Evaluation of pre-selected challenges faced by black women smallholder farmers in Gauteng

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DECLARATION

I, Fezeka Mhlongo, declare that this research article is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the Graduate School of Business Administration, University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Fezeka Mhlongo

Signed at ……………………………………………………On the

…………………………….. day of ………………………… 20…..

DEDICATION

Ephesians 3:20 “Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us,”

Studying the MBA has been a dream of mine since 2010. I didn’t know how it was going to happen or how it would be funded…. And because He is faithful, He made a way. And here I am. Thank you to the Most High.

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CONTENTS

LIST OF TABLES

LIST OF ABBREVIATIONS

Abbrev.	**Full Name**
DOA	Department of Agriculture
AEO	Agricultural Extension Officer
DRDLR	Department of Land Rural Development and Land Reform
DAFF	Department of Agriculture, Forestry and Fisheries
GAA	Government Agricultural Agency
FI	Financial Institution

ABSTRACT

Researchers and policy makers agree that women, if given equal access to agricultural production resources, could contribute to the South African agricultural industry and economy. This study aimed to investigate certain challenges that prevent women farmers, specifically black female farmers, from growing their small-scale farms to the extent where they are able to become commercial farmers.

The South African government has embarked on a number of initiatives to elevate and create a class of black commercial farmers; however, the efforts have yielded little progress. Challenges experienced by black women, are even more pronounced when looking at black emerging farmers and the government, along with industry stakeholders, has not been able to adequately address barriers of entry for black women.

Insights from the study confirmed some of the pre-selected issues that were discussed in the literature review, especially in the South African context. Access to land, finance or credit, access to markets and access to extension support services were the most prominent challenges faced by the respondents. Based on the findings, recommendations include collaboration between financial institutions, government and other stakeholders to develop lending models suitable for emerging farmers, addressing land access and tenure limitations for black women and policy intervention for the regulation of food processing and quality standards to prevent emerging farmers from being barred from supplying higher end and more profitable markets.

Keywords: Small-Scale Farmers, emerging farmers, black women, agriculture.

1. INTRODUCTION

1.1 BACKGROUND

Interest in black smallholder or emerging women farmers has been sparked by the sentiment that suggests that there is insufficient assistance available to farmers, especially in the previously disadvantaged category. During the rule of the previous government (pre-1994), the agricultural industry grew due to state subsidies and programmes to support and grow commercial farmers. Post 1994, agricultural marketing boards and state subsidies were disbanded and that created challenges for commercial farmers and specifically, to the previously disadvantaged farmers as they no longer had the strong financial backing from the state (Chikazunga & Paradza, 2013).

In the 1970s, there was a global agenda on the development of women which posited that women's productive contribution is important to the growth of any economy and should not be limited to the role of wife and mother (Dancer & Tsikata, 2015). In many agricultural communities, it has been observed that men have control over production resources i.e. finances, social capital, land and labour. When assessing even the power structures in society, men tend to have authority to make decisions over the household, they control lineages, communities and the state. Through this power and control, men's authority is reinforced over women (Dancer & Tsikata, 2015).

There is evidence that suggests that in developing countries, women make up about 43% of the agricultural workforce and are therefore crucial in the development of the economy. It is noted however, that female farmers tend to produce less output per area of land than their male counterparts and this is attributed to the unequal access to services, inputs and resources (Dancer & Tsikata, 2015). The lack of access to resources results in black women being less active in commercial farming and virtually excluded from contract farming

(Croppenstedt, Goldstein & Rosas, 2013). It has been found that even in an economy that is growing, gender gaps do not decrease; instead they rise with GDP per capita. It is important for economies not only to increase women's access to resources, but also to support women's participation through policy so that the gaps may be minimised (Croppenstedt et al., 2013).

1.2 PROBLEM STATEMENT

Investment in agriculture contributes to national efforts for the alleviation of poverty by reducing food inflation, the creation of employment and a rise in wages (Machete, 2004). By extending the same support and resources that is given to men, women in subsistence or small holder farming could increase the harvest of their farms by 10-20% in Sub-Saharan Africa (Adeniyi, 2010). As a result, this would increase the national agricultural production, reduce the reliance of food imports (that tends to drive food inflation upwards), increase the level of food security, reduce gender inequality, as well as drive the ultimate improvement of the empowerment of women to grow their enterprises for greater financial benefit (Adeniyi, 2010; Varangis, 2015; Diiro, Seymour, Kassie, Muricho & Muriithi, 2018; FAO, 2011).

The reality is that poor economic governance to promote programmes that support women, lack of access to land, finance and other resources inhibit the ability of women to participate more effectively in national agricultural productivity (Adeniyi, 2010; Varangis, 2015; Kehler, 2001).

The consequence is that without targeted and purposive interventions by government, financial institutions and other stakeholders, women's contribution to agriculture will remain limited to subsistence and smallholder farming.

1.3 MAIN OBJECTIVE

The purpose of the study is to explore the challenges faced by black women who are smallholder or emerging farmers and are trying to access opportunities to grow their enterprises to be commercial farmers.

1.3.1 Sub-objectives

- To understand the challenges faced by black women farmers who operate small holder enterprises
- To determine the role that can be played by the Department of Agriculture in removing barriers to market entry
- To determine the role that can be played by the finance industry and other stakeholders in removing barriers to market entry

1.4 THE SIGNIFICANCE OF THE STUDY

Studies (Arends, 2009; Croppenstedt et al., 2013; Chinomona & Maziriri, 2015) have been conducted that show that there is a gap between women and men farmers in South Africa. These studies suggest that women tend to remain subsistence and are not given ownership in terms of management, land ownership and other key responsibilities. This is further supported by Adeniyi (2010) who suggests that issues that concern women are not properly addressed in national and regional policies, nor are women represented in the design and implementation of developmental policies and programmes. This may be attributed to under-representativity and low participation in policy making (Adeniyi, 2010).

This study contributes to agriculture literature on women farmers in the South African context by expanding on current research on the barriers that hinder women farmers from becoming commercial farmers. Additionally, his study will from providing some key insights to the Department of Agriculture, financing houses and other stakeholders in the programmes they can focus on in helping to remove some of the challenges.

1.5 DELIMITATIONS

The study focused on the factors that restrict black women farmers from improving productivity that they may become commercial farmers, which will allow them to contribute much more to the economy. The factors discussed are limited to access to land, finance and resources made available by government agencies.

Due to the timeboxed nature of the research project, the sample of participants was limited to those who could be reached physically within Gauteng, and limited financial resources presented a constraint on the number of participants who could be visited for interviews.

1.6 ASSUMPTIONS

It was assumed that:

- the black women farmers understood the interview questions
- the persons interviewed from the agricultural agencies and financial institutions presented operations of their institution and not their personal views

2. LITERATURE REVIEW

2.1 INTRODUCTION

Women's roles in agriculture are different in many parts of the world, however their challenges are similar. Many rural women manage household duties of preparing food, fetching water and firewood, caring for family members and for some, this also extends to working on larger farms for wages or other means to making money e.g. crafts that can be sold in local village markets (Doss, State of Food and Agriculture Team; 2011). These alternative means to make money are not considered "economically active employment", however they are important to the livelihood of families (Doss et al.,, 2011).

The World Bank (2009) suggests that resources directed at women's agricultural productivity has a positive effect on food security as well as providing greater economic opportunities for women.

The points of discussion are:

- some of the specific challenges faced by women who own farming enterprises
- the role to be played by government to assist women farmers.
- The role to be played by the financial industry to assist women farmers

2.2 THEORETICAL FOUNDATION

This study draws from The African Smallholder Farmers Group (ASFG) framework which has been cited in studies done by Lambrechts & Montgomery, (2013) and Musvoto, Nortje, Nahman & Stafford (2019).

The framework identifies factors that hinders the growth of smallholder women farmers. This framework encompasses many aspects that provide guidance to how challenges that affect smallholder farmers can be addressed.

This study will touch only some of the elements that are part of the framework in line with the problem statement that focuses on the pre-selected factors that hinder women from growing their subsistence/ small holder enterprises to become commercial farmers. These factors are discussed in detail in the next section but first this section discusses the framework factors which includes foundations, pillars and cross cutting issues. This framework alludes to the enabling factors that are required to support smallholder farmers (ASFG, 2013; Musvoto, et al., 2019).

