Anchoring Food Security
Amongst Rural Women Subsistence Farmers:
Ghana as a Model

Supplemental Report to Human Rights Advocates’ Written Statement for the
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I. Abstract

Currently over half of the world’s population, or 3.1 billion people, live in rural areas.¹ Three out of four rural inhabitants live in the developing world, and of these, one out of three-or a total of one billion people, live in extreme poverty.² The majority of these rural inhabitants depend on agriculture for their livelihoods.³ Subsistence farming is a primary source of food and income for many rural poor, and is often the only form of familial support. Subsistence-based agriculture is directly linked to food security among the rural poor in developing nations. Therefore enhancing the availability of agricultural resources and services to these rural communities may be the most effective means to eradicate poverty within in the developing world.

Rural women make up over a quarter of the total world population.⁴ In developing countries, rural women make up approximately 43 percent of the agricultural labor force, yet own less than 2 percent of the land.⁵ The Food and Agriculture Organization (FAO) reports equalizing rural women’s access to productive agricultural resources would decrease world hunger and poverty by 17 percent.⁶ In light of these facts it becomes apparent that removing the obstacles that rural women face in obtaining ownership of land, gaining access to credit, and strengthening their agro-industrial market base; is a necessary first step in the fight against world hunger.

The goal of this paper is to provide a contextual perspective for these obstacles within the rubric of international legal measures aimed at alleviating poverty and improving food security for rural women. It is hoped that the perspective provided in this work will inform international, State, local-NGO actors, and advocates in their pursuit of strategies to alleviate poverty and hunger amongst rural women in Ghana, and in developing nations across the world.

Using my native country Ghana as an example, this paper frames some key challenges facing rural women in securing food for their families with respect to their dependence on subsistence farming, in the context of international and local measures adopted to address these development challenges. Secondly, it discusses how effective current State and international efforts are in

² Defined as those living on less than $1.25 USD per day. See IFAD Rural Poverty Report, supra note 1 at 9.
³ THE WORLD BANK, Gender and Governance in Rural Services, 1, DOI: 10.1596/978-0-8213-7658-4, (February 1, 2010), http://siteresources.worldbank.org/INTARD/Resources/gender_and_gov_in_rural_services.pdf. (Gender and Governance in Rural Services)
⁶ Id. at vi.
assisting rural women in their struggle to secure income from marketing their small subsistence farm crops. Lastly, this paper recommends strategic changes to make those measures more efficient by focusing on improving market security for rural women.

Part I overviews some key obstacles rural women in Ghana face when trying to establish and maintain small subsistence farms as a source of food and income for their families. Part II will review some of the international laws and obligations assumed by the State to help rural women overcome such obstacles, and highlight some of the strategic defects in current service models for provision of agricultural services to rural women. Part III suggests how these existing agricultural services may be enhanced to ensure visibility, relevance and utilization by rural women.

The theory of this paper is that market security of rural women subsistence farmers is an indicator for food security and wellbeing amongst these women. As used here, “market security” is defined by this author as the steady availability and convenience of systems in place to provide rural women subsistence farmers with capacity to sell their surplus farm yields openly in local markets for profit in the form of cash or goods exchange.

On February 18, 2010 the United Nations General Assembly (GA) passed a resolution recognizing the “critical role and contribution of rural women, including indigenous women, in enhancing agricultural and rural development, improving food security and eradicating rural poverty.” This resolution contextualized the importance of supporting the needs of rural women subsistence farmers, as a battle ground in the global war against poverty and hunger. Additionally, Article 14 of the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) requires signatories to address the particular challenges facing rural women in their borders, and directs States to eliminate all discrimination against rural women to ensure they can “participate in and benefit from rural development.” In this regard, the Beijing Declaration and Platform for Action, a global initiative adopted by UN members at the Fourth World Conference on Women in 1995, urges states to adopt proactive measures to make agro-industrial resources readily available to rural women, while addressing the challenges they face in securing these resources for sustainable development.

This paper argues that the more secure rural women are in their market capacity, the less

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7 G.A. Res. 64/140, ¶ 9, UN Doc. A/RES/64/140 (February 18, 2010).
8 CEDAW Article 14.
likely they are to become victims of poverty and hunger, and the more likely that they will participate and benefit from State and international development measures. Developing sustainable platforms to support the marketability of goods from rural women subsistence farms, directly aids in the relief of poverty and hunger for rural families.

Part I. Obstacles to Food Security among Rural Women Subsistence Farmers in Ghana

A. Introduction

The majority of poor rural subsistence farmers in the developing world are women. As a developing nation Ghana relies on agriculture for 45 percent of its GDP, and particularly, subsistence farming makes up 36 percent of agricultural GDP. Presently, 75 percent of the rural population in Ghana uses agriculture as a source of income; and 4 out of 10 rural women in Ghana maintain their own subsistence farms. It follows that if three out of four farmers in rural Ghana are subsistence farmers, then two of these three farmers are rural women. Yet despite their prevalence in the agricultural workforce, Ghanaian rural women face many obstacles in securing adequate food for their families.

In rural communities in Ghana men control the majority of larger commercial farms while women use small-plot subsistence farms as a means to provide for their families. These farms not only provide staple foods for their families, but in addition, rural women generate income by selling the surplus crops from their farm yields on the market. Rural women in Ghana are more likely than their male counterparts to spend their earnings on food, education, and healthcare for their children. For this reason, “improving women’s productivity in agriculture not only increases food availability for the household but also raises women’s incomes and enhances food security due to women’s spending patterns.” Correspondingly scarce availability of land for farming, lack of resources, and poor market access have been identified as primary obstacles to developing subsistence farms that serve the needs of rural women and their families.

13 Id. at 72.
14 A common observation amongst rural women across the world, see Sourcebook, supra note 10 at 529.
15 Sourcebook, supra note 10 at 18.
16 Id. at 9.
B. Unequal Land Access Hinders Development of Subsistence Farms for Rural Women in Ghana

Nearly 50 percent of Ghana’s adult female population is employed in agriculture, yet the widespread bias that “women are not farmers,” creates inequality when it comes to women’s access to land. The Ghana Statistical Service reports that 90 percent of arable agricultural land assets are located in rural communities, although women hold land in less than 10 percent of Ghanaian households compared to men at 16–23 percent. Even more alarming, globally Ghana has the highest indicators of discrimination against women in access to land, tied only with India at .7 percent on a 0-1 scale, where 1 was the highest indicator of discrimination. In lay terms, these indicators show that 7 out of 10 Ghanaian women (whether in rural areas or not) are unable to access land because of gender discrimination.

