three suggests that land reform can contribute to increased agricultural production if land reform is part of a broader policy framework that (after addressing the inequitable racial division in the sector) maintains the efficient sections of the large-scale sector, whilst legislating and enforcing good employment practices and providing support for small-scale and emerging farmers in the former homeland areas and elsewhere.

The discussion in chapter four showed that access to credit will be of limited value if the macro-economic policy limits the ability of small-scale or emerging farmers to compete with established local or international producers because they lack, for example, the training and resources to compete in a “free” market.

The discussion on redistribution in chapter seven on population pressure, as another example, suggests that land redistribution (even if initially successful) will not be sustainable unless the programme forms part of a broader development strategy that emphasises employment creation in rural areas and includes policies and methods to increase the carrying capacity of agricultural land.

As a final example, the discussion in chapter eleven suggests that the degree of direct action (particularly violent actions) that often accompany/precede/follow land reform programmes is influenced by the degree of economic development and, in particular, the existence of economic opportunities and/or employment elsewhere in the economy. (It appears that the higher the unemployment rate is, and the lower the likelihood of employment is, the higher is the propensity towards violence. The inverse also seems to hold). Again, the discussion in this chapter suggests that land reform programmes should form part of a wider development strategy that emphasises employment creation in urban and rural areas, and the provision of housing.

An increased role for the state – the provision of infrastructure and financial support

The South African land reform programme is not likely to meet the objectives of equity, sustainability or economic development unless land reform beneficiaries receive

substantial financial and infrastructural support from the state and/or the private and non-profit sectors. Such support to land reform beneficiaries can include; agricultural extension services, capital, credit services, electricity, education, employment opportunities, agricultural equipment, irrigation systems, quality and affordable health care, good quality land, access to functioning markets, appropriate research, training and skills development programmes, transport, appropriate technology, and water

For example, all the international examples discussed in chapter two, with regard to poverty alleviation, food security and environmental sustainability, suggest that successful land reform programmes feature strong state support for land reform beneficiaries, as well as, accompanying investments in supportive infrastructure and social services.

One of the most important lessons that emerges from the comparative analysis in chapter three is that the development of small-scale (income-generating) agriculture in the former homeland areas (and elsewhere) is limited by a number of factors, all of which point to the need for significant state support. It is, therefore, argued in chapter three, that small-scale farmers are capable of efficient, income-generating production if (and probably only if) they are given a “package of prime movers”. The “package of prime movers” includes a favourable political and economic environment (i.e. good prices for agricultural produce and accessible and functioning markets). It includes appropriate technology, appropriate agricultural research, social services, supporting infrastructure, good quality land, skills development (i.e. management and entrepreneurial skills), and the necessary agricultural equipment and supplies (e.g. seeds, fertiliser, fencing materials, insecticides and machinery).

One of the principle reasons for the failure of the Redistribution Programme to alleviate poverty is the fact that state support to beneficiaries was limited to land purchase. There was very little (if any) post-settlement support to beneficiaries, and certainly less than in other African examples of redistribution, notably Zimbabwe. The lack of post-settlement support is particularly serious with regard to the “criteria for qualification” for the Settlement/Land Acquisition Grant. Those who qualified for the grant (i.e. households with a combined earning of less than R1 500 per month) would obviously not have the required resources to begin profitable farming operations, nor would they (in general) have access to supporting infrastructure such as passable roads and electricity. Furthermore, the land that was purchased (cheapest land available) was often marginal and required substantial investment for operations to become profitable.

Similarly (see chapter eight), one of the reasons why the tenure reform programme (or lack thereof) failed to alleviate poverty and contribute to development is because tenure reform, per se, cannot alleviate poverty, unless the state takes complementary actions to stimulate the rural economy. Furthermore, the plight of farm workers and labour tenants is not likely to improve unless their current dependence on farmers for housing, employment, schooling and transport is decreased or eliminated. This requires the provision of schools and health care services in the rural areas, housing programmes as well as human rights education.