2.2.1 Foundations

Foundations refers to policies and regulations put in place to infrastructure and public services that create an environment where smallholder farmers and other entrepreneurs are enabled (ASFG, 2013; Musvoto et al., 2019)

Infrastructure includes roads, energy, irrigation, storage/ warehousing that is crucial for agricultural and small business growth. Public services refer to fundamentals that support people development i.e. education, health, water and sanitation as these elements influence productivity in agriculture (ASFG, 2013; Musvoto, et al., 2019).

2.2.2 Pillars

Pillars refer to some of the elements that could be addressed by policy reforms that will assist smallholder farmers to increase production, access markets and to become economically viable. There is a need that policies be sufficiently augmented to address challenges experienced by all smallholder farmers and avoid solutions that benefit only farmers that are better -connected (ASFG, 2013).

Pillar 1: Access to land and water

ASFG (2013) state that with the increase in competition for land water, it is important that policies are extended to support smallholder farmers access. Solutions must include ways to deal the issues of women and people from disadvantaged backgrounds who may not have the means to pursue bureaucratic and legal process of land ownership (Clark& Luwaya, 2017). In addition, water rights for farmers are also an area that require attention where governments need to prioritise infrastructure investment to draw water and improve on farm water management (Musvoto, et al., 2019).

Pillar 2: Inputs and credits

To effectively participate in the market, smallholder farmers need inputs such as seeds, fertilisers, weed management, animal health maintenance as well as other services required for production. This implies that farmers need a reliable and affordable source of credit in the period before produce is ready to take to the market (ASFG, 2013; Randriamaro, 2012).

Pillar 3: Markets

The inability of smallholder farmers to sell their produce for adequate revenue is a big challenge in Africa. Not only do smallholder farmers need support on the supply of inputs, but also assistance with access to markets (ASFG, 2013; Musvoto, et al., 2019).

Public and private sector intervention is needed to stimulate local demand and provide incentives for large buyers such as retailers to source from smaller farmers (ASFG, 2013; Musvoto, et al., 2019).

Pillar 4: Research and Extension services

Government investment in agriculture has shown to have a substantial growth effect on the agricultural sector (DAFF, 2011; ASFG, 2013).

Extension services are a critical success factor in helping to scale smallholder farmers. Current extension programmes in Africa do not reach many of the smallholders that could benefit from such services therefore more a focused mandate and investment is required to augment and improve service offering (Whiteside, 1998; Alcinof, 2008; ASFG, 2013).

Pillar 5: Collective Action

This pillar refers to smallholder farmers grouping themselves to take advantage of economies of scale to lower costs and improve production and marketing capacity. The power of collective action allows groups to lobby policymakers and other stakeholders for assistance in the removal of barriers and other factors that will contribute to their individual and collective success offering (ASFG, 2013; Nicholls, Vermaak & Moolla, 2016).

2.2.3 Cross Cutting Issues

ASFG (2013) suggest that other issues such as climate change, gender equality and food security are challenges that government policy should address to support smallholder farmers, more especially for women and persons from disadvantaged backgrounds.

The exclusion of women in the agricultural sector has a consequence of women becoming trapped in low productivity which means no growth of their enterprises (Randriamaro, 2012; Croppenstedt et al., 2013). They argue that limited access to resources results in women's low participation in commercial production and restricts their ability to accumulate resources. This cycle can, however, be 'broken' through intentional policy intervention (Croppenstedt et al., 2013).

Based on the theoretical framework the study then asked the following research questions:

- What are the factors that hinder women from growing their small-scale farming enterprises?”
- What role can the Department of Agriculture play in removing barriers?
- What role can the finance industry play in providing better access to funding?

2.3 CHALLENGES FACED BY SMALL- SCALE WOMEN FARMERS

This section aims to provide an overview of previous research on the more prominent challenges faced by black female farmers, in the context of growing the small scale or emerging farms to the scale where they can become commercial producers.

2.3.1 Limited Access to Land

The South African landscape, when it comes to agricultural land ownership, is skewed along racial lines where the commercial sector consisting of 46 000 commercial farmers occupy 86% of productive agricultural land while a small-scale black farming community occupying only 14% of unproductive farmland (Tsheola & Sebola 2014; Sebola, 2018). Another statistic suggests that in 2004, about 20 000 -30 000 white farmers owned 102 million hectares of land, and 1.2 million black small-scale farmers shared about 17 million hectares in the former homelands (Kariuki, 2004). South Africa’s land reform programme started after the democratically elected government in 1994, in an attempt to redistribute and in other instances, to confirm the rights to land in order to address the needs of people who were disadvantaged though dispossession and forced removal on land on which they lived and thrived (Adams, 2000). With respect to agricultural development, land reform intends to create a category of black commercial farmers to de-racialise the sector and achieve agricultural reform in rural South Africa (Karuki, 2004; WWF, 2018).

Small scale farmers, depending on circumstances, fall into different tenure systems e.g. bought land, land leased from state, communal land allocated by tribal authorities, and inherited land, in some instances (Mzuyanda, 2014).

Adeniyi (2010) found that in Africa, agriculture is the main source of employment for women, however, it is to be noted that women often own less land than men and often the land is of a lower quality. Discriminatory land tenure systems for agricultural production are more evident in countries where migrant labour systems have led to an increase in women who head households (while their husbands are away working in the cities), however, they do not have control nor are they able to own the land they cultivate (Adeniyi, 2010).

In rural South Africa, where land is more accessible as it does not need to be bought, agricultural land is communal and apportioned by traditional leaders. This means that women cannot secure long term rights to the land they wish to work on (Van Averbeke, 2007). Arends (2009) found that while women may farm on the land, they do not have independent land rights and sometimes lose their fields and homes through divorce, desertion and the death of a husband. Arends (2009) further suggests that single women struggle to access land and will only attain access through patrilineal intervention.

The South African government has acknowledged the need to address the women's inequitable access to land rights. At the 1995 World Conference for Women, the then Ministry of Land Affairs made a commitment to start policies that included access credit, natural resources and to the ownership and control over land (Weideman, 2006). Access to farming and land and owning the rights to that land is an important factor in agricultural production for all farmers. With respect to the black women, who have been at the receiving end of discriminatory practices that relate to land ownership, more will have to be done by government and all role players to help black women access the land they need.

Proposition 1a: Black women farmers need to be able to acquire and own the land on which they farm, thereby securing an important resource that they cannot be dispossessed of.

2.3.2 Limited access to finance

In the 1970s, the availability of cheap credit in agriculture resulted in over-mechanisation on farms and this led to a situation of negative real interest rates i.e. inflation is higher than interest rates. This means that inflation eroded the value of debts and therefore interest payments were very low making it profitable for farmers to be in debt (Hall, 2009). The Agricultural Credit Board which bailed out bankrupt white farmers was disbanded in 1997. By 2002, commercial banks had become the main lenders in agriculture, followed by private lenders, Land Bank, co-operatives and government departments (Hall, 2009). It was found that approximately R3 billion was paid in interest of the R30 billion debt amassed by farmers. This debt rose to R36.7 billion in 2006 and the small-scale farmers (that generate less than R300 000 gross income per annum) paid the highest share of the debt interest. Due to the interest burden, small-scale farmers were most likely to be forced out of operation while large and commercial farmers thrive (Hall, 2009).

Sebola (2018) suggests that an effective funding model is required for emerging black farmers and without it, it is unlikely that black farmers will be able to successfully contribute to South Africa’s economy.

Access to credit is recognised as a problem for emerging farmers in Africa, especially for the operational requirements of running a farming enterprise i.e. inputs for planting and harvesting (Sebola & Tsheola, 2014; Sebola, 2018). Government funding programmes and development finance institutions do not provide the leniency needed by black emerging farmers. Emerging black farmers do not comply with criteria for lending which includes start-up funds, ability to repay funds, or farming expertise. The result is that black farmers need to ‘partner’ with white farmers who have farming expertise and resources (and can help guarantee success of the farming enterprise) to help them access those development funds (Sebola, 2018). Commercial banks are also not likely to lend emerging black farmers as they do not meet the criteria for lending (Sebola, 2018).

In the case of small-scale women farmers, research suggests that they are not considered ‘real’ farmers and find it difficult to access credit and finance (ActionAid, 2011). There is also limited research done on indigenous crops grown by women and the type of tools and technology required to increase production (ActionAid, 2011). Added to this are other high risks (e.g. dependency on weather) associated with farming that make it difficult for financial institutions to assess risk for lending to smallholder farmers (Adeniyi, 2010).

There is also a challenge of complex terms and conditions and high interest rates associated with borrowing from commercial banks that are sometimes difficult to understand even by educated women. The requirement for collateral is also another barrier as some women do not own the land on which they work (Adeniyi, 2010).