One possible reason for this bias towards men is the prevalence of dated traditional customs and perceptions that hinder rural women’s ability to obtain land. Ghana operates under a decentralized government system, where land ownership and acquisition is handled at the local level by resident chiefs, who are all male. Variants of customary law, tradition, and lineage according to tribe, determine ownership to a particular plot of land, and consequently who may sell or devise the land. In Ghana land is almost always sold through or by the local chief, and nearly all land transactions are handled by men.

By virtue of these ongoing traditional male-centered land distribution schemes, a large majority of rural women in Ghana are unable to access and secure land for subsistence farming. These traditional land allocation methods have the social impact of empowering men, at the expense of rural women farmers. Ruenger observes;

To a large extent, women's access and control over productive resources including land are determined by male-centered kinship

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17 Gender and Governance in Rural Services, supra note 3 at 53.
18 Id.
19 GLSS5, supra note 12 at 72.
20 Sourcebook, supra note 10 at 15. (Class disparities contribute to the wide margin of land ownership amongst poor rural men farmers and heir wealthy elite counterparts; see Goldstein below at note 18).
21 The discrimination indicators were measured on a 0-1 scale “which 0 represents full equality or gender sensitivity and 1 represents maximum discrimination or the absence of gender sensitivity.” Gender and Governance in Rural Service, supra note 3 at 39.
22 International Federation of Surveyors [FIG] 5th Regional Conference, March 8-11, 2006, Ghana; Metchild Ruenger, Governance, Land Rights and Access to Land in Ghana - A Development Perspective on Gender Equity, Good Governance, Land Administration Program (LAP) in Ghana; (March 8, 2006).
24 Ruenger, supra note 22 at 2.
25 Id.
institutions and authority structures, which tend to restrict women's land rights in favour of men. In principle, customary norms in both matrilineal and patrilineal kin groups are designed to ensure that women are not arbitrarily deprived of basic resources for their production activities. However because of the lopsided control that men exercise over decisions concerning the allocation of resources both at home and in the public sphere, there is considerable room for gaps to develop and widen between the norms and actions that follow.  

Under Ghanaian customary and modern law women who obtain land through marriage have no legal title of such absent an agreement with their husbands that grants them a beneficiary interest in the land. Such an agreement is usually predicated on the woman’s substantial financial or other contribution to the acquisition. A majority of the time such financial contribution is obtained by saving the profits from market sales of their subsistence farm yields or other micro businesses. In rare circumstances rural women may be gifted small portions of land for tenure in return for manual labor on their husband’s farms; although traditionally, this is an exception to normal practice. In fact, it is more common practice that upon marriage rural women are required to abandon their own farming endeavors to become manual laborers on their husband’s farm. Amu observes:

Marriage and its attendant domestic obligations reduce women’s chances of acquiring land or comparatively larger portions than men. A wife is by tradition under obligation to help her husband on his own farm or business and they tend to respond to this by abandoning their own farms [and] business or by acquiring smaller portions of land.

Even so, rural women do not necessarily receive protections in their land holdings by virtue of their marital status. Under legal pluralism, Ghana recognizes three distinct classes of marriage, and so there are four types of women to whom customary laws of land inheritance and acquisition apply. The first is a woman married solely under customary law who has undergone all required traditional rituals and martial ceremonies. She is strictly subject to the

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26 Id.
27 Ruenger, supra note 22 at 7.
28 Id.
29 Id. at 6.
31 Id. at 40.
32 The following explanation of marital categorization is based on the personal observations of this author, substantiated under Ghanaian customary practices, across tribes.
traditional practices of the tribe or clan into which she married.

The second is a woman who is considered “married” under common law standards, but who has not undergone any marital ceremony. This woman is domestically bound to her partner by virtue of their consensual cohabitation and recognized partnership. She may or may not be called his wife, but she receives recognition as his spouse, in particular if children are present in the relationship.33 Absent the presence of children in the relationship, common law marriage does not have within it any legal obligations, unless officiated by a customary law or other marriage ceremony.34

The third woman is legally married under modern law by completing marital registration formalities required by the Ghana Marriage Ordinance, accompanied by a “white-gown” or “church” wedding. This woman’s rights depend on whether she also completes a customary law marriage, in which case she is subject to traditional marital rules of her tribe and the marriage laws of the State.35 The fourth and final woman to whom marital land acquisition rights apply is the single woman head of household, who is either divorced or widowed.36

In 1971 the Ghanaian legislature enacted the Matrimonial Causes Act (MCA) § 20(1), which vests in the courts vast discretion to determine what interest if any, a spouse has in property acquired during the marriage upon the breakdown of the marriage. Although the MCA applies to all classes of marriage recognized in Ghana,37 it does not cure the bias rural women experience in land access, primarily because of its discretionary application within the courts. The MCA broadly permits judges to apply property disposition rules based on the class of marriage a woman is regarded under.

The vast majority of rural women under customary or common law marriage lack legal standing to challenge the disposition of property on divorce.38 Ruenger observed that 25 percent of rural women living with their partners had contributed towards the joint acquisition of land, yet none of these came under protection of the MCA.39

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34 It is a common threshold for polygamy.
35 A woman married under modern State laws, but not traditional laws, is mostly not legally subjected to customary law distribution methods.
36 In modern Ghana a fifth class of woman is the single unmarried woman who acquires land through direct purchase. However land acquisition by single unmarried women occurring outside of marital or familial relations is uncommon in Ghana, and the attendant issues are not explored by this author.
38 Either due to traditional rules or inheritance laws that favor men.
Rural unmarried female heads of household in Ghana who hold land usually acquire it under their children’s inheritance from divorce or death of their spouses. Since either status is undesirable, these women are often socially outcast and become scapegoats for communal scorn, making their property vulnerable to land grabbing disputes and other forms of exploitation. These women are less likely to retain the land they have acquired due to these disputes. Thus in marriage, “the absence of regulatory legislation to govern the property rights of spouses on divorce tends to create inequity and insecurity particularly for the property rights of women.”

