

Jennifer Spahn
Academy for Science and Agriculture
Vadnais Heights, MN
Mozambique, Factor 16

Mozambique: Enabling Rural Women to Secure Access to Land Using Microfinance Loans and Land Tenure Systems

“In most societies access to land has favoured certain individuals and groups at the expense of others. Women are one of the groups that often have fewer and weaker rights to land because of biases in formal law, in customs and in the division of labour in society” (Nichols, Palmer, and Munro-Faure 1). This is especially present in Mozambique where women are in charge of domestic chores, child rearing, and agricultural chores, but cannot own or control their own land. Securing access to land is very important to the improvement of rural living and society. With the combination of microfinance loans and land tenure systems this can become possible for the rural women of Mozambique.

According to the Encyclopedia Britannica, “Mozambique lies largely within the tropics... the climate is seasonal and tropical. Daily temperatures throughout the country average in the mid- to upper 70s °F.” This causes the days to be hot, especially for women working long hours outdoors. Mozambique also has a very large coastline, making for very fertile soil that is good for growing crops. The following quote from Encyclopedia Britannica explains the major crops grown in Mozambique. “Most agricultural production comes from family farming operations, which produce the two staple crops of corn (maize)... and cassava, as well as beans, rice, and a variety of vegetables and oilseeds such as peanuts (groundnuts), sesame, and sunflowers.” Families typically only grow enough crops to feed themselves. They may, very rarely, grow a few extra crops to sell for making a profit.

The US Department of State says, “Despite the influence of Islamic coastal traders and European colonizers, the people of Mozambique have largely retained an indigenous culture based on small-scale agriculture.” Mozambique’s culture is largely centered on small-scale agriculture, but they also have two major forms of art, wood sculptures and dance. “Mozambique's most highly developed art forms are wood sculpture, for which the Makonde in northern Mozambique are particularly renowned, and dance,” was also said by the US Department of State. With the rich art and culture, also come the political aspects of the country. “Mozambique is a constitutional democracy with an estimated population of 20 million. The Front for the Liberation of Mozambique (FRELIMO) has been the ruling political party since independence in 1975...” (US Department of State). The country was originally ruled by the Portuguese and was under British control until they gained independence in 1975. The country’s official language is Portuguese and the majority of the country is Christian and Muslim.

Family structure usually consists of a father, mother, and multiple children. As a whole their diet is consistent with what crops the family grows as listed above. The animals typically chosen and raised by the family, including goats, also affect their diet. Despite the fact that families raise their own crops and animals, they still have poor diets due to the lack of the necessary resources needed to meet and maintain the healthy dietary requirements. Along with their poor diets, families generally have very little access to health care. With many family members have the HIV/AIDS this is a large problem, especially for women who have to put off their farm chores to care for the sick. “Health issues are playing a greater role in agricultural programming as a result of increasing rates of malnutrition and ill health in general, and the spread of HIV and AIDS in sub-Saharan Africa in particular. Women’s workload both in domestic and in farming activities is affected in a number of ways” (Carr and Hartl 7). This situation often leads to the children in those families having to stay home from school to do the farming. This in turns leads to poor educational opportunities and increased illiteracy in children, and eventually the population as a whole.

So how does gender affect agriculture and the access to land in Mozambique? As many women are the heads of household, they need to be able to have rights to land so they can grow food for their family. Nichols, Palmer, and Munro-Faure say, “An increasing number of households are now headed by women due to migratory labor, divorce, illness, desertion, war and violent conflict. Traditional land tenure systems may not recognize their rights or the women may not be able to afford legal options to resolve disputes. Unequal inheritance rules may prevent women from having the resources to take advantage of opportunities” (7). Rural women need to be able to grow their own food on their own land in order for their whole family to prosper.

When women don't have access to their own land or legal rights to it, this also creates problems for their children. “Equitable access to more and better jobs in rural areas enable rural women to become effective economic actors and engines of growth; as well as to produce or acquire the food, water, fuel and social services their families need. Indeed, the quality of the care mothers are able to give their children and other household members contributes to the health and productivity of whole families and communities and improves gender and improves prospects of future generations” (Fontana and Paciello X). Women need such access so that their families, especially their children, can be successful in the future. If mothers do not have the correct equipment needed to properly care for their farm land, they find themselves in need of labor. They then have to take their children out of school, which again leads to illiteracy within the country.

This also puts a large burden on children and their mothers for gathering supplies everyday living supplies such as water and firewood. With water scarcity being a large problem it makes it even more difficult that women and children when they have to walk for long distances on unsafe roads to get water for cooking, washing, and drinking. “Increasing drought in many parts of the world is resulting in greater pressure on securing water... drought is a major cause of the death of draught animals, which have been used to provide a large part of farm power in the past and must now be substituted with human labour – much of which must come from already over-burdened rural women,” say Carr and Hartl (7).