ActionAid (2011) further implies that more needs to be done by government through regulation to create funding programmes that help women to grow their farming enterprises.

Many women also deal with gender biases, as in a study conducted in North Africa that found that women had limited access to finance in general, and further limitations are imposed by the requirement of a man being an active participant of the venture (Bounemra et al., 2013). In some instances where women do have land rights, they lose them to tribal authorities when the land becomes more valuable e.g. where irrigation technologies are placed on the land (ActionAid, 2011; Croppenstedt, et al., 2013).

It will be key to find solutions and financial products that are less stringent as those currently offered by financial institutions to unlock potential that cannot be expressed. The solution will require a partnership with stakeholders such as the Department of Agriculture and other Government institutions that also have programmes that finance small-scale farmers.

Proposition 1b: Limited access to finance is one of the factors that hinder women from growing their subsistence/ small holder enterprises.

2.3.3 Limited access to markets

Khapayi & Celliers (2016) found that emerging farmers in underdeveloped areas in South Africa could not participate in commercial markets due to limited infrastructure to produce on a large scale, restricted property rights and poor entrepreneurial skills that are among the barriers experienced by farmers.

International markets are also a challenge in that they impose standards and strict requirements related to the methods used to grow plants to ensure the 'healthiest' quality, stringent guidelines on packaging, labelling and other technical requirements for the handling of produce for their markets. Smallholder farmers, due to limited capacity, are not able to comply with these requirements, which automatically excludes them from accessing international markets (DAFF, 2015).

From the perspective of small-scale women farmers, Thamaga-Chitja & Morojele (2014) found that women needed transport to access local market places e.g. around the village, township or city in which they live and operate. Many women do not have their own transport and need to use public transport with their produce to access those markets (Thamaga-Chitja & Morojele, 2014). Women also face challenges in maintaining a profitable market niche as men tend take over the market for crops that are primarily farmed by women when those crops become lucrative (World Bank, 2009). The study by World Bank also found that women-owned farming enterprises receive less support (training, market information, equipment, etc.) than men-owned enterprises, that makes it difficult for women to be effective members of the agricultural value chain in the market.

The Food and Agricultural Organisation (FAO), in 2011, found that female farmers were excluded from participating in the delivery of high value produce with agricultural-industrial organisations, meaning that women have not benefited as equally as men from the development of modern supply chains and the markets that trade with developing countries (Doss, et al., 2011). As an example, Eaton and Shepard (2001) found that in Senegal's bean export sector, one out of fifty-nine (1.7%) contracted farmers was a woman. The export companies expressed women were not viable suppliers due to lack of secure resources to production, such as rights over land (Eaton & Shepard, 2001).

Through the 2015 Agricultural Policy Action Plan, DAFF expressed that despite the limited experienced by small scale farmers, they do make a considerable contribution to the farming of high value produce in crops and livestock, however, the initiatives in place to support smallholder farmers are sometimes too limited in focus with little significant effort aimed at helping farmers to access markets (DAFF, 2015).

Efforts by government agencies are also required to improve the regulation of food safety standards, e.g. creating food standards to be used in the South African market that will ensure all farmers (commercial and small scale) can be assessed through the same standard in an attempt to level to help small scale farmers.

Collaboration and serious intention from government and the private sector will be required to create an environment where all farmers (black, emerging and commercial) will be able to market their goods. This will foster healthy competition and the growth of the industry while contributing to the growth of the economy.

Proposition 1c: Market access is key to the success of emerging farmers and black women farmers.

2.3.4 Limited access to agricultural support and extension services

Khapayi & Celliers (2016) suggest that support and extension services are an important structure in the development of the agricultural sector. Emerging farmers have the potential to contribute to rural development and the economy at large.

There are many views on what extension services are and many of the definitions encompass these functions; they are there to improve the probability and production of a farm, they are key in furthering the agenda of rural development and food security, and they offer agricultural information and practices to farmers and interested members of society (Williams, Mayson, de Satge, Epstein & Semwayo, 2008; Zwane, 2014; Khapayi & Celliers, 2016; Lukalo, 2017).

Extension services offered by the South African government are limited in effectiveness and efficiency due to a number of structural challenges, lack of capacity (skilled extension officers) and limited budget allocation (Zwane, 2014; Lukalo, 2017).

In their study, Khapayi & Celliers (2016) found that 64% received support services from government agencies and 36% did not, and had to rely on their own resources. Support services included water and grass bales for feeding during drought, medicine during animal disease outbreaks as well as the erection of poultry and pig enclosures (Khapayi & Celliers, 2016).When respondents were asked about visits from agriculture extension officers, the general sentiment is that they visit occasionally and did not know what the extension visit routine should be (Khapayi & Celliers (2016).

The South African government has acknowledged that extension services lack skills and numbers to deliver support to black farmers, smallholders and those aiming to become commercial farmers (DOA, 2008; Hart & Aliber, 2012). The majority of these are black women farmers (DOA, 2008; Hart & Aliber, 2012). For example, in a crop project in Limpopo, extension services only focused on garden projects and provided limited infrastructural (fencing, irrigation by means of borehole and reservoir) and technical support required for commercial farming activities (Hart & Aliber, 2012).

There is a need to increase representation of women in policy making as well as at the level of extension officers as the majority of extension officers are male (DOA, 2008; Lukalo, 2017).

The agricultural industry in pre-democratic South Africa flourished through government interventions and support. The improvement of extension services through hiring of sufficient numbers and skilled candidates, as well as a clear mandate, will be key in assisting black women small scale farmers as well as those wanting to break into the commercial market.

Proposition 1d: Extension and support services are an important source of information and skill to assist black female farmers to improve quality of their produce, thereby making it attractive to markets.

2.4 THE ROLE OF GOVERNEMENT DEPARTMENTS IN REMOVING BARRIERS

A 2011 study by the Human Sciences Research Council, found that South Africa spent only 6.9% of its research and development budget on Agriculture and it is of the view that South African agricultural sector is the among the least supported in the world (HSRC, 2011). On the Producer Support Estimate (The annual monetary value transferred from taxpayers to agricultural producers through government initiatives for the operation of the sector), South Africa in the bottom percentile with a 3.2% score, Brazil at 7.1% and the United States at 18.6%. DAFF acknowledges that reasons for such low scores is the lack of a well-structured strategy and implementation plan (DAFF, 2015)

Adeniyi (2010) found that women are unable to access the support that will allow them to grow into large scale farmers to make a greater contribution to the market. Hart & Aliber (2012) assert that technical and agricultural support in general to black women farmers requires reconsideration by the South African government and the agencies that provide support as their current structures do not appear to support the direct needs of black women farmers.

Through the Broad- Based Black Empowerment Act, there has been an intention to help women own and manage enterprises and to assist them access economic activities, infrastructure and skills training (The DTI, 2014). Resources are available at private and public-sector level, however attempts to grow the market of women enterprises have been inadequate (IFC, 2006).

Despite the legislation and public and private sector entities, there has been little attempt to understand and accommodate women's needs in establishing small enterprises. Phillips, Moos & Nieman (2014), cited by Chinomona & Maziriri (2015), stated that with post 1994 changes in South Africa, there are still not enough women entrepreneurs and much still needs to be done to progress this area of the economy.

Proposition 2a: The government has a role to perform to help address issues of access to resources, especially where there are market forces that create barriers to entry.

2.5 THE ROLE OF FINANCIAL INDUSTRY IN REMOVING BARRIERS

Black South African farmers are disadvantaged due to a lack of resources, among which is inability to access finance and credit (Sebola, 2018). De Klerk, Fraser & Fullerton (2013) stated that South Africa has no specific regulation on agricultural finance, other than the rules that govern the Land Bank. Funding for the purchase of land and agricultural assets for beneficiaries of land reform have been administered by the Department of Land Rural Development and Land Reform (DRDLR) and Comprehensive Agricultural Support Programme (CASP) grants, while working capital has been funded from the Micro Agricultural Financial Institutions of South Africa (MAFISA) programme.

Commercial banks, insurers, microfinance institutions are also providers of finance along with development finance institutions and even legal and illegal micro-lenders (De Klerk, et al., 2013). The four large commercial banks in South Africa focus on products for large firms, including commercial farms, as well as the households at the high end of income distribution. Lending to small scale farmers, especially those without collateral, is ventured into by the banks (De Klerk, et al., 2013).