The Ghanaian legislature sought to address women’s customarily restricted access to land by enacting the Intestate Succession Law in 1985, Provisional National Defense Council (PNDC) Law 111, a progressive law “designed to eliminate all forms of gender discrimination in the distribution of property upon intestacy by granting equal rights of succession to all children of the intestate, irrespective of gender or age.” However studies show in the 20 years since its enactment, rural communities pervasively ignore the law as chiefs continue to distribute intestate estates “according to the relevant customary law rules on intestate succession” which mostly disregard the rights of married women altogether. In sum Ghanaian marital laws are insufficient to protect the rights of rural women to retain land for subsistence farming during marriage.

C. Land Disputes Create Vulnerabilities in Farm Tenure for Rural Women in Ghana

Based on the customary land tenure systems, disputes over title to land are a common aspect of rural life in Ghana. Under customary law codified in the Ghanaian constitution, all lands not owned by the State, are held as “stool lands” by the chiefs on behalf of the people or communities where they reside. These stool lands are communal lands held in trust by chiefs for the benefit of the people in their villages or towns.

By analogy, the legal equivalent in the United States would be a trustee holding property in trust for a beneficiary. By the same analogy, the beneficial interest of the people is supposed to “vest” upon their need or demand. For example, in a typical traditional scenario, whenever a farmer needed land, he could merely ask the chief of his village. Following his request, and after

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40 Id.
41 Id. at 8.
42 Id.
43 1992 Ghana Constitution, Chapter 21, Art. 267. (“stool” as used here refers to a particular tribal kinship that governs the lands based on ancestral lineage and settlement. Ghanaian stools are symbols of tribal ancestry believed in folklore to descend from the traditional gods. A chief “sits” on the stool of his tribe or clan and is considered to be selected by ancestral forces to lead them.)
verification of his lineage and entitlement, the land formerly devised to him by his family (but held by the chief) would be allocated to him for use.44

Essentially these “stool lands” were reposed by the chief, who served a gatekeeping function by holding the lands placed in their trust by departed families, for allocation back to their heirs upon need or demand. Traditionally chiefs were not permitted to alienate stool lands for their own personal use.45 Presently however, the blatant corruption of Ghanaian chiefs and their eagerness to sell stool lands for personal profit to the ignorance of poor families who actually own the lands is widely documented as a major cause of forced migration from rural areas.46

Farm alienation by rural women and their families mostly occurs when they do not have the economical means or social status to win a dispute for land that has been illegally sold by the chief (usually to foreigners).47 Ghana’s continued recognition of customary land distribution systems administered by corrupt chiefs is particularly harmful to rural women.48

Farmers and families who lose their land without appropriate compensation become poorer and in time lose the basis of their livelihood strategies. They are no longer able to grow their own food and generate some income by selling the surplus at the market. The loss of farmlands forces the landless to try and change occupation from farming to trading and other non-farm activities, such as working in the construction industry and other related industries, to earn a living. Many of the poorly educated farmers also become jobless. Through lack of farmland food prices rise in these communities, making life even harder for the poor.49

As illustrated here by Ubink, rural women are especially vulnerable to land grabbing and conversion by chiefs because land disputes are so potent that they can lead to death or destruction of their small farmlands.50 Often a rural woman’s right to “establish and maintain cultivation on a particular piece of land and the extent of her claims along the many dimensions

44 Blocher, supra note 23 at 181.
45 The same way in which under US law, a trustee may not take trust res for his own personal purposes.
46 Blocher, supra note 23 at 169.
49 Id. at 158.
50 Amu, supra note 30 at 40.
of land tenure are ambiguous,"51 as disputes often arise over the ownership of tenured plots, and success in such disputes turns familial or monetary contributions to the village chief.

In this context, rural women must often resort to their male counterparts to secure land for tenure, and even to secure their existing farms for continued use. Direct access to purchase land is uncommon for non-married rural women.52 This presents several problems where the woman is not being supplied the land by her spouse or immediate family member, because often these women are either forced to forfeit their farm endeavors, guarantee a percentage of needed crop yields or profit, or the male landholders may demand sexual relationships or favors in exchange for use of the land.53

D. Lack of Secure Fallow in Subsistence Farms is an Obstacle to Food Security

The threat of losing title to land causes decreased levels of food security for poor rural women subsistence farmers. Practically, the effects of land disputes on rural women with small subsistence farms include insecurity of farm tenure. The fear of losing title and access to small farm holds has a negative impact on farming investment for rural women.54 They do not invest in improving their farms because they are unsure of land tenure. Fallowing, or leaving the land to rest between cultivation and planting seasons, is a key determinant of farm yield and consequentially, market productivity. Using the ability to fallow land as a marker for secure land tenure, Goldstein and Udry observed that:

The security of farmers’ claims over land is important. In an environment in which fertilizer is expensive, land is relatively abundant, and crop returns are sufficiently low, fallowing is the primary mechanism by which farmers increase their yields. A significant portion of the agricultural land in West Africa is farmed under shifting cultivation, so fallowing remains the most important investment in land productivity… [F]armers who lack local political power are not confident of maintaining their land rights over a long fallow. As a consequence, they fallow their land for much shorter durations than would be technically optimal, at the


53 Often negotiated as an exchange of labor on land for sex described as “conjugal labor agreements,” although the women were not entitled to keep the land they tended, but rather paid crops or cash for their “labor.” See Akua Ducan, supra note 33 at 313-314.

54 Goldstein and Udry, supra note 51 at 982.
cost of a large proportion of their potential farm output.\textsuperscript{55}

It follows from these results that insecurity of land tenure limits poor rural women subsistence farmers’ ability to fallow land for long periods of time. In examining the challenges facing rural women in maintaining food security, fallow duration is significant because rural women farmers depend on their crop yield as a source of food. Since shorter fallow periods lessen farm yields, tenure insecurity also directly leads to less available crop output for food and marketing purposes. More directly, rural women’s access to income is impeded by shorter fallow because smaller or poorer quality crops generate less profit on the market. Likewise rural women’s’ quality of life degenerates because the income obtained from marketing their farm surplus supplies education, transport and healthcare for themselves and their children.\textsuperscript{56}

To illustrate this problem, Goldstein and Udry measured cassava farm yield output for rural women in the Akuapem tribe in comparison to the yields of their male counterparts. Cassava is the foundation ingredient in a common traditional Akuapem dish, namely fufu, which is favored as staple meal for poor rural families because of its rapidly filling quality. Goldstein and Udry found that on the average married Akuapem women yielded far less, and made over three times less profit than their male counterparts on the same cassava product from their farms. Their study linked the lower cassava yields and profits to the inability of rural women to fallow their land for longer periods of time, based on their insecurity in land tenure compared to lands of wealthier elites in the same region. Additionally, compared to their husbands, rural women farmers did not have equal confidence in their ability to re-farm the land if left fallow for longer durations and consequently replanted more often on depleted soil.