The US Department of State says, “At the end of the civil war in 1992, Mozambique ranked among the poorest countries in the world. It still ranks among the least developed nations with very low socioeconomic indicators.” Mozambique was a very poor country, and it still is. But they have made some improvements. “Per capita GDP in 2008 was estimated at U.S. \$956, a significant increase over the mid-1980s level of U.S. \$120. With high foreign debt and a good track record on economic reform, Mozambique was the first African nation and sixth country worldwide to qualify for debt relief under the World Bank and International Monetary Fund (IMF) initial HIPC (Heavily Indebted Poor Countries) Initiative,” (US Department of State). Mozambique has grown a significant amount over a few years. Their GDP has increased significantly and the country qualifies for financial help that they need. The Department of State also says, “Future strong expansion requires continued economic reforms, major foreign direct investment, and the resurrection of the agriculture, transportation, and tourism sectors.” If the country keeps trying and convincing foreign countries to invest in them they can continue their improvement.

A fourth reason for Mozambique's troubles is the drug trade. The CIA World Factbook says, “southern African transit point for South Asian hashish and heroin, and South American cocaine probably destined for the European and South African markets; producer of cannabis (for local consumption) and methaqualone (for export to South Africa).” Mozambique is a major point for drug trading in Africa. The use of drugs locally causes many problems, such as inability of drug addicts to work and the simple fact that drugs cause many health problems. Along with this comes money laundering. CIA World Factbook also says, “corruption and poor regulatory capability make the banking system vulnerable to money laundering, but the lack of a well-developed financial infrastructure limits the country's utility as a

money-laundering center.” Because of the drug trade, there is a lot of financial instability. The banks are not sufficient to support the country and its people.

What are the solutions to these problems? The first is microfinance loans. “Microfinance began as a series of experiments in how to use finance to empower the poor, and has now evolved into a robust movement and industry. Today, microcredit for investment (particularly for working capital) remains the sector’s core product, but other financial services such as microsavings and microinsurance are emerging as powerful complements to loans.” (Magner 3). Microfinance loans are very low cost loans given to rural poor so that they can gain access to land for growing crops. These can be given specifically to women so they will have access to their own land, and secure a better future for their family. In addition these loans can very often be made interest free, so the women don’t gather any extra debt that they cannot afford. They give women access to their own money which would allow them to own their land and make profits to support their families.

Magner also says, “Because poverty encompasses more than just finance, microfinance – a purpose-driven business – needs to look beyond just offering credit or banking services to the poor. To properly serve clients’ needs and fulfill its purpose, microfinance needs to do more than address the underlying factors of poverty than simply providing access to capital” (8). More needs to be done besides just giving money to poorer fractions of society. The women may have the money, but what do they do with it? Those given the money need to know how to use it so that they can maximize the aide. This is where the land tenure systems come into play.

What is a land tenure system? Nichols, Palmer, and Munro-Faure say, “Access to land and its benefits are governed through land tenure systems. These determine what rights can exist and how the rights are distributed among individuals and groups. Land tenure systems also define the responsibilities that people have with respect to their land and what restrictions may apply” (4). Land tenure systems decide who owns the land, and who is responsible for managing that land. To combine this with microfinance loans would make them both much more effective. The money people are given from the microfinance loans can be distributed fairly amongst the members of the family, including both male and female heads of households-- so that no one single gender is then the sole recipient of the allotted monetary funds. This, in turn, not only helps women but the general population as well.

How do you inform people of why land and money is distributed the way it is? First and foremost, it is necessary to respect the cultural belief while informing them of the laws currently in place in Mozambique. “Laws that aim to empower people remain empty shells unless they are used... It is important to know what rural communities understand about their rights and what they do not understand” (Nichols, Palmer, and Munro-Faure 13). This means it is necessary to present the information so that it is clear to everyone and that it is meaningful to them as well. Nichols, Palmer, and Munro-Faure say, “Different presentations may be needed for men and women. Women and men quite often have different interests and questions... Identify policies, laws, and cultural traditions that adversely affect access to land by women or men” (14, 16/17).

In conclusion, a combination of microfinance loans and land tenure systems needs to be implemented to maximize the overall potential of the both ideas. Without it, it will be extremely hard for women to gain access to either land or profit that they deserve, causing the current situation to continue. It will affect not only women, but their children, husbands, and family members. This will lead to the problem continuing for generations. We – as a responsible world community – need to keep working with people and educating them on the issues so that women will have equal access to land and be able to adequately provide for their families.

Works Cited

- Carr, Marilyn, and Maria Hartl. "Lightening the Load: Labor-Saving Practices and Technologies for Women." International Fund for Agricultural Development, 2010. Web. 20 July 2011.
- "CIA - The World Factbook." *Welcome to the CIA Web Site — Central Intelligence Agency*. Web. 21 Sept. 2011.
- Fontana, Marzia, and Cristina Paciello. "Gender Dimensions of Agricultural and Rural Employment: Differentiated Pathways Out of Poverty." International Fund for Agricultural Development, 2010. Web. 27 July 2011.
- "Improving Gender Equity In Access to Land." Ed. Susan Nichols, David Palmer, and Paul Munro-Faure. Food and Agriculture Organization. Web. 12 July 2011.
- Magner, Marge. "Microfinance: A Platform for Social Change." Grameen Foundation, Mar. 2007. Web. 20 July 2011.
- "Mozambique." *Encyclopædia Britannica. Encyclopædia Britannica Online*. Encyclopædia Britannica, 2011. Web. 07 Aug. 2011.
- "Mozambique." *U.S. Department of State*. Web. 21 Sept. 2011.