With respect to land acquisition, current lending criteria by commercial banks and even government funded banks i.e. Land bank, prevent farmers from using borrowed finance and this is a serious issue that impacts farmers at start-up. The structure of agricultural land finance needs to consider more lenient terms e.g. payment moratoriums until the farm begins to produce sufficient returns to pay the debt (DAFF, 2015).

The IDC, which is partially funded by the South African government, focuses on investments in agro-processing and does not fund primary agricultural projects or land-based transactions/acquisitions (De Klerk, et al., 2013; IDC, 2018).

IFC (2006) found that women experience challenges in accessing financial resources in their entrepreneurial and farming endeavours due to some of these reasons:

- Lack of awareness of development finance - many women do not know of the resources available to them nor how to access them.
- Limitation of finance products in banks.
- Poor financial literacy – some women do not understand financial terminology and a lack understanding of the credit process. This issue is also driven by low levels of education, especially women based in rural areas.
- Insufficient BEE targets - there are not enough targets set for industries, like financial services providers, to extend or reach out to women
- Women that engage in small scale farming, especially in rural settings, find it difficult to access credit through reasons such as limited financial literacy and understanding of credit and no access (Adeniyi, 2010).

De Klerk, et al. (2013) found, however, that emerging and commercial farmers have better access to financial services than rural small business owners and small-scale farmers. Own funds and loans from friends and families are the main source of capital for small scale farmers (De Klerk, et al., 2013).

Farming is also associated with high risks (e.g. dependency on weather) and financial institutions find it difficult to assess this risk for lending to smallholder farmers (Adeniyi, 2010; Qwabe, 2014).

Though such challenges persist, agricultural finance is an enabler which requires government and commercial institutions to consider an approach that addresses the lack of funding.

Proposition 2b: Financial institutions are key stakeholders in finding a solution to the issues that result in limited access to finance for small scale and emerging farmers.

2.6 CONCLUSION

The potential of emerging farmers is yet to be appropriately unlocked. The literature review revealed a common view by researchers that emerging farmers have the ability to contribute to growth of rural areas and to assist in the reduction of poverty, inequality and unemployment. Without the intentional and collaborative efforts of government and agricultural sector role players, emerging farmers will not be able to graduate to the commercial farming sector.

Black women farmers, small scale and emerging, are participants of the sector whose efforts and contribution have been largely disregarded. This review aimed to highlighting the plight of black women farmers and the challenges that prevent them from moving from small scale and emerging farmers to commercial agricultural markets. Issues such as access to finance, land ownership and market access are just some challenges that have been identified, and the research component of the study is aimed at drilling deeper to understanding these issues through the perspective of black women farmers and other industry role players.

3. RESEARCH METHODOLOGY

3.1 RESEARCH PARADIGM

Research paradigms are about intrinsic principles and beliefs held by a researcher that shape how they perceive the world. It can also be explained as the lens through which the researcher determines which research method should be used and how the data should be analysed (Kivunja & Kuyini, 2017). The research paradigm is also used as a guideline to develop a methodology that is appropriate for the study and it explains how meaning will be derived from gathered data (Kivunja & Kuyini, 2017).

There are generally two types of paradigms used in research, namely, positivism and interpretivism (Antwi & Hazma, 2015). Positivism is associated with quantitative methods of enquiry as it uses objective measuring tools to understand human behaviour and experience (Guba & Lincoln,1994). Antwi & Hamza (2015) further explain that positivism adopts scientific methods that can be quantified to describe the phenomenon being studied. It enables the prediction and control of a phenomenon.

This study is aligned to interpretivism which is the paradigm used to understand more subjectively the experience of a person (Guba & Lincoln, 1989, cited by Kivunja & Kuyini, 2017). The approach seeks to interpret or describe what a person is thinking and the reasons for attributing meaning to a phenomenon (Kivunja & Kuyini, 2017). Interpretivism is associated with qualitative methods of study as the human behaviour is observed in the natural setting of a person, rather than in a controlled environment as an effort is made to try to understand the viewpoint of the person being observed, rather than the viewpoint of the observer (Kivunja & Kuyini, 2017).

3.2 RESEARCH DESIGN

Srivastava & Thomson (2009) describe qualitative research as an inquiry method that aims to explore problems experienced by humanity or society. Oun & Bach (2014, p. 506) referenced work by Le Pine and Wilcox-King that suggested that qualitative research is instrumental in “developing new theoretical insights that advances our understanding”. This method has been chosen to uncover and explore the different issues and views of women’s participation in agriculture.

Advantages of this method is that it allows participants to share their experiences and opinions in detail and their own words which brings about deep insights on the matter (Almeida, et al., 2017). Through the adaptable structure of the design, qualitative methods allow for participants to explain and expand on difficult concepts without the limitation of a rigid data collection instrument (Rahman, 2016). Another advantage is that data collection happens through interviews, discussions or observations which is a primary data collection method. This allows the researcher to be at the coalface of the situation being studied (Rahman, 2016).

Disadvantages of the qualitative research method is that methods like purposive sampling exclude some contextual influences by concentrating on a few of the people who experience a certain situation and not the entire spectrum of people who could be impacted or affected by it (Rahman, 2016). Sallee and Flood (2012) stated that policy makers may not place high reliability on qualitative research and Rubio, et al. (2003) stated quantitative outcomes are regarded higher than qualitative ones in social sciences.

3.3 POPULATION AND SAMPLE

Purposive sampling was chosen for this study as it is a method by which one is able to gather information that is ‘rich’ or has a lot of depth which leads to an understanding of a phenomenon (Benoot, et al., 2016). Kumar (2011) suggests that this method is most useful to solicit views and gain insights from people who possess information and have a deep experience in the phenomenon.

Purposeful random sampling was used as participants were chosen due to their availability and suitability of their experience on the subject (Alvi, 2016). Benoot, et al. (2016) also suggest that this kind of sampling is focused more to the credibility of outcomes rather than focusing on representatively of the participants as discussions in the interview go quite in depth.

Table 1: List of participants in the study

Participants	**No.**
Women Farmers	4
Government Agricultural Agency representatives	2
Financial Institutions representatives	2

3.4 DATA COLLECTION

The study was conducted in Gauteng with four women farmers who operate on a scale that correlates with emergent farmers.

It also included two representatives from the South African government agricultural agencies and two representatives from financial institutions that provide lending to the agricultural market.

Data collection was in the form of semi-structured interviews and the questions were open ended to allow participants to share their views liberally on the topic (Oun & Bach, 2014). This method was also useful in comparing views of participants (Kumar, 2011).

3.5 RESEARCH INSTRUMENT

The interviews were conducted face-to-face with participants in their working environment or the environment of their choice. Interview questions have been designed for each of the participant categories with semi-structured open-ended questions. These questions were aimed at encouraging participants to share their personal insights in an unrestricted manner.

The women farmers provided insight about their experiences when they started their farming enterprises and the kind of challenges they faced. They were also asked to share the what support they received that allowed them to overcome the difficult entry to agricultural production that is larger than smallholder farming.

The Department of Agriculture shared insight on the kind of programmes and resources that are available to aspiring farmers (especially women) and how accessible these resources are to people.

Enquiry of financial institutions unpacked how they perceive their input to agricultural economy and the products offered to women farmers whether it be on a small or larger scale.

3.6 ANALYTICAL TECHNIQUE

Patton (2002) suggested that qualitative data provides deep insights to circumstances, interactions, thoughts, beliefs and attitudes experienced by people in a certain situation. Qualitative data analysis is the classification and interpretation of data so that the meaning of the observed phenomenon may be extracted and described as part of the outcomes (Flick, 2013).

The method that was followed to conduct thematic analysis was adapted from the method suggested by Maguire & Delahunt (2017). Interviews were conducted on a one-on-one basis and recorded on a mobile application called Otter Voice Notes, which records and transcribes while the conversation is taking place.

The first step in the analysis was to prepare the data by transcribing the interviews. Transcripts were reviewed to become familiar with the content, while making notes of early impressions.

Second, data was ‘chunked’ to extract meaning and in this phase, data was organised in a meaningful and systematic way i.e. coding. Coding is a way in which information is organised so that fundamental points in the data become more apparent. Coding assisted in the detection of pertinent themes or patterns of the study (Theron, 2015).

Third, codes were grouped to bring out themes, which are patterns of significant information that emerge from the data related to the topic. Themes were then reviewed to check whether data content supports the theme, whether there were themes that overlap and discovering sub-themes (Maguire & Delahunt, 2017).