This example demonstrates that in rural families where subsistence farms maintained by women are the only source of income, the food security impact of gender bias and corruption in land access is severe. Hence lower farm yield resulting from tenure insecurity may make a difference between hunger, poverty, or balanced health and well-being in a rural family.

\textbf{E. Conflicting Gender Assignments Impede Rural Women’s Access to Agricultural Resources}

Goldstein and Udry attributed the wide disparity in farm yield between men and women

\textsuperscript{55} Goldstein and Udry, supra note 51 at 983.
\textsuperscript{56} Sourcebook, supra note 10 at 18.
to the lack of land security. In addition, assigned gender roles also affect the production capacity of rural farming women, and by consequence also impact their farm crop yields. In most of the developing world, rural women are expected to perform reproductive, child rearing, and provisional duties in addition to their farming responsibilities. By virtue of their relative spending priorities rural women farmers, particularly those who are heads of the household, have been identified as primary providers of education and healthcare to their children and dependents without assistance from their men. Rural mothers’ triple roles of farmer, provider and mother can have an adverse impact on food security for rural families, particularly when necessary resources to carry out these roles effectively are scarce or lacking. Rural women who are constrained for time, have less time to properly feed and nurture young children and infants, leading to malnutrition and hidden hunger.

In rural areas the availability and use of time by women is also a key factor in the availability of water for good hygiene, firewood collection, and frequent feeding of small children. In sub-Saharan Africa transportation of supplies for domestic use—fetching fuel wood and water—is largely done by women and girls on foot. In Ghana, Tanzania, and Zambia women expend most of their energy on load-carrying activities involving transport of fuelwood, water, and grain for grinding. Fields dedicated to food crops are often farther from home than those related to cash crops. Because women must also perform domestic tasks, they must spend a considerable amount of time traveling between their home and the fields. This burden, together with other domestic and reproductive activities, severely constrains the amount of time available to women.

Despite these demands on their roles as mothers and household providers, rural women are still subjected to patriarchal, quasi-misogynist stigmas attached to such roles by their male counterparts. In Ghana rural women are not supported in their domestic and industrial efforts to provide for their children because these are traditionally viewed as duties which are consequential to their gender, and hence a burden they must carry alone. Essentially women are “supposed” to perform these multi-functions simply because they are women. In many

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57 Goldstein and Udry, supra note 51 at 1017.
58 Amu, supra note 30 at 27.
59 Sourcebook, supra note 10 at 18.
60 Id. at 14.
61 Id. at 12.
62 Amu, supra note 30 at 31.
instances men overtly deny the legitimacy of rural women’s farm-to-market industry, by viewing it as an arm of their domestic function.

The same gender based stereotypes and bias are used as a tool to exclude rural women from the resources and support needed to expand their subsistence farms and gain market security. By patronizing the role rural women play as providers, Ghanaian men do not deem their farming efforts worthy of support, and indirectly undermine their agro-industrial potential.

In an empirical study assessing the well-being among rural married men and women in Ghana, it was discovered that nearly 90 percent of the respondents’ families survived on subsistence farming mostly conducted by rural women. Even so, the marketing of crops from subsistence farms was relegated only to women because “petty trading, according to their gender division of labor, is for women.” The observers documented that men engaged in petty trading were “referred to as a ‘woman’, which to them is an insult.”

It becomes apparent then, that any efforts to increase food security amongst rural women must necessarily begin with a holistic view of their multiple roles in the familial unit. Since rural women bear additional responsibilities to their farming duties, they are in need of more support services to aid in effectively managing and using their time. Increased time for rural women farmers positively corresponds with greater food security for their families because they have more time to feed and nurture their children. Gender based stereotypes in rural communities that enhance burdens on women’s’ time shares by demeaning their multiple roles, must be addressed and eliminated to provide effective agricultural support services and resources to rural women.

PART II. Measures Addressing Needs of Rural Women Subsistence Farmers in Ghana

A. International Legal Measures

As Africa’s leading nation in the struggle to recognize and attain equal rights for women in the developing world, Ghana was one of the first sub-Saharan countries to sign CEDAW in 1980, and ratified it without reservations in 1986. Article 2(b) of CEDAW provides that States shall “adopt appropriate legislative and other measures, including sanctions where appropriate, prohibiting all discrimination against women.” As mentioned above Ghana’s PNDC Law 111 is

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64 Id. at 373. As an interesting aside, rural women in the study identified petty trading as one of their top indicators of wellbeing, whereas for men it was playing cards.
a progressive aim at fulfilling this obligation, yet without monitoring its effectiveness and utilization by chiefs (who mostly ignore the law and implement discriminatory customary land distribution mechanisms), Ghana is neglecting its duty under Article 2(b) to ensure this legislation is enforced in a way that proscribes discrimination against poor rural women.

CEDAW Article 2(f) also provides that states have a responsibility to abolish “existing laws, regulations, customs and practices which constitute discrimination against women.” The discriminatory application of customary land distribution systems by chiefs prevents rural women subsistence farmers from gaining equal access to land. 2(f) proscribes that Ghana must meet its obligation under CEDAW by either modifying customary land distribution laws so that they cannot be applied unfairly against rural women, or eliminating such traditional practices and laws completely.

Explicitly CEDAW Article 14.2(g) signals Ghana’s duty to rural women, as relating to land distribution, is to grant rural women equal access “to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform as well as in land resettlement schemes.” To the extent that Ghana continues to legitimate discriminatory customary practices and largely ignore its obligations to poor rural women subsistence farmers under CEDAW, it cannot assert proper compliance with these international norms.

