



Gender perspective on productive employment in rural farm and non-farm sectors in Africa

By Rosebell Kagumire

Africa's population is projected to double to 2.5 billion people by 2050, with urbanisation growing at a very high rate - from 27% in 1950 to 40% in 2015 and projected to reach 60% by 2050 according to [UN-DESA](#). However, the majority of the population still live in rural and rural economies play a significant role. Their livelihoods are dependent on rural farm and non-farm sectors. In 2019, 40.71 percent of Sub-Saharan Africa's total population lived in urban areas and cities ([ref](#)). The key role these sectors play for both local and national economies cannot be underestimated.

Agriculture remains a crucial sector sustaining communities and contributing to the national economies although rural development has been seemingly slow. Women play a significant role in the agriculture sector where they provide labour, food security and contribute to the continent's overall economic growth. Gender like in many aspects of life determines who and how resources are owned, how opportunities for development are distributed and who benefits. Gender power dynamics from households to communities to national planning responses, need to be studied in order to deliver rural developments that works for everyone.

In most countries, women provide over 60 per cent of labour in the rural economies including in Agriculture however age-old patriarchal cultural, economic and legal systems continue to disadvantage their participation and productivity. Women are less likely to own or have access to farming land compared to their male counterparts. Where women have some land rights, cultural control on their decision-making powers in households impedes their productivity and, limits their employment opportunities in rural and non-farm sectors. Yet, rural women, like the rest of the community in Africa, must contend with the challenges of poor rural infrastructure, lack of access to finance and climate change-related disruptions that impede progress.

Continent wide, policies geared towards promoting employment in agriculture tend to be too generic to respond to women's specific needs and challenges in rural areas. Centering women's empowerment in policies to reduce these gender gaps in agriculture and other non-farm sectors can go a long way in expanding benefits for women and communities as responses for poverty reduction are designed and implemented.

From land reform to guarantee increased women's land access and ownership to financial inclusion/exclusion and access to agricultural credit; subsidizing the cost of non-labour inputs such as fertilizer and improving women's decision making power, countries must do more to bring about meaningful shifts in rural employment and development. Interventions that aim to address equity in rural agricultural development could achieve greater impact if governments integrate gender-responsive policies to supplement the already existing initiatives.

About the author

Rosebell Kagumire is a feminist writer, social-political commentator and activist from Uganda. She is the curator and editor of the African Feminism platform. She has expertise in media, gender, social accountability, peace and conflict issues. She's a communications specialist that has worked in diverse areas including feminist litigation in Africa and migration. She was honored with the Anna Guèye 2018 award for her contribution to digital democracy, justice and equality on the African continent by Africivistes, a network of African activists for democracy. Her writing frequently features in major international media like The Guardian, Al Jazeera, African Arguments and Quartz.

Contact:

rosebell.kagumire@gmail.com

About this article

This article draws on the findings of 11 research projects across 10 countries, supported by the Partnership for Economic Policies (PEP), under the research and capacity building initiative for Policy Analysis on Growth and Employment (PAGE II) in developing countries.

"Despite their central role in the sector, age-old structural, patriarchal, cultural, economic and legal barriers remain for rural women's access to land and economic opportunities."



For decades, women farmers in rural areas have largely dominated agricultural production in Africa, providing the main source of labour, ensuring households are food secure and contributing to national and continent-wide economic growth. Despite their central role in the sector, age-old structural, patriarchal, cultural, economic and legal barriers remain for rural women's access to land and economic opportunities.

Although predominantly employed in the agricultural sector, women in rural areas rarely benefit from interventions towards improving agriculture and poverty alleviation. They largely operate on smallholder farms and generally earn less than male counterparts, even when they provide the most labour.

Land ownership is an important source of security against which holders can determine what to farm and for how long, and also a major factor in access to credit and financial services to invest and increase productivity. This unequal access to land rights puts women at a disadvantage and further entrenches gender inequality in rural employment and opportunities for expansion and diversification.

Unequal gender power dynamics continue to be a major decider in how and if women, and indeed countries, can increase the productivity of the agricultural sectors. Even for those women who have some land rights, cultural control on women's decision making powers in households impedes their productivity. It limits their employment opportunities in both rural farm and non-farm sectors.

On top of these challenges, like everyone else in the community, rural women in Africa must contend with other impediments like poor infrastructure and the raging climate change and its impacts.

Besides land, access to productive inputs like fertilisers, high-quality seeds, credit and financial services remain limited for women. Many countries face high levels of inequality, unemployment, and poverty among people living in rural areas, with women being the most affected, hence the call for rural development strategies that center equity and the different socio-economic lives of the rural poor. Often, government policies geared at agricultural development haven't considered these diverse identities and power dynamics.