Themes were refined and grouped into headings that related directly to the research questions and at this stage, participant responses could be compared to identify areas of agreement and disagreement (Fereday & Muir-Cochrane, 2006). This was achieved through content analysis which is a method of analysing the data to find recurring words and phrases that help to identify narratives that link to specific themes (Oun & Bach, 2014).

Lastly, the results were interpreted and written into the report, analysing patterns, themes and possible contrasts. The findings were presented including recommendations and an overall conclusion of the study.

3.7 QUALITATIVE VALIDITY AND RELIABILITY

As this is a qualitative study the validity and reliability terminology that this study will refer to are credibility, transferability, dependability and confirmability (Altheide & Johnson, 1988). Brink (1993) stated that validity is related to the reliability and accuracy of the findings of a study and that the instruments used to measure the study were indeed valid.

Content validity refers to the interview questions being sound or logical to produce content/ outcomes that relate to the subject being studied. Face validity is a subset of content validity that suggests that it must be apparent that the interview questions are able to 'measure' or extract what is being studied (Rubio, et al., 2003).

This study complied with content validity rather than face validity due to the qualitative nature of the study. The elements of content validity are credibility, transferability, dependability and confirmability (Altheide & Johnson, 1988).

Credibility was achieved by asking participants to be as descriptive as possible to and to play back their answers to them to ensure that responses have been captured accurately. The triangulation method is useful to cross check information received from different perspectives (Altheide & Johnson, 1988) and the first part and second of the triangulation was done by reviewing passed academic studies and reports compiled by government and international organisations on the subject in the literature. The third part of triangulation was achieved by the collection of primary data through interviewing participants.

Transferability refers to the extent to which the findings could be applied to a different but similar context, situation, time and population. This would mean that the results are generalisable by providing evidence that the study could be transferred (Anney, 2014). This was achieved by providing details of the collection and analysis methodology used to arrive at the findings, as well as the transcripts, so that it can evaluate how applicable or transferable the study is.

Dependability is synonymous with reliability where results must be consistent, meaning the study could be repeated and similar findings would be the outcome (Altheide & Johnson, 1994). Tierney & Clemens (2011) stated that the reliability of a study relates to consistency and the ability to repeat the study and gaining similar results. This infers that the collection and recording of the information must be accurate. In qualitative research, the outcomes are said to be reliable when they bring understanding to a situation or phenomenon that would otherwise remain unknown or confusing (Goldafshani, 2003; Tierney & Clemens, 2011). The triangulation method used in this study to establish credibility, was also useful to establish reliability as it involved checking that information was consistent when examined against other literature and other similar studies.

Confirmability refers to how well the research findings can be confirmed by other researchers. Every researcher can apply their own perspective on the research process and in the interpretation of the data, therefore if other researchers can confirm the findings when the data is examined, the study can be deemed valid (Anney, 2014).

3.8 LIMITATIONS OF THE STUDY

Limitations of a research project are potential weaknesses, in design or methodology, that are mostly out of one’s control e.g. limited funding, choice of research design, statistical model constraints, etc. They must be addressed so that they do not impact the outcome of the study (Simon, 2011; USC, 2018).

Qualitative methods of enquiry are appropriate for understanding how a participant experiences or interprets situations and it aims to be a detailed description of the participants accounts (Atieno, 2009). Outcomes could not be extended to areas not previously part of the study as there were no statistics included as part of the sampling method (Atieno, 2009).

- Design related limitations were time and finances and for these reasons collection of data was limited to participants within Gauteng province.

- Due to the small size of the sample it might not have been possible to get the full understanding of the challenges faced by black women to participate in agricultural production.
- The study focused on black women, therefore it excluded other population groups which means perspectives were limited.

3.9 ETHICAL CONSIDERATIONS

It is important to ensure that sources for the study as well as analysis is unprejudiced and balanced to ensure that the study does not amount to consequences that may be detrimental to self and others (Rahman, 2016). Qualitative research focuses on an in-depth understanding by exploring a social phenomenon within a participants natural setting. The relationship and power between researcher and participant are entrenched within qualitative research and it is important that the researcher does not exploit their position (Orb et al., 2000).

Hammersley & Traianou (2012) mention five principles in ethical considerations, namely:

- Minimising harm: When conducting an interview or observing a participant (practices of qualitative research), it is difficult to anticipate outcomes however researches must weigh both benefits and potential harm to the participant/s (Orb, et al., 2000).
- The nature of questioning in this study was designed to enquire about the participants knowledge and experience and did not intend to enquire about anything personal so should not cause distress to participants or make them feel uncomfortable.
- Respecting autonomy: It is important to acknowledge that participants are independent people who may willingly share information or choose not to participate (Orb et al., 2000). To foster openness and trust, it is

important to solicit informed consent so that the participant is aware of the parameters of the study and how the information they provide will be used (Orb et al., 2000).

- The topic, nature and purpose of the study was disclosed to participants and they had the option to participate at a time and place most suitable for them. Participants could opt not to answer questions that they were not comfortable with or terminate the interview if they wished.
- Protecting privacy: This point links to the principle of respecting autonomy. Where a participant has granted consent and explicitly expressed that they wish their identity not to be disclosed, then the researcher has an obligation to honour that request (Orb et al., 2000).
- Offering reciprocity: This principle suggests that there should be a benefit for participants who have contributed to a study, as the outcomes of that research (Halai, 2006).

The benefit of participation to the women farmers is that it documented their experiences that when shared, could assist other women who want to enter the industry. The Department of Agriculture will benefit by getting a view of how accessible their programmes are to women and where they could possibly extend their programmes to reach more women.

Treating people equitably: It is important that the method of conducting the study e.g. environment, language and topics uphold the self-esteem of the participant (Halai, 2006). This principle was catered for in the principles mentioned before. Complying with those principles resulted in the people being treated equitably.

4. PRESENTATION OF RESULTS

The objective of this section is to present the findings from the data analysis. The chapter is structured as follows, first the demographics of the respondents are presented, followed by method of analysis and then the findings according to themes linked to the research questions.

4.1 DEMOGRAPHICS PERTAINING TO RESPONDENTS

4.1.1. Farmers and background on operations

The first group of respondents included Black South African female farmers based in Gauteng. Each of them started their farming enterprises in different ways which is detailed in the response they provided.

Table 2: List of farmers in the study

Farmer	No. of years of farm operation
Farmer A	10
Farmer B	5
Farmer C	5
Farmer D	6

This table presents the farmers who participated in the study, and the number of years their farms have been in operation.

Farmer A and her family farmed on a communal piece of land in the township where they lived before acquiring the farm that was received from DRDLR. The farm was applied for by Farmer A in 2004 and she received the 568-hectare farm in 2008 on a 30-year lease. Farmer A assumed the role of farm owner when her husband passed away in 2012.

Farm B operations began in 2006 on a 2-hectare plot that Farmer B's family owned previously. Famer B was in school at the time and assisted on the farm on weekends. Farmer B assumed the role of farm owner in 2012 on the 2-hectare plot. After a lengthy application with the DRDLR, Farmer B was given a 455-hectare farm in 2014.

Farmer C owns a 50-hectare farm that was purchased on her behalf by her father in 2013. Operations began in 2014. They did apply with the DRDLR, but the process took too much time.

Farmer D owns an 8.5-hectare farm that she bought with her husband in 2011 and operations began in 2012. Her business consists of two models:

- Supplier Network on bee farming, where she empowers community members by providing them with equipment to breed and produce honey
- The production of cash crops, namely spinach, onions, carrots, beetroots.

Farmer A and B are classified as commercial farmers, only in relation to the maize yields that they have produced in the past. Regarding the classification of the entirety of their operations, they are considered emerging farmers. Farmer C and D have expressed that they are classified as emerging farmers.

4.1.2 Government Agricultural Agency

The second group of respondents were from South African institutions that work with and represent the agricultural sector.

Government Agricultural Agency 1 (GAA 1) was formed after the closure of the marketing codes that supported the different agricultural commodities produced in South Africa. It was established after the enactment of legislation that was passed in 1996. Its main mandate is to create an environment in which access to markets is extended to all farmers, improve the feasibility of participation in the agricultural sector, increase participation in the export market and also to promote the effectiveness of marketing initiatives of agricultural commodities.

GAA 2 was established through legislation that was enacted in 1990. Their mandate is to undertake research and technical developments to enhance the protection, food safety, quality, productivity and efficiencies of the agricultural sector. They also work closely with agricultural market players, especially farmers, providing skills and guidance to improve their yields in crop and animal farming.