B. The Beijing Platform Initiates State Focus on Rural Women’s Issues in Ghana

Eliminating the discrimination rural women face in accessing agricultural resources was identified as a key strategy for poverty and hunger eradication at the Fourth World Conference on Women in Beijing. There Ghana supported the Beijing Declaration and then adopted the Beijing Protocol for Action. Paragraph 15 of the Declaration provides that States recognize:

Equal rights, opportunities and access to resources, equal sharing of responsibilities for the family by men and women, and a harmonious partnership between them are critical to their well-being and that of their families as well as to the consolidation of democracy.  

Under the Declaration States determined to take “all necessary measures to eliminate all forms of discrimination against women and the girl child and remove all obstacles to gender

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65CEDAW Article 14.2(g), emphasis added by author.
equality and the advancement and empowerment of women.” 67 The Platform for Action recognized several critical areas of concern relating to discrimination against women, particularly inequality in “all forms of productive activities and in access to resources,”68 and governments adopting the Platform were required to:

- Enhance, at the national and local levels, rural women’s income generating potential by facilitating their equal access to and control over productive resources, land, credit, capital, property rights, development programmes and cooperative structures…

- Create and modify programmes and policies that recognize and strengthen women’s vital role in food security and provide paid and unpaid women producers, especially those involved in food production, such as farming, fishing and aquaculture, as well as urban enterprises, with equal access to appropriate technologies, transportation, extension services, marketing and credit facilities at the local and community levels.69

One of the ways in which Ghana has implemented the Platform for Action is by adopting a National Gender Policy (NGP) which is implemented by the newly created Ministry of Women and Children Affairs (MOWAC).70 The Ghana NGP provides that the role of the MOWAC is to “to pay attention to key gender concerns and related issues,” such as “property ownership, land tenure, credit, legal rights.”71 Yet the policy provides no direct strategy for addressing the needs of poor rural women subsistence farmers despite their acknowledged prevalence in the informal agricultural production sector, including the heightened discrimination they face in accessing land for subsistence farming and other productive resources for market development.

A 2010 Report by the UN Economic Commission for Africa reviewed the progress of implementing the Platform for Action in Africa.72 In this report was noted that the “persistence of customary views of the extent to which women are accessing productive resources, particularly land, remains a barrier to their access, control and utilization for productive purposes.”73 Surprisingly the Commission noted that as a sign of incremental progress, nearly 10 years after adoption of the Platform for Action in Ghana, “over 50 per cent of plots of land are

67 Beijing Declaration, supra at ¶ 24.
68 Beijing Platform for Action, supra at ¶ 44.
69 Id. at ¶ 166 (c), (e).
71 Id. at section 8.1.
73 Id. at 6.
owned by women in communities that practice the matrilineal system of property distribution,” but only in the Ashanti region. However under the Ashanti matrilineal system, land passes by distribution to women who are “Queen Mothers,” and not to poor rural women.

In the Ashanti tribe the Queen Mother is the Mother of the chief, and may have equal socio-economic status as a royal. In particular Queen Mothers are given special significance because they are believed to be bearers the next chief by matrilineal appointment, and so they enjoy land allocations by virtue of their status. These lands may or may not be used for farming by the Queen Mother, and she is usually required to devise it to her children (particularly if the child is male).

Therefore the Commission’s progressive findings in the Ashanti region may not account for barriers to land access faced by poor rural women subsistence farmers either in that region or in other parts of Ghana. Despite its commitment to the Beijing Declaration and initiatives to implement the BPA Ghana is not meeting its obligations under this treaty because it has failed to address the discrimination faced by poor rural women in accessing land and productive resources for food and market security.

C. International Efforts to Improve Food Security for Rural Women in Ghana.

In efforts to increase global food security and combat worldwide hunger, a growing trend in international food aid has been to focus on providing resources and service oriented support to developing nations in the agricultural industry. The United States alone spends approximately $2.2 billion annually on global food aid efforts focused primarily on assisting transitional and developing nations improve agribusiness infrastructure. Between 50-90 percent of this budget is allocated under the Food for Peace Act (FPA), which among other objectives aims to improve global food security and nutrition, and promote sustainable agricultural development in transitional and developing nations. Between 2000 and 2008, under the FPA the U.S. spent $10-12 million annually on “farmer-to-farmer (FtF)” programs to provide “technical assistance

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76 7 U.S.C § 1691, Also referred to as P.L. 480, the Act is officially titled Agricultural Trade Development Assistance Act. It was signed into law by President Eisenhower in 1954 and aims “to promote the foreign policy of the United States by enhancing the food security of the developing world through the use of agricultural commodities and local currencies.”
77 Ho, *supra* note 75 at 2.
to farmers, farm organizations, and agribusinesses in developing and transitional countries.”

In 2009, $7.24 million was allocated to administer the FtF program in the sub-Saharan countries of Ghana, Burkina Faso, Mali, and Nigeria. Three (3) million dollars are projected to be spent on the FtF program for Ghana this year. Despite the fact that the focus of this funding is to promote food security and sustainable agriculture, a majority of these funds will be used to support development of farmers involved in agribusiness, private sector firms and medium to large agricultural product exporters. Smaller rural subsistence farmers, particularly rural women, are unlikely to benefit from this funding even if it assists larger farms in their own communities.

While the goal of such international food aid programs has been to provide technical resources to farmers, the administration of such programs often falls short of meeting the needs of poor rural women subsistence farmers, because their small scale farms are not brought within the agribusiness framework. More pervasively in rural areas in Ghana, women may have limited contact with service providers due to lack of knowledge or education about such services, or the widespread belief that these services are only for larger, more industrial farmers. As a result many rural women subsistence farmers will not benefit from the vast funding provided by international programs such as FtF, despite the fact that international aid funding must address the needs of these women to increase global food security.

D. The Community Driven Development Approach in Ghana

Currently Ghana leads efforts in sub-Saharan Africa for international cooperation to reduce world hunger and poverty amongst rural women as an active party to CEDAW, and by implementing the Beijing Declaration & Platform for Action. Ghana also receives funds from various domestic and international aid organizations aiming to provide support for agricultural services directly to the rural poor. The most visible services are those sponsored by international organizations such as USAID, the World Bank, United Nations Development Project, the Bill

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74 Id. at 6.
80According to 10/11/11 email interview response from Angelina Tracy, Director of Agribusiness for ACDI/VOCA: “The allocation of 7.3[mil] for West Africa includes four countries, including Ghana, Liberia, Mali and Nigeria. This funding is to be spent on the four countries between 2008-2013. Our award does not specify how much specifically we have to allocate of 7.3 [mil] for Ghana. We anticipate spending at least 3[mil] of the program funding on the Farmer-to-Farmer program in Ghana.” ACDI/VOCA is the program administering the West Africa FtF program for 2008-2013.
and Melinda Gates Foundation, and the U.K. Department for International Development’s Sustainable Livelihoods Program. Yet despite the influx of international aid, Ghana, like many other developing countries is still unable to resolve the issues of poverty and food shortage, particularly amongst poor rural women.