Introduction

In a series of studies supported by the Partnership for Economic Policy (PEP), local researchers argue and recommend approaches to eliminate barriers to rural employment and development must put gender equality. In their analysis, existing government policies towards economic growth, employment, and gender equality are often too generic or uncoordinated to fully respond to these skewed realities for women in rural areas.

With mixed teams of government officers and mostly university-based researchers, the locally-led studies analysed existing barriers, government interventions. They proposed more gender-aware, efficient and sustainable options for addressing equity in rural agricultural development. The series covered countries in varied cultural, political and economic contexts. Research areas included policies to increase electricity access in [Nigeria](#) and [Cote d'Ivoire](#), improving gender equity through agricultural credit in [Burkina Faso](#) and [Benin](#), diversification programmes for rural women in [Senegal](#) and the [Democratic Republic Of Congo](#) and improving input subsidies in [Malawi](#). Other areas that the research covered included climate change and women's coping strategies in [Lesotho](#) and rural development growth in [South Africa](#).

Across the countries studied, women provide the main labour force in the agricultural sectors ranging from 60 per cent in Senegal to over 70 per cent in Nigeria and Malawi. Most farming activities by women are often not measured or paid, and as such, their productivity is not counted. Although having most of the population employed, agriculture hasn't been a top-performing sector for most African economics.

This is due to key barriers to productivity and employment, especially for women. The PEP studies looked at farm and non-farm sectors with gender equality as a focus in 10 African countries. By evaluating existing government policies and programmes, the research teams recommended better pathways to achieve rural development that better address these barriers and put equity at the core of policy and implementation.

Major barriers to rural women's employment

Women's land rights

Land ownership, access and utilisation continue to bog down many efforts towards rural development in the study countries.

In Africa, the bulk of the land (about 75%), as an economic asset, is under customary tenure, administered by norms, historical practices and unwritten law based on tradition and cultural affiliation, according to a [World Bank study](#).

Without access to land, women are unable to engage and utilise land productively.

- In [Nigeria](#), the National Food Security Program (NFSP) review shows agricultural production is unable to keep up with its population growth, threatening food security due to women's limited access to land resources and a big percentage of their labour being unpaid or measured.
- In [South Africa](#), colonial legacies still dictate how land is owned where formal agriculture and farmland ownership remain in the hands of a few white farmers.
- In [Malawi](#), matrilineal and patrilineal traditional practices have given men significant control and influence over the land, agricultural inputs and outputs like income generated from the sale of farm crops.

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Access to credit and finance/agricultural subsidies

Rural women still [lack access to basic financial services](#) such as savings, credit, insurance, among others, according to the Food and Agriculture Organisation (FAO). This affects their capacity to access markets, take advantage of new economic opportunities, and limits their ability to access technology and improved economic opportunities.

According to the PEP studies, the number and quality of financial products tailored to female farmers' specific needs are considerably more limited and often treat women as homogeneous. But studies showed the level of education and experience of women farmers determined if they could adequately access and utilise the credit services available to them.

Agricultural subsidies play a crucial role in improving overall agricultural productivity while at the same time allowing women to leave poor conditions of casual and precarious work. However, women's access is hindered by high costs.

- In [Nigeria](#), female farmers receive less than 10% of the credit offered to small-scale farmers.
- In [Burkina Faso](#), where 93.5 percent of women were working in the agricultural sector by 2014, only five per cent had access to credit.
- In [Benin](#), nearly 65% of women in Benin are promoters of diversified rural micro-enterprises; however, most of them remain financially excluded.



Income inequalities

[Research](#) shows income or gender-related inequality can impede economic growth while increasing poverty levels, specifically among women. This is because women are also more likely than men to engage in activities where economic returns tend to be less than their male counterparts.

Rural women tend to spend a significant portion of their income on the basic needs of their families. With lost income, their capacity to save, invest, or reinvest remains relatively low compared to men, hence the gender productivity gap.

- In the [Democratic Republic Of Congo](#), a PEP study noted women make up a disproportionate number of the population who make a living through working in the mining sector. However, with the recent fall in mining product prices, leading to a decline in activities, a significant number of women were left without any sources of income.
- In **DRC**, men earn an average of 140,937 FC compared to 75,506 FC for women in Kinshasa. In contrast, in rural areas, men's earnings average 39,371 FC compared to 20,000 FC for women.

Women's decision making power

Decision-making power in households and communities does have a bearing on their economic rights and opportunities. But few women, especially in rural Africa, have that power over land and decisions on which investment opportunities to take up.

Analysis across the PEP studies shows that policies still lack consideration for these gender power imbalances in the communities in several countries.