4.1.3. Financial Institutions

The third group of respondents are from institutions that provide funding or finance to business, including those in the agricultural sector.

FI 1 was established in 1940 and was set up by the South African government to promote industrial development and economic growth. It provides advisory and financial funding to industries including mining, chemical engineering, automotive and agricultural industries.

FI2 was established in 1883 and is considered one of ‘the big four’ in the South African commercial banking market. It has a variety of products that catered for the agricultural markets depending on the need of clients. It has significant market share in agricultural banking. FI Rep 2 is an Agricultural manager who provides advisory services to clients, together with agricultural industry knowledge. This is to ensure that all lending is evaluated and analysed considering agricultural industry elements.

4.2 CHALLENGES FACED BY BLACK WOMEN FARMERS THAT OWN FARMING ENTERPRISES

This section presents the responses from the interviews with farmers on the pre-selected issues discussed in the literature review.

4.2.1. Limited access to land

Farmer A and B are beneficiaries of farms through the governments land reform initiative. Both participants expressed that they had to wait approximately four years before receiving the farms.

Farmer C and D have funded the purchase of their farms from their personal resources. Farmer C did attempt to secure funding from the commercial banks, however, her application was denied due to lack of collateral and experience in farming. Farmer D responded that she did not attempt to approach the commercial banks for funding as she had resigned from her previous job and felt that she would be declined as she had no means to service the mortgage.

Proposition 1a suggested that black women farmers need to be able to acquire and own the land on which they farm, thereby securing an important resource that they cannot be dispossessed of. This was validated by the all the farmers expressing that ownership of the land/ farms they worked on was important to them for a sense of security so that all efforts were for their benefit and self-fulfilment. To this end, farmer C and D expressed that they were not interested in using their farms as collateral to protect their ownership of the farms.

4.2.2 Limited access to finance

Proposition 1b put forward that access to finance is one of the factors that hinder women from growing their subsistence/ small holder enterprises. The respondents corroborated the proposition due to difficulties they experienced when seeking finance.

All four farmers are able to produce financial records required by banks for lending purposes, however Farmer A and C found that the commercial banks were not willing to lend to them. Farmer A was declined due to the balance sheet positions not being strong enough and Farmer C was asked to include an experienced farmer as a member of the management as a condition, even though the farm is showing a strong financial position.

Government grants are a source of funding on which Farmer B relies. The funds do assist in building pieces on infrastructure e.g. crash pen for inoculation purposes. The grants, however, are not large enough to build infrastructure that could propel Farmer B into the commercial market i.e. the building of a mill, abattoir and packing facility. Farmer B is also reluctant to approach the banks for a loan as she is not prepared to put the farm up as collateral for fear of losing her property.

Farmer D tried to get funding through government agencies, however those applications never resulted in an award of funds. As a result, Farmer D has not been able to purchase heavy equipment, such as tractors, required for planting and harvesting. When asked about applying for funding through the commercial banks, Farmer D explained that it is not an option she wishes to exercise. This is due to the risk element that may result in the loss of the farm through repossession, should Farm D be unable to pay debts.

FI1 assess farmers' projects on the basis of commercial viability. Unlike commercial banks who offer products and services mainly where the farmer can provide collateral, FI1 is able to provide unsecured funding along with management services and other services to address any gaps of the entrepreneur / farmer to ensure success of the project. They are also in a position to offer moratoriums on capital repayments and reduced interest rates.

In other words, deals are structured in a way that farmers are able to generate profits before the burden of servicing debt.

FI2 offers generic banking and credit products that all farmers are able to access. There are products geared at women empowerment for access to funds to start a business, but these products are not limited to agriculture. F2 also offers short, medium and long-term credit facilities, depending on the need of the farmer. For farmers who are breaking into agriculture, collateral is always required as the institution needs to hold security in the event that the farmer is not able to service the debt.

4.2.3 Limited access to markets

GAA's are able to facilitate off-take agreements with commercial processors such as agricultural grain co-operatives which have taken maize produced by Farmer A, B, and C. A certain GAA facilitated an off-take agreement between Farmer C and a large potato processor, however, Farmer C expressed the experience was not pleasant as the processor did not pay for the produce, citing a certain condition of payment that the GAA did not fulfil. As a result, Farmer C is not willing to enter into other off-take agreements.

Other market opportunities include auction events where livestock is sold. Farmer B was able to create a market opportunity where community members and stokvels purchase livestock on specific occasions.

Two farmers in the study do supply some of their products to local retail supermarkets and fresh produce markets, Farmer C and D.

Farmer C has sold her products at the local fresh produce market. She explained that one needs an agent that facilitates the relationship between the market owner and the farmer. The agent negotiates the space where produce will be displayed as well as the price. On a number of occasions, Farmer C has been short changed by the agent, where stock was sold below the price that Farmer C had agreed with the agent. There has also been instances where stock was swopped out, meaning the Farmer C's stock which was of better quality was purported to be from another farmer and inferior stock was labelled under Farmer C's farm.

Farmer D supplies to a local wholesaler and two supermarkets on a small scale.

Farmer C and D expressed that the supermarkets are willing to take more stock from them however, the farmers do not have the farming capacity to scale up production to meet the demand. These two farmers also expressed that they wanted to offer their produce to some of the high-end supermarkets, however, they are not able to comply with those supermarkets' handling and packaging standards. Compliance is attained through having the correct processing machinery and hygiene standards which the supermarkets assess before certification to become one of their suppliers.

GAA's do facilitate discussions with industry stakeholders including government policy makers and representatives from the retail industry, export markets, food safety standards, etc., however, they are not always successful in negotiating market access for farmers.

Proposition 1c stated that market access is key to the success of emerging farmers and black women farmers. While the farmers have been able to access certain markets on a small scale, they have struggled penetrate markets that will boost profitability, which then limits growth. Limited growth means that they will not be able to scale their production and facilities to the level that their produce complies with the various compliance standards, that will allow them to access more established and profitable markets.

4.2.4 Limited access to agricultural support and extension services

Farmer B has received extensive support, providing guidance and opportunities to receive grants from extension services (ES) offered by the government and has said that without ES she could not have grown her farm to what it is. She believes that with more grants and ES, she will be able to become a commercial farmer.

The three other farmers expressed that they have not received the ES that they had hoped for. Farmer A stated that while the extension officer (EO) does visit the farm, their interest is only on the implements and equipment that was initially supplied by the government department that awarded them the farm. Farmer A has not received further assistance from the EO.

Farmer C expressed that her farm has no support from the EO. When she started operating she went to the local government agriculture office to introduce herself and to understand the type of assistance she could get. She was told that she is considered a private farmer therefore Farmer C's operations do not fall within the scope of ES.

Farmer D has received no support from ES. She has observed that farmers that are more prominent and more advanced in their operations receive the full scope of service. When she has approached the local DOA office for assistance, she received no response on her requests nor does the EO seem willing to keep her informed on the status of the service request.

The GAA's that were surveyed discussed services that are offered to assist farmers, such as training in technical farming skills (crop farming and livestock rearing) by persons and departments within the GAA's or through colleges recommended by the state agricultural department. Other interventions such as business development, project management, financial management, are among the training also offered to farmers.

Proposition 1d posited that extension and support services are an important source of information and skill to assist black female farmers to improve quality of their produce, thereby making it attractive to markets. The findings confirmed this proposition as Farmer B, who received extensive ES and EO support, was able to secure the necessary resources and exposure to learn better methods of production.

4.2.5 Gender based challenges

Farmer A explained that she has not experienced any prejudice based on her gender and she believes that this is mainly due to her son being the person that interfaces with all stakeholders.

Farmer B remarked that she has been oblivious to gender-based discrimination as she pursues what she wants until she finds a favourable solution.

Farmer C expressed that she experiences discrimination on a number of levels.

- When stakeholders visit the farm, be it from GAA or prospective farm workers, there is an expectation that they will be received by a man.
- Male stakeholders (GAA) and suppliers do not provide information as liberally as when her father or partner (male) is present during an enquiry.
- Suppliers tend to inflate quotations as they assume she is not knowledgeable on the products and services
- Older male farm workers do not take kindly to her when she issues instructions or when she reprimands them she is often labelled as disrespectful.

Farmer D has also echoed some of the experiences mentioned by Farmer C. Her biggest issue is that male stakeholders (GAA) and suppliers tend not to take her seriously, meaning that her requests are not received with intention to action speedily. She also mentioned that male workers (especially those older than her) do always recognise her authority as the owner of the farm.