Finally, because of power relations in society and the patriarchal nature of South African society (particularly in rural areas), land reform will not benefit women unless the state and/or other sectors of the economy enable the empowerment of women by providing appropriate infrastructure (see chapter ten). This could include providing places of safety, child care facilities and clinics in rural areas, as well as time-saving technology and resources such as access to tap-water and (free) electricity.

Beneficiary Participation

Land reform policy in South Africa was the result of the negotiated settlement and the stated commitment to reconciliation at the time. It is also the outcome of a political process that reflected the division of power within South Africa at the time and the ability of various interest groups to influence the policy development process, as well as, the inability of potential beneficiaries to influence the process. The interest groups that were able to significantly influence the land reform policy development process in South Africa include the former National Party, representatives from the World Bank, representatives from the African National Congress, the white commercial agricultural sector (largely by virtue of its powerful economic position) and various rural and land-related non-governmental organisations. As stated before, it is this particular combination of interests that resulted in the adoption of the market-based, demand-driven land redistribution programme.

This thesis (in chapter five) emphasised several aspects regarding beneficiary participation in the South African land reform policy development process. Firstly, the (comparative) lack of potential beneficiary participation in the overall process of policy development and implementation. Secondly, the nature of (limited) beneficiary participation. In other words, when potential beneficiaries were involved or expressed their needs and demands (e.g. at conferences) these were not sufficiently (if at all) incorporated into subsequent policy development processes. Thirdly, that the non-governmental organisations that claimed to represent potential land reform beneficiaries, in reality, represented only relatively organised communities with particular interests (e.g. restitution). Fourth, when non-governmental organisations influenced the policy formulation process it was more often as co-opted members/allies of the ANC/government and less often as representatives of the poorest and most marginalised sectors of South African society. It is therefore a central argument of this thesis that South African land reform policy is not an expression of the needs and demands of the poorest sectors of South African society. For example, at all the conferences and events in which potential beneficiaries participated during the policy development process, market-based land reform was rejected.

Large-scale consultative campaigns (e.g. Tanzania) and information dissemination efforts (e.g. Mozambique) would have allowed more extensive beneficiary participation. However, this would not have ensured that expressed needs and demands were incorporated into the policy formulation process. Another method that could have contributed to the inclusion of the needs and demands of potential beneficiaries in the

land reform policy development and implementation process is direct action (social mobilisation).

The themes/failures discussed in this concluding chapter, as well as failures relating to particular components of the overall land reform programme, derive, in part, from the lack of beneficiary participation in the South African land reform policy development and implementation process.

It is the lack of beneficiary participation, for example, that contributed to the development of a rights-based, legalistic and bureaucratic land Restitution Programme. In turn, the legalistic approach contributed to the exclusion of large groups of potential beneficiaries from the benefits of the programme – e.g. groups dispossessed before 1913, women etc (see chapter six). The legalistic (court-based) procedure had two other significant negative consequences. Firstly, the approach ensured a slow, and expensive, claims settlement process. More importantly, the approach marginalised claimants while allowing landowners to play a central role in the process (e.g. determining what land became available for restitution and at what prices). The discussion in chapter six, based on case study material from Chile, Brazil, Mexico, Peru and China, showed that court-based programmes can easily be contested and have their own social biases (against the poor). This allows landowners, who generally are literate, educated and have access to resources and legal services, to play a central and powerful role in the restitution process, whereas, claimants, who lack the skills and resources required, are marginalised by the process.

Similarly, the excessively bureaucratic nature of the Redistribution Programme, the market-based approach as well as the slow pace of redistribution, are all indicators of the lack of beneficiary participation in the policy formulation process. Furthermore, requirements for “own contributions” in the Land Redistribution for Agricultural Development Programme, and the artificial constitutions of Communal Property Associations and the formation of arbitrary groups to acquire land in the Redistribution programme, are all indicators of the lack of beneficiary participation in the policy development process.