The Community Driven Development (CDD) approach has been espoused by the World Bank and other aid organizations in Ghana as the key to eradicating poverty and hunger in Sub-Saharan Africa, and is used in Ghana’s food aid programs for this purpose. This approach aims to drive development by providing agricultural services, subsidies and inputs directly to rural women via local leaders in their communal environment.

Despite all good intentions, CDD falls short in reaching poor rural women for the same reasons as the FtF programs sponsored by USAID, because it structured to fit within the framework of Ghana’s decentralized government system. As illustrated earlier, decentralization may be beneficial for national efforts in improving overall development and infrastructure; however the resulting exploitation of power by local chiefs in the decentralized government is also the reason why rural women face discrimination in accessing land and agricultural resources.

The World Bank’s Land Administration Project (LAP) in Ghana, is an example of CDD’s positive yet misaligned efforts to meet the needs of rural women in Ghana. Under this 15 year project initiated in 1999, Ghana was provided a loan between $50-55 million from the World Bank to reform land administration at the local level. Among the primary intended beneficiaries of this project were “small scale farmers including women.” As discussed earlier, rural women in Ghana face special hardships in securing land for tenure because of land disputes in fraudulent transactions handled by chiefs. In targeting the underlying problem of fraudulent land transfers by chiefs, one of the goals in creating the LAP was to address the conflict between local chiefs and government land administration regulatory authorities responsible for land title registration.

Under the first phase of the LAP project (LAP-1), on site observers discovered government land administration agents complained of chiefs selling land without proper

82 Sourcebook, supra note 10 at 32.
84 Id. at 8.
registration, and local chiefs complained of registrants who had not completed the “customary” land rights. LAP-1 aimed to address the lack of “consultation with land owners and chiefs,” yet reported:

There has been considerable improvement in the relationship between chiefs, land owners and the land sector agencies …However, decision making for land allocation, acquisition, management, utilization and development still continues to generate disputes between the State and private land owners and within communities.

Ultimately, the LAP-1 fell short in meeting its goal to resolve these land disputes. Clearly undaunted, the second round of the project (LAP-2) aims to pour nearly 50 percent of funding, some $23.51 million, into “decentralizing and improving business and service delivery processes” by creating Customary Land Secretariats (CLSs). CLSs will be headed by “traditional authorities who are willing to make initial investments in office accommodation” to enter agreements “establishing minimum norms of transparency, respect for rights and quality control in the generation of documentation, management of records, provision of services and other matters.” Under the influence of CDD, CLSs are an attempt by LAP-2 to tackle the land dispute problem head on by ascertaining customary practices, and “demarcating and documenting rights to all parcels [of land] in rural communities.” However local chiefs are not mandated under the program to comply with requests for documentation.

As such, the problem with the LAP-2 approach is it pours funding into the coffers of the chiefs, who are the same local leaders and authorities involved in a majority of the transactions that marginalize rural women’s access to productive resources like land and agricultural inputs. Although chiefs may claim to represent local communities, they are often far removed from the everyday hardships facing poor rural women farmers because of class disparities. Furthermore, without a clear plan of action to specifically address gender bias and stereotypes perpetuated against rural women farmers by those customary practices, LAP-2 has a short chance of effectively reaching this group of intended beneficiaries. Despite its community driven approach the LAP cannot effectively aid in improving food security or eradicating poverty amongst poor

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85 Id.
86 Id. at 5
87 Id. at 9
88 Id. at 10.
89 Id. at 24.
rural women by working through corrupt officials in Ghana’s national decentralized structure. In reviewing such programs the World Bank itself observed:

> [P]rojects that work through existing decentralized public administration to devolve investment authority to decentralized entities at the district level are less likely than community-driven processes at the subdistrict level to favor poor women. . . .

The present gender and socio-economic bias against poor rural women in accessing resources is best attributed to traditional hierarchies inherent to Ghanaian society. In Ghana chiefs or communal leaders charged with overseeing communal development are often in the higher class of society because of their political or social status. Goldstein and Udry observed “those who hold a local social or political office” made more profits by fallowing their land longer than others,91 and were also more secure in land tenure.92 The following excerpt from the World Bank explains the typical scenario in rural Ghana:

> Because large-scale farmers have more political influence than smallholders, politicians often induce the public administration to serve larger farmers better. At the same time, extension service providers find it easier to work with them. Because extension agents are often the only government agents able to interact with a considerable part of the rural population, governments can also misuse their positions for political purposes, such as campaigning for the ruling parties in elections.93

Similarly, a study examining the role of gender in agricultural service provision, uncovered that male heads of household in “richer” families also received more service visits from agricultural workers.94 The result is that by virtue of their status, local male leaders and chiefs enjoy aid based agricultural services and often capitalize the incoming resources for their own political or industrial endeavors instead of helping to provide such services poor rural women.95 To sufficiently reach rural women subsistence farmers in need of food aid, programs such as the LAP must direct agricultural services and resources to these women independently, without using local chiefs as a medium for these resources.

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90 Sourcebook, supra note 10 at 53-54.
91 Goldstein and Udry, supra note 51 at 1005-6.
92 Id. at 1007.
93 Gender and Governance in Rural Services, supra note 3 at 3.
94 Id. at 139.
95 Id. at 8. Identified as the phenomenon of “clientelism” or “elite capture.”
Part III. Market Security of Rural Women Subsistence Farmers Induces Economic Growth and Food Stability

A. High Food Pricing and Low Credit Limit Market Expansion for Rural Women

Increasing food prices and the parallel impact on accessing agricultural inputs adversely affect rural women’s market capacity. This is because availability of agricultural inputs for rural women in Ghana is dependent on the price of these inputs. Typical agricultural inputs for subsistence farming include seed for planting, fertilizer, farming equipment and access to paid labor. Increased prices for staple agricultural inputs, particularly seeds, can be devastating to small subsistence farms. 96 In response rural women farmers reduce investments in their own farms by using cruder and less efficient tools, planting single crops, or limiting consumption of food grown from their farms to preserve the surplus for market. Amu observes:

Despite their central role in agriculture especially in food production, there is serious under-investment in [rural women’s] productivity and thus they continue to use hand-held farm tools, which tend to make their work laborious and time consuming. This also limits their productive capacity and their ability to cultivate large tracts of land. 97

Moreover, rural women’s poor access to formal sources of credit limits their ability to purchase agricultural inputs for themselves, further restricting their farm to market capacity. 98 In 2008 the GLSS5 reports that less than 10 percent of rural households in Ghana receive loans from the state bank. In contrast, the majority of loans (57.8 percent) obtained by rural women come from family members or other petty traders. 99 Although borrowing money from other merchants and family members is more feasible and less expensive for rural women, it is also less reliable as a steady source of credit. Primary lending institutions in Ghana still heavily favor men over rural women in providing credit for agricultural inputs, mainly because rural women subsistence farmers often lack the collateral required to substantiate larger loans. On average, rural men were permitted to borrow three times more than rural women from traditional lenders for agricultural inputs. 100

97 Amu, supra note 30 at 45.
98 Amu, supra note 30.
99 GLSS5, supra at 115. See Table 10.2.
100 Id. See Table 10.3.
Restricted access to proper means of credit, and higher food pricing can strain market security for rural women. Therefore, providing direct access to productive agricultural resources is a way to increase market capacity for rural women and conversely lower food shortages in their families during periods of price instability. Likewise, developing small scale micro-credit systems based on self-regulated accountability models may be more economically productive than encouraging rural women to apply for credit through institutional avenues.

In Ghana there is a traditional system of money saving and lending called “susu,” which requires that the person seeking credit also deposit a portion of credit into the communal pot. In essence the participants of a susu are required to pay for credit, and to make sure that the credit is available. For many poor rural women in Ghana, susu may be the only pool of credit available in difficult conditions. Rural women in Ghana have been very effective at monitoring credit allocation, and paying back loans obtained via this susu method, when susu is part of a greater plan for economic development. In the context of agricultural inputs, a seed susu would also be a good start in making seeds accessible for rural women farmers.

For example, if rural women subsistence farmers were permitted to coordinate and maintain a susu-based seed bank or library that they could take from and contribute to at no cost, it would lessen their need for credit and free up income to get other agricultural inputs. Traditional seed banks have already been proven successful at the macro-industrial level in Northern Ghana.

In sum, improving rural women’s’ direct access to agricultural inputs, credit, and credit alternatives is necessary to support transitioning their small subsistence farms into full market potential. Lending schemes and services for agricultural inputs that focus in establishing a banking-type approach to micro-financing, without taking account of the gender and income specific particularities of rural women, will discourage rural women from accessing such resources. Institutional banking may also be less effective than personalized, small-scale, traditional credit mechanisms that rural women are already familiar with, such as the susu method.

101 Susu is an Akan term that means “to measure.”
102 Amu, supra note 30 at 46.
B. Developing Sustainable Infrastructure to Support Market Security

Improving access to agricultural resources for poor rural women requires incorporating sustainable approaches that are compatible with their local practices. For instance, rural women may be more likely to adopt novel sustainable farming techniques if shown directly on their own farms, rather than joining a group to sit in a classroom and learn about such measures. Alternatively, licensing open space on village land designated for training and development of sustainable farming methods would be more effective than a classroom curriculum on these same measures. In this way communal farms can be used as a tool for developing farm to market skills, and a shared source of food.

Many organizations focused on eradicating poverty and increasing food security, have turned the focus to increasing the market potential of poor rural women subsistence farmers. Poor rural women farmers are essential to the economic growth of developing countries, and with “improved market opportunities and greater support services, many of these farmers can build their asset base, adopt production processes that are more suitable to the environment, and make the transition to commercially oriented farming.”

Through their marketing practices, poor rural women generate income to diversify their food supply and abate malnutrition, which is an indicator of poor food security. Improving food security among poor rural women means developing infrastructure that takes account of key elements in the cycle of farm to market development, that support rural women in their day to day roles as mothers and providers. Rural girls are one of the most important contributors to food security in rural areas because of the support and services they provide to their mothers.

The Food and Agriculture Organization (FAO) recognizes that agriculture is one of the most important sources of employment for rural women and girls in developing nations. In Ghana approximately 70.8 percent of women over the age of seven are self-employed. Rural girls make up a large majority of this group, and within the informal agricultural sector they play a vital role in food security, as farmhands and sellers of their mother’s surplus crops on the market. The majority of rural girls in Ghana aid their mothers as sellers of their surplus products from subsistence farms in local markets, or by hawking these goods on foot. They may also take

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104 Sourcebook, supra note 10 at 7.
105 Id.
107 Amu, supra note 30 at 23.
on child rearing responsibilities while their mothers are out working on farmlands. Collectively, these rural girls and women farmers are responsible for 80 percent of the food grown in Ghana, and contribute to about 50 percent of the country’s GDP. The role that rural adolescent girls play in maintaining household food security is very significant:

In their adolescent years, rural girls often assume significant responsibilities on a farm. They plant, weed, thresh, and harvest the fields; tend poultry and livestock; sort and pound grain; collect milk, eggs, or fruit; help process food products; and transport goods over the long distances to market. They cultivate crops specifically for nutritional needs such as tubers, roots, and maize rather than cash crops. They gather the herbs, berries, nuts, or other basic foods needed to supplement the family’s diet.

As youth rural girls directly contribute to household food availability by their gathering activities and by working on their mother’s farms. Through this training and socialization, young adolescent girls in rural communities develop into the rural women subsistence farmers responsible for producing food for their own children and families. Yet the contributions of these girls are virtually overlooked by food aid organizations aiming to support agricultural development among the rural poor. Developing infrastructure that takes into account the presence of rural girls is particularly important because of their supportive roles and contributions to food security in the rural household. Such infrastructure would incorporate a means to allow rural girls to learn educational and vocational skills while normally participating in farm to market production duties. Further increasing market security provides added income to rural women that may be used to fund the formal education of their children, who are these young girls. In this way, rural girls could directly benefit from development programs aimed at improving food security by increasing the farm to market productivity of rural mothers.

Still problems with inadequate, unreliable transportation to the market and the shoddy condition of rural roads coarsely strains the labor for rural girls and overshadows the potential rural women have to develop successful marketing businesses from their small farms. In fact, poor transportation has been identified as one of the chief causes of market failure amongst poor rural women farmers. This is significant because adequate transportation conditions increase

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108 Id. at 31.
109 Id.
110 Id.
111 Sourcebook, supra note 10 at 174.
the amount of goods sold and the frequency of trips to the market. Reliable transport improves rural women’s ability to access larger more lucrative markets in distant locations, and the personal safety of rural women travelling back and forth with monies earned from these markets.

Currently it is estimated that African women spend more than 2000 hours per year on transportation tasks. A 1994 survey of rural women in Ghana uncovered they spent nearly 4500 hours per year on domestic and agricultural transport activities, including marketing their crops. Due to improving transport conditions, the current number of hours spent for domestic and market transport among rural women in Ghana has met the continental average at 4-6 hours per day (or approximately 1500-2100 hours a year). Transport infrastructure that reduces home to market travel time and expense is therefore essential to improving food security amongst poor rural women farmers in Ghana. Better transportation would improve rural women’s access to markets, increase their capital incomes, and provide more time for nurturing and leisure activities. The FAO has observed:

Increasing public investment in transport and productive infrastructure, as well as in human capital, is also central to stimulating productivity and reducing post-harvest wastage. Improvements to infrastructure, in particular rural roads, irrigation and market facilities such as warehouses, cold storage facilities and market-information systems, will reduce transport costs, integrate smallholders into markets and reduce price volatility.

Policy makers focused improving world food security, have recognized the essential link between improved transportation infrastructure and increased livelihoods of rural women and girls. Young suggests “a gendered view of investments that save women time and ensure their personal safety and mobility—from wells and fuel-efficient stoves to better access for women to credit and market roads—should be prioritized.”

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112 Id. at 292.
117 Id. at 2.
C. Recommendations for Further Infrastructure Development in Ghana

1. Developing a Tailored Distribution System for Rural Women Farmers

Despite widespread recognition that developed transportation infrastructure is the most important tool for agricultural production, major international aid and development efforts have been devoted to providing rural women with labor-oriented agricultural services and resources. These organizations must shift this approach to providing food aid, in order to achieve success at eliminating rural poverty and hunger.

Transport infrastructure development is not exclusively the domain of the State, particularly considering the impact of poor roads on market security for rural women. Developing countries such as Ghana may not maintain the technical capacity to handle widespread transport development comprehensively and sustainably, especially in dense, overgrown rural areas. Consistent, reliable distribution systems and pathways exclusively for poor rural women subsistence farmers in Ghana would directly encourage subsistence farm expansion by allowing more products to go to market. Creating an efficient and economically viable vehicle transport based distribution system requires public-private buy-in and technology transfer, and can lead to avenues for further economic development of rural areas. Other economically advantageous benefits would include reducing transport costs for rural women farmers and making sale and distribution of their products more profitable. Reduced costs of transport may potentially lower food prices for non-farming rural women in local markets; increase the use of local markets, and make diverse sources of food more plentiful in rural communities.

2. Positive Effects of Improved Market Infrastructure on Personal Security for Rural Market Women

Acquiring transport infrastructure specifically for poor rural women farmers’ has direct implications for their personal security. This is because an important benefit of developing reliable vehicle transport systems is the enhancement of personal security of rural women by preventing thefts that occur by armed robbers and rapists who take advantage of these women returning home from a good market day.

Personal security of rural women within the market environment is also necessary to improving food security. In Ghana, rural women who leave their villages to reach more lucrative markets further away, often have to sleep with their products to prevent theft or vagrancy. In
many instances they are more vulnerable to rape while sleeping in the open market, and will often have to brave sleeping in open market halls where there is no security. Often these women will be accompanied by their children; particularly in cases where the children are too young to stay back home in the village. In light of these facts, developing supportive infrastructure for poor rural women must include well monitored warehousing capacities for storage, and transitory housing subsidies or provisions. Protecting the interests of rural women even while they are on the open market, by meeting these housing and personal security needs is essential in supporting their food security, because they cannot feed their families if they never come home from the market.

Improving micro-markets, as well as encouraging markets of exchange or barter at the local and communal level to boost economic productivity of rural areas, may also alleviate the need for prolonged market based travel. Micro-markets may also attract more transient business from persons travelling through rural areas, thereby contributing to the capital available to rural women in those areas, and improving their economic productivity.

**Part IV. Conclusion**

Growing trends in international scholarship and research suggest that food security among the rural poor is directly linked with agricultural production and development in rural areas. The roles that rural women play in food production and their contributions to development in rural areas cannot be ignored when making policy to address hunger and poverty among the world’s poorest inhabitants. The challenges they face in accessing agricultural resources directly perpetuate poverty and hunger cycles in rural families, by divesting rural women of needed support in their provisional roles.

Ghana is increasing efforts to address the problem of hunger and poverty in rural areas by collaborating with international aid organizations in programs to address the agricultural development needs of the rural poor. However these programs neglect discriminatory customary practices in Ghana that prevent rural women from accessing agricultural resources, and in some ways only serve to reinforce the gender roles and stereotypes that stigmatize rural women. These discriminatory practices must be changed or eliminated for Ghana to be in compliance with its duties to rural women under CEDAW, in accordance with its adoption of the Beijing Declaration and Platform for Action.
Food security of poor rural women subsistence farmers in Ghana will be attained by enhancing their farm to market capacity, and productivity in the marketplace. This means developing approaches to food aid that focus on eliminating stereotypes that prevent rural women in Ghana from accessing agricultural resources. International aid organizations must be willing and capable of working with the Ghanaian government to expose the deficiencies of decentralization, and to abolish the corruption of customary land distribution practices causing discrimination against rural women in land tenure and access. It also means taking a holistic approach to aiding poor rural women subsistence farmers, by providing services that also benefit rural girls, who contribute to rural household food security with their supportive roles.

In tandem, women’s access to credit and agricultural inputs such as seed can be enhanced by implementing direct credit systems at the local level that incorporate indigenous credit techniques and cooperative methodology. Finally any international, private and state sponsored efforts to enhance food security of rural women, must essentially focus on developing sustainable vehicle-based distributive infrastructure, and provide means for their personal security in marketing activities.