4.2.6 Other issues that emerged

During the collection of the data, there are issues that emerged however they were not interrogated as they were not the focus of the study.

4.2.6.1 The state of farms when received

All the farmers expressed that the farms and farm houses were received in a dilapidated state, whether received from the state land reform programme or privately bought. The farmers had to first do some repairs on the farm house and some instances build or mend fences. Farmer C expressed she had to acquire more capital from a private funder to secure the farm before farming operations could begin.

4.2.6.2 The need for legal services

Farmer C experienced challenges with the off-take agreement facilitated by the department of agriculture. There seems to have been certain clauses that may not have been brought to her attention or properly explained that led to her not being paid for the potatoes that were produced.

Another instance mentioned by GAA1, is that on one of their visits to a farm project that had been facilitated by the department of Agriculture, they found that the beneficiaries of the farm had signed a memorandum of understanding with some white investors that basically meant that they were handing the farm over to the investors in return for operating capital.

This highlights a need for contract or legal services to be offered by the DOA at a level that can be accessed by emerging farmers.

4.3 ROLE OF GOVERNMENT IN REMOVING BARRIERS

4.3.1 Information

Both GAA's market their services at farmers' networking events, conferences and auctions. They have online footprints on social media and they also assist walk-in customers. They also visit villages and facilitate an information day for farmers in the area in collaboration with the local chiefs. GAA2 also hosts information days and lectures on trends and best practices in the agricultural industry.

4.3.2 Training and development

The GAA's offer training interventions. Some training co-ordinated is specifically geared towards women to provide skills for business and financial management skills. They also refer farmers for training on technical skills where required.

GAA1 aids with business development. This includes information for access to markets, pricing of agricultural commodities and initiatives for capacity building e.g. GAA1 facilitates access to funding (from government and private funders), industry expertise and training. The services are available for all farmers, however there is emphasis on the empowerment of black farmers.

4.3.3 Projects

Both GAA's offer a number of projects that are open to men and women farmers. GAA 2 expressed that they facilitate the formation of co-operatives, bringing together women and sometimes women and men. Some of the programmes and projects are adopted quickly by women, however, as the projects progress, he has observed that on a number of occasions, men begin to take over those projects.

4.3.4 Market access

GAA's are able to facilitate discussions with industry stakeholders, including government policy makers and representatives from the retail industry, export markets, food safety standards, etc. They are not always successful in negotiating market access for farmers.

There are international storage and packaging standards to be adhered to by farmers who wish to export, especially to European countries. The same standards are often used by local high-end supermarkets; however, the high-end supermarkets impose additional standards when inspecting a farm. Through collaboration with the GAA's and retailers, government has tried to standardise these compliance requirements, however, high-end supermarkets insist on using their own standards when assessing farms. As a result, many black (emerging) farmers are excluded from the supply chains of high-end supermarkets.

Proposition 2a submitted that the government has a role to play to help address issues of access to resources, especially where there are market forces that create barriers to entry. The study confirmed that the there is a an acknowledgement and a willingness by the GAA's to support emerging farmers, however there are challenges of consistent application and execution of services.

4.4 ROLE OF FINANCIAL INSTITUTIONS IN REMOVING BARRIERS

4.4.1 Information

The FIs that were interviewed marketed through the online websites, social media and at agricultural networking events, conferences and auction events. Farmers and prospective farmers can also walk into the FI branches to get information.

4.4.2. Access to markets

FI2 also hosts farmers networking events where farmers can meet other role players in the value chain. The institution does not get involved in enabling farmers to acquire off-takers or other retail consumers due to the risk and complexity involved in such engagements. Also, this is not part of the business model.

4.4.3 Products and programmes

Transactions facilitated by FI1 begin at the R10 million threshold. Any deal below that amount is not considered. FI1 does not offer specific services to encourage specific groups to participate i.e. there are no specialised services for women or youth. Services are offered to all people and are subject to the same criteria.

Annually, approximately 25 deals are facilitated through FI1 and roughly five of those deals are with women participants. While youth, women and black participants are on the agenda to be assisted, it is up to the farmer entrepreneurs to come up with those opportunities or transactions. Farmers below the threshold are referred to other development finance institutions.

If a farmer has been in operation with a track record of favourable performance, criteria for lending is not as stringent as it would be for new farmers. Credit solutions are also tailored specifically to agricultural commodities, as production processes vary, depending on the product.

Within the agricultural industry, FI1 is focused on building the capacity for the secondary processing of agricultural products. For example, this includes helping farmers to own their own mills and packaging facilities for maize or the building of abattoirs, storage and packing facilities for livestock farmers.

It is costly for deals to be assessed, therefore any deal less that R10 million costs the same to analyse as those that are above the threshold. In order to remain profitable and to be able to service debt of FI1, a strategic decision was taken not to process deals under R10 million.

FI2 is not in a position to be as flexible as sometime required for the unique challenges of emerging farmers in South Africa. They are in the process of developing products that will be catered towards emerging farmers. There are no products that are specific to women farmers, they are generic to all farmers.

While FI1 is interested in the assisting farmers to reach the secondary stage of farming however, large monopolies that have operated in the market make such deals difficult to construct due to the large quantities of production required to reach the economies of scale. Government has tried to build maize micro-milling facilities, however found that they are not economically viable as the scale is too small. When the price of maize increases, it wipes out the profit margins.

Proposition 2b proffered that financial institutions are key stakeholders in finding a solution to the issues that result in limited access to finance for small scale and emerging farmers. This is confirmed by current efforts and initiatives such as one that was executed by FI1, where a model has been created for the structuring of deals in the agricultural sector. There is an unfortunate trend where some projects failing in the first two years and that FI1 has not been able to create a stronger partnership with government for the improvement and growth of black and emerging farmers. This is due to the conscious decision of the organisation to avoid the political complexities that occur with policy makers.

FI1 is also willing to share in their expertise while government can play the role of financial sponsor, according to the budgets allocated annually towards the agricultural industry. FI1 also shares insights on industry performance and outlook to influence policy. This illustrates that FI's are able to combine efforts with government to find ways to finance emerging farmers.

5. DISCUSSION OF RESULTS

This section discusses the main findings from the research with linking to the literature review with the intention of answering the research questions.

5.1 WHAT ARE THE FACTORS THAT HINDER WOMEN FROM GROWING THEIR SMALL-SCALE FARMING ENTERPRISES?

The factors that hinder women from growing their small-scale enterprises include access to land, finance, markets and adequate extension and support services which are discussed in detail below.

5.1.1 Access to land

Land is a contentious issue in South Africa due to the injustices by the pre-democratic government that dispossessed non-white South Africans of the land on which they lived and thrived. Most black South Africans were placed in rural homelands where chiefs decided on the allocation of land.

The democratically elected government has embarked on a number of land reform programmes, seeking to return land to people who were previously displaced. The scope of the programme also included purchasing farms from white farmers and awarded them to black South African applicants. From an agricultural perspective, these programmes have not changed greatly the dynamic of land ownership in South Africa, as white commercial farmers own 86% of the productive land, while black farms are left with 14% of the land that is not as suitable for agricultural production (Tsheola & Sebola 2014; Sebola, 2018).

Proposition 1a suggested that black women farmers need to be able to acquire and own the land on which they farm, thereby securing an important resource that they cannot be dispossessed of. The research found that black women are able to be beneficiaries of farms through the land reform programmes, however the participants of the study became beneficiaries through the male family members, which links with the view from Arends (2009) that stated that women struggle to access land and attain access through patrilineal intervention. The farms received by the farmers in the study are on a 30-year lease as linked to the finding by Mzuyanda (2014) regarding land tenure systems for small scale farmers that included land leased from state.

The black women farmers in the study that bought their own land (farms) did so as the application process was too long. Beneficiaries can wait up to four years and more, which is a problem for some trying to secure land to start farming.

It can be asserted that while government is making efforts to provide land and farms to black women and other persons, more needs to be done in order improve the application and allocation process.

5.1.2 Access to finance

The farmers who participated in the study that bought their own farms were not able to qualify for loans as they did not have collateral required for the bank to secure the debt. Sebola (2018) expressed the same finding in his research. Even though the farms have been in operation for a number of years, the farmers were unable to secure credit from the bank to fund the projects to expand and increase their farms' production capacity. Sebola and Tsheola (2014); Sebola (2018) also acknowledged the challenge experienced by farmers to secure funding for the growth of their operations.