Despite the fact that it has taken more than ten years to develop tenure reform policies for the former homeland areas, and despite the Department of Land Affairs’ commitment to people’s “right to choose” the tenure system according to which they would like to organise their communities, policies like the Communal Land Rights Bill, which may transfer substantial land allocation powers to traditional authorities, indicate that the demands and needs of beneficiaries have not been sufficiently integrated into policy development – in the sense that people are not always able “to choose” the tenure system that they prefer (see chapter eight). Similarly, calls from the intended beneficiaries of the Land Reform (Labour Tenants) Act and the Extensions of Security of Tenure Act that these Acts be scrapped, indicate that these hastily implemented Acts were not developed or implemented with adequate beneficiary participation.

With regard to gender, the tendency of policy developers and implementers to assume that the male-perspective equals the community perspective, the introduction of inappropriate technology and methodologies, restitution and redistribution of land that increases women's workload, the peripheralisation of gender equity by staff from the departments of Agriculture and Land Affairs and rigid bureaucratic procedures are all indicators that women did not participate effectively in policy development or policy implementation.

Direct action (i.e. land invasions, social mobilisation and even violence) is an indication that potential/intended beneficiaries have not participated sufficiently in the policy process. It is also an indication that the land reform programme is not meeting the needs of the intended/potential beneficiaries. However, because of the dual and overlapping relationship between direct action and the scope and pace of land reform, and because direct action, by definition, is a method that enables those without economic and political power to promote their interests in a very effective and visible way, direct action can be seen as a potentially effective method to enhance beneficiary participation in the policy process. Direct action may also promote political stability in the long-term, and hence the sustainability of the land reform programme, if it contributes to a more equitable distribution of economic resources and political power. In particular, the emergence of a strong rural movement(s) is an important factor in shifting the balance of power in rural society, and may therefore contribute to a more equitable distribution of land.

In any event, neither state-led, nor market-based, land reform programmes will succeed unless potential/intended beneficiaries have played an active role in policy development and implementation.

Socio-economic differentiation

Rural populations are not homogeneous but are highly differentiated. The same is true of broad categories like "the poor", women, and potential/intended beneficiaries - all of which are differentiated by, for example, available resources, the origin of such resources, gender relations, position within a family, position within a community, identity, interests, needs, access to labour, religion, access to land and other natural resources, and livelihood strategies. Nevertheless, the White Paper on South African Land Policy and other related documents and policies, as well as the criteria set out in the White Paper, are based on these broad categories. This has several implications. First, it makes it difficult to develop, implement and evaluate the land reform programme and its constituent parts. Second, it contributes to the exclusion of certain groups from the benefits of land reform (e.g. the commitment in the White Paper to prioritise organised groups) and, in some cases, may contribute to the elite capture of the benefits of land reform. Moreover, the failure of policy developers and implementers to take socio-economic differentiation into account will contribute to the failure of the land reform programme.

For example, it emerged from the discussion in chapter three, that the apparent assumption among protagonists of both sides of the farm-size efficiency debate, that

agricultural development should be the primary goal of a land reform programme, may be unrealistic, given the socio-economic differences among the inhabitants of South Africa's "rural" areas. These "differences" include; the fact that a large percentage of "rural" people – particularly young people – are not interested in farming, that without significant state support the poorest households will not benefit substantially from farming, that the South African government probably does not have the resources required to provide this level of support, that over-burdened women may not be able (time-wise) to utilise more than a garden-sized plot for household consumption, that only three percent (those that are relatively "wealthy") of the population in the former homelands are making a living from agriculture alone, that people often demand land for residential, investment (pension) and/or psychological reasons, that 40% of the former homeland population is functionally urban, and that many people prioritise the provision of water, electricity and social services (not land). By implication, a land reform programme emphasising only agricultural production will not succeed because it is not an approach that takes account of socio-economic differentiation.