- In [Malawi](#), the government introduced agricultural input subsidies to increase food crop production, but researchers found it was only effective in increasing household agricultural productivity, but not for distributing the gains towards women.
- In [Lesotho](#), women's low decision-making power is reflected in their limited ability to weather climate-related shocks. As the PEP study showed, economic and cultural factors prevent women from adjusting their labor supply by increasing the number of hours worked or shifting to off-farm work.

Poor economic infrastructure

Infrastructure for rural areas, such as access to electricity, remains a challenge, yet it could be a catalyst for development while addressing gender inequalities.

Two PEP Studies in Nigeria and Côte d'Ivoire indicated that women in rural areas had a higher probability of having a paid job if they lived in locations with access to electricity.

While the government rural electrification program and capital subsidies for mini-grid developers in Nigeria increased rural women's household and farm productivity, it lacked key components that would improve their wellbeing. These efforts to increase rural electrification, the study noted, have not considered the situation and needs of women.

As the PEP studies show, economic infrastructure is key to changing women's realities, but only if policies were more intentional and had directed provisions for gender equity.

- In [Nigeria](#), where less than a quarter of people living in rural areas have access to electricity, household and farm productivity is increasingly stifled.
- In [Cote d'Ivoire](#), the study evaluated the National Rural Electrification Program (PRO-NER) impact that is run as a social program to improve people's living conditions through women's empowerment and youth employment since 2013.

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Climate change & migration

Climate change is a leading threat to rural development in African countries, with devastating impacts on agriculture and livelihoods. The impact is more severe on women who are likely to engage in activities that are more vulnerable to climate shocks. Scientific reports show that with 4°C of warming, [crop seasons in most of sub-Saharan Africa could shrink by 20% or more](#).

Climate change affects different people in communities differently, and its gendered impacts continue to put more pressure on women's productivity. The PEP research does spotlight the gendered impacts of extreme climate changes

- In [Lesotho](#), where about 66% of the population resides in rural areas, extreme weather events, including floods and droughts, have caused agricultural production and productivity to plummet over the last three decades.
- In [Nigeria](#), climate-induced low agricultural productivity was cited as a factor in increased migration to urban areas, especially by men and youth, leaving women in rural areas.



"Few women, especially in rural Africa, have power over land and decisions on which investment opportunities to take up"

Key lessons for policy change

Rural women are not homogeneous

Across all studies, researchers warn against the blanket, one-size-fits-all policy approaches towards employment in rural farm and non-farm sectors in Africa. This is evident in the study in **Benin**, which quips, “rural women are not homogenous, even if they may share similar challenges.”

Gendered power and identities determine how economics work, and in rural settings, entrenched structural disadvantages against women make them more than doubly marginalised. Cultural and social constraints prevent women from financial, educational and other opportunities limiting their capacities and outcomes of their investments.



The Benin study on financial inclusion of rural women micro-entrepreneurs recommended that programs consider “differences in age, education and activity levels of program beneficiaries.” It recommends that the most cost-effective approaches cater to a wide range of entrepreneurs depending on their experience and potential and have a big chance at sustainability with the profit/income, which improved their potential of repaying and self-financing. The study also called on policymakers to learn and adapt from the long-running informal social credit networks with high flexibility of financing conditions in repayment period and openness to different stages of experience.

Financing is not new to rural women; these women run most local savings societies no matter which country you go to. Women’s organisational skills keep these societies trustable as they are relevant to the situations and needs of the people in often volatile, unpredictable financial conditions. Governments and other actors should not look at rural women as simply recipients of finance but tailor interventions to women’s knowledge and lived experiences.

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Land reform and guaranteeing women's land rights

Land reform policies that facilitate increased access to land for women through legislation are a top recommendation by the different studies to expand access to agricultural land and productivity significantly as women's rights to tenure improved.

In **Malawi**, pushing for amendments of the country's Land Use Act to prioritise land access to female farmers is one of the ways women can benefit from land rights and greatly improve other gender equality indicators.

Expanded access to land and land security would also result in better household welfare through food and wages and is recommended as the most effective and economically efficient policy option. In the case of **Nigeria**, data analysis from the PEP research shows land reform policies that guarantee rights to women could significantly improve their food security needs, which in the long run leads to equitable and efficient agricultural development.

Access to land is also linked to removing other barriers. When women have rights over land, their power to make decisions increases, whether it is over subsidies or which crops to plant and what makes to access. It also increases their financial autonomy over the income they get from harvests improving their chances of securing credit.

In **DRC**, the study backs a policy that would increase land allocation to women by 40% to promote economic diversification and increase the agricultural sector's contribution to the country's GDP. This policy is fronted as effective in contributing to both the reduction of gender inequalities and to economic diversification.

In **Cameroon**, the study recommended improving women's access to cultivated land and the size of plots. Researchers suggested that policymakers identify critical gender land gaps and increase non-gender-biased land access to increase crop productivity, enhance rural income and promote food security.

In **South Africa**, the study supports public policies on land redistribution and agricultural capital spending to boost economic growth, household welfare, and reduce gender inequalities but urge that complementary policies be introduced to achieve poverty reduction and income inequality aims.

Land reforms must be rooted in local knowledge and gender norms shifts and getting buy-in from local leaders. This is important for sustaining gains from reforms and avoiding backlash in communities. The studies show that legal reform in land ownership and utilisation would go a long way to bring meaningful changes in rural development if carried out with the support of local leaders who enforce land rights.

Address financial inclusion for women in their diversity

Financial exclusion of women in rural areas is a common feature in most study countries. One of the key lessons emerging from the PEP case studies is the need to revisit and reform financial inclusion programs in order for them to work for rural women in their diversity.

There's still low public spending on agriculture despite an increase in policies towards rural development, as highlighted by the study in **South Africa**.

In **Benin**, programs such as the Alafia Micro-credit financing programme have been long used to enhance rural women's financial inclusion and entrepreneurial development. However, even with the programme's success, what was clear is that rural women are not homogenous even if they may share similar challenges. Programs, therefore, need to address gender gaps by taking into account rural women's different social-economic realities and identities like age, education, experience, and activity levels of program beneficiaries.

The **Burkina Faso** study backed the agricultural insurance adopted by the government, currently in its pilot phase, to promote women's access to agricultural credit. Implementing a guarantee fund, with a quota of 60% in favor of women associated with financial education, will significantly contribute to the agro-production policies.

Nigeria, which faces a similar challenge of expanding credit to women in the agricultural sector and where female farmers receive less than 10% of the credit offered to small-scale farmers, could also benefit from such a proposal.

In **DRC**, the researchers support a suggested policy of cash transfers from the government to rural women's households as it would increase consumption and the total income of Congolese households.

In **Malawi**, the study concludes that strengthening the policy focus on gender outcomes within the subsidy program would heighten its effectiveness and equity, suggesting that instead of targeting household heads (usually men), the subsidy should be given to the people cultivating the land (often women).

Unpacking how gendered power reproduces inequality in rural settings is important in designing and delivering financing mechanisms targeted for rural development, if such programs are to have a much-needed impact on the lives of rural women.

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Close education gaps & improve farming experience

Low levels of education and limited knowledge on farming techniques and good agronomic practices among smallholder female farmers in rural areas were pointed out as a top constraint. Various studies have called for targeted interventions to improve education, including farmer field schools and rural advisory services. The PEP studies support measures to strengthen rural women's intellectual and entrepreneurial capacity to ensure the effective adoption of financial services, take on inputs, reduce risk, and increase diversification strategies for women in rural areas.

In **Cameroon**, the study indicates that improving the level of education can help improve farming experiences and suggested introducing Farmer Field schools (FFS) and or developing rural advisory services.

In **Senegal**, the study called for an assessment of the needs and policymakers to define mechanisms for providing technical support to women, including sharing experiences and good practices, including in local languages.

In **Nigeria**, studies called for utilisations of women's associations like the Nigerian Association of Women in Agriculture, Women Farmers Advancement Network (WOFAN) and Nigerian Association of Agricultural Economists (NAAE) to drive policy reform and female farmers outreach.

Gender-aware policies and measures

Across many briefs, researchers also pointed to the need to have targeted programming for women, especially in rural areas, to supplement existing initiatives. Such initiatives could be geared towards addressing the existing structural disadvantages.

The majority of assessments of different government policies that promote agriculture showed they have not sufficiently addressed gender equality and hence the continued gaps in gender productivity.

Women farm workers' agricultural productivity could also improve by subsidizing the cost of non-labour inputs such as fertiliser, increasing the benefits that the farmers earn from their agricultural investment in many countries.

To improve gender equity in **Malawi's** input subsidies, researchers recommended modifying the recipient criteria for FISP/AIP to improve gender targeting and consider the context of local land rights in matrilineal communities.

Among the options recommended by the researchers include putting in place a programmed input subsidy that also acknowledges the existing land rights for women. Research also called for incorporating women-focused measures into the recently-adopted Affordable Inputs Programme can help increase gender equality and ensure the success of this policy.

In **Lesotho**, the research team urges the government to improve rural women's coping strategies in the face of floods and droughts by implementing well-targeted and shock responsive public assistance programmes and increasing participation of women in climate-resilient farming activities such as livestock.

Based on the findings from the various case studies, it is imperative to rethink the effectiveness of some government policies that look good on paper and do not, in practice, address existing gaps related to improving women's economic status and well-being. This is particularly critical for those engaged in agriculture where policies drawn and applied