As a result, the farmers have to rely on grants from the government. Some farmers are successful in their applications for grants, while some are unable to secure funding as they fall outside of the scope of service of government agricultural agencies as their farms are self-funded. Farmers want to move to the secondary level of production which includes processing capabilities e.g. storage, milling and packaging facilities for grain products, abattoir, packing and cold storage facilities for meat, and sorting, packing and cool storage facilities for crops.

It is apparent that in pre-democratic South Africa, white farmers benefited immensely, and their farming operations were able to grow to commercial proportions due to state subsidies and support (Hall, 2009). Black emerging farmers need a similar type of consideration as expressed by Sebola (2018) who suggested that without funding models that reflect an understanding of agriculture and the finance structures that support the sustainability and growth of emerging farmers, the farmers will not be able to reach commercial farmer status.

Proposition 1b puts forward that access to finance is one of the factors that hinder women from growing their subsistence/ small holder enterprises. The responses form the study revealed that one of the farmers in the study was not offered finance by a bank, unless she complied with a condition to have an experienced farmer as a member of management, which was likely to be a male person. Bounemra et al., (2013) alluded to this type of gender bias where limitations are imposed by the requirement of a man being an active participant of the venture. Financial institutions have not thought of including financial products specifically aimed at women entrepreneurs or women farmers and those they have are sometimes subject to credit terms and conditions that they are unable to comply with.

5.1.3 Access to markets

GAAs were found to be preoccupied with the primary level of farming, which is the production of the raw product i.e. the harvesting of crops from the soil or the raising of livestock. At this level, the market available to farmers is to grain co-operatives, auctions, local (low end) supermarkets and fresh produce markets. The limitation of access to a greater market emerges from high-end supermarkets and international markets that impose food processing and storage standards which small scale and emerging farmers are not able to comply with as they do not have the funds to build or upgrade such facilities. This limitation is caused by the restricted access to funds that would enable emerging farmers to expand to be able to access these markets (DAFF, 2015).

The secondary level of farming includes processing ability e.g. sorting, milling and packaging for maize. Large corporates that specialise in the processing of agricultural products for distribution to retailers have dominated the market for many years and government is still looking for solutions to help farmers break into this part of the industry. Proposition 1c posited that market access is key to the success of emerging farmers and black women farmers, however, small scale and emerging farmers in South Africa are not able to compete with commercial players in the market as they do not have the capacity and scale required to compete at that level (Khapayi & Celliers, 2016).

The limited access to markets is a challenge to black farmers, men and women. Adequate interventions from state and agricultural industry stakeholders will definitely benefit all emerging farmers.

5.1.4 Access to agricultural support and extension services

Extension and support services are important for the growth of the agricultural sector and the development of small scale and emerging farmers (Khapayi & Celliers, 2016). Proposition 1d suggested that extension and support services are an important source of information and skill to assist black female farmers to improve quality of their produce, thereby making it attractive to markets. This sentiment was supported by a farmer in the study who expressed how support services provided by the local extension officer from the state agricultural department helped develop the farm from the elementary stage. The experience is not shared by all farmers, as the other three expressed that they did not receive the support they required. Lukhalo (2017) found that extension services offered by the South African government were sometimes ineffective and inefficient due to lack of skilled officers and limited budgets for execution of services.

The GAAs that were interviewed acknowledged that while they offered technical support and other management skills, they are unable to reach desired results through all extension offices in all of the nine provinces.

5.2 WHAT ROLE CAN THE GOVERNMENT AGRICULTURAL AGENCIES PLAY IN REMOVING BARRIERS TO ACCESS?

Government, through its various departments and agricultural agencies, provides a number of services ranging from land reform (acquisition), technical and farm management training, extension services, grant programmes, incentives for farmers that excel in production and a whole host of other initiatives. Despite all the efforts, it would seem there is not enough investment in the sector. South Africa scores low on the Producer Support Estimate that measures funds directed towards the agricultural sector (HSRC, 2011; DAFF, 2015).

Proposition 2a submits that Government intervention is required to help in addressing issues of access to resources, especially where there are market forces that create barriers to entry. There are areas where government is able to make a material difference to helping farmers improve their farming operations, however there is an uneven provision of support services. Three of the farmers in the study, however, have not received the support they need. Adeniyi (2010). Hart and Aliber (2012) also mentioned similar sentiments, stating that black women are unable to access agricultural support and technical skills they require. IFC (2006) earlier raised this sentiment that not enough funds and effort are directed to helping women grow their enterprises.

5.3 WHAT ROLE CAN FINANCIAL INSTITUTIONS PLAY IN REMOVING BARRIERS TO ACCESS?

Commercial banks and many financial institutions are unable to provide lending to small scale and emerging farmers without collateral (De Klerk, et al., 2013). All of the farmers in the study experienced the reluctance of the banks to grant credit.

A contributing factor is that it is difficult to quantify farming risk factors that would influence how banks should price agricultural loans where there is no capacity (Adeniyi, 2010; Qwabe, 2014).

Proposition 2b points to financial institutions being key stakeholders in finding a solution to the issues that result in limited access to finance for small scale and emerging farmers. All the farmers expressed that appropriate lending facilities from the bank would help them acquire resources they need to minimise losses that occur due to drought and other climate challenges e.g. funds to dig boreholes for irrigation. These funds are also required to keep the farm in operation in the periods between planting and harvesting.

6. CONCLUSIONS AND RECOMMENDATIONS

The literature review surfaced issues experienced by emerging farmers in general and it also reflected that these issues are also the same as those experienced by black women farmers. The greater challenge is that black women have been disadvantaged for such a long time, that their issues get buried with the greater grouping of emerging farmers.

The study sought to understand more deeply those pre-determined issues or factors that prevent black women farmers from growing their small-scale farms so that they ‘graduate’ from emerging farmers to commercial farmers. These factors were access to land, limitations in access to finance, limited access to markets and limited access to agricultural extension services.

The study reinforced that the highlighted issues represent challenges for black women and the sense that not enough is being done to mitigate by government and related stakeholders. Access to land is dependent on the governments Land Reform programme, however, it takes up to 4 years to receive the land or farm and in most instances the farms were in a dilapidated state that required finance to be repaired to prepare the farm for production. This experience was similar to farmers who were able to buy their farms privately, but needed more capital to fix farmhouses, fences, irrigation systems etc. in order to begin the production.

This further highlighted the challenges that were faced when trying to access finance or credit from financial institutions, not only for preparing farms for productions, or to keep operations afloat in the periods between planting and harvesting e.g. to pay wages and services such as electricity, water and other operational expenses. Farmers expressed that the greater need for finance was to buy equipment (trucks, harvesters) and for the building of packing and storage facilities.

The limited access to markets was emphasised by everchanging and stringent requirements by agencies that govern food processing and storage standards, and insufficient production capacity that prevent farmers from being able to supply to local supermarkets, and much less the export market.

The experience of agricultural support and extension services coverage was found to be inconsistent in this study, with one farmer receiving continuous guidance and support while the other farmers found the services to be inaccessible, even when they approached their local agricultural offices.

The issue of gender also came through from the study, emphasising the some of the biases that women face when interacting with workers, suppliers and other service providers in their day to day operations.

The study was not able to cover women in other provinces, nor did it uncover policies and direct interventions required to mitigate these challenges. These could be included in the subject of further studies. It is evident, however, that there is a need for improved co-ordination and partnership between all industry stakeholders' financiers, government departments, retailers, international markets, etc. to find workable solutions to uplift previously disadvantaged farmers and propel them into the mainstream of the agricultural economy.

6.1 RECOMMENDATIONS

Based the findings and the themes that emerged, this study has the following recommendations. First on matters of access to land, recommendations are as follows:

- The land policy must ensure security of tenure for all South Africans, regardless of their system of land-holding. It must remove all forms of discrimination in women's access to land.
- A matter to be addressed is the state in which the land reform farms are received when awarded to beneficiaries. The beneficiaries should also

be granted start-up capital to fix dilapidated elements of the farm, as well as funds to start the operations.

On matters related to access to finance:

- Financial institutions and related stakeholders need to work together to create credit products that support women smallholder farmers and emerging farmers.
- Government should grow their partnership with prominent development finance institutions that have structured successful agricultural deals that have successfully produced black commercial farmers.

On matters related to access to markets:

Government should also focus funding on the secondary level of farming e.g. processing and packaging. With respect to extension and support services:

- Government must re-imagine the extension and support services provided in each province. Investment is required to attract and upskill people that are passionate about agriculture. Extension, support and other programmes must be augmented to address the challenges experienced by women.

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