The majority of the problems that emerged during the implementation phase of the Restitution Programme – e.g. problems with CPA structures, lack of community cohesion, lack of accountable leadership, discrimination against women, limited development, conflict (and potential conflict) as a result of overlapping claims – are the results of the failure of policy developers and implementers to take cognisance of the differentiated and complex character of "communities".

The discussion in chapter seven on Redistribution indicated that the failure to plan around socio-economic differentiation could result in the "elite" capture of the benefits of land redistribution. Although the Redistribution Programme was developed to benefit the poor – e.g. households with a combined income of less than R 1 500 – other (related) aspects of the programme contributed to the "elite" capture of the benefits of the programme. For example, because of the small size of the SLAG and the formation of artificial groups in order to acquire land, group dynamics and power differentials within groups enabled the relative "elite" – e.g. men, or families with access to migrant wages – to dominate the process and capture the benefits of redistribution – e.g. obtaining larger areas for grazing, while women only obtain access to garden plots, despite having made exactly the same financial contributions. Group ownership, moreover, caused problems regarding communal production, which were exacerbated by the lack of training and preparation among beneficiaries for undertaking joint operations as members of highly differentiated groups.

One of the reasons for the shortcomings of the tenure reform programme is the failure of policy developers to understand (or incorporate this understanding into policy) that all tenure systems can be manipulated by those members of the community/society with political and/or economic power. Conversion to freehold tenure, for example, can be a mechanism for the transfer of wealth to "wealthier" members of the community (at the expense of the poorer or less powerful members). As such, tenure policies that fail to take account of political and economic differentiation may result in dispossession and increased rural polarisation and conflict. Moreover, tenure reform programmes that do

not take account of the differentiated nature of land rights (e.g. the overlapping rights of former tenants and former landowners, as well as conditions of landlessness), by implication, will provide tenure security only to former landowners. Further, policy developers and implementers should be discriminating when it comes to “community perspectives” on particular issues, because “community perspectives” are quite possibly the perspective of the powerful/influential members of that community. For example, because individuals are members of particular social systems and operate within the confines of the relations of power within that system (e.g. women in traditional authority structures) they might not be able to “choose” the tenure system under which they would like to live.

The failure to take socio-economic differentiation into account is one of the major causes for the exclusion of large groups – e.g. first generation labour tenants and labour tenants who had moved opportunistically, the mostly female seasonal workforce, temporary workers and workers who do not live on farms - from the ambit of the Land Reform (Labour Tenants) Act and the Extension of Security of Tenure Act. Similarly, the potentially negative impact that this legislation will have on labour tenants in the future was not adequately considered.

The most striking example is the utter failure of the overall land reform programme, as well as its constituent parts and related aspects, to benefit women. This failure is the result of policies and procedures that did not take account of the fact that women’s position in society is fundamentally different (inferior). (Women’s particular position is influenced by the unequal division of labour, institutional violence, patriarchal patterns of land allocation and inheritance, traditional authorities, cultural restrictions on the development of a women’s movement and the lack of legal services, social services and educational and training opportunities in rural areas.) Examples of policies and procedures that did not account for gender differentiation include; (1) the failure of the restitution programme to take women’s particular experience of dispossession into account and thereby restoring land rights to men. (2) The procedures of the Redistribution Programme that paid the Settlement/Land Acquisition Grants to household-heads (i.e. men). (3) The failure of tenure policies to acknowledge that as a result of the patriarchal nature of traditional societies and the associated oppression of women, women are not necessarily able to “choose” the tenure system under which they want to live. (4) The implementation of credit policies that will not prevent men from appropriating the resources that women may acquire, nor prevent the exploitation of women, by male relatives, in order to obtain credit.

In short, policies and programmes that do not take differentiation into account will be inappropriate (e.g. large grazing areas to women, who do not have the time to utilise this resource) and will probably not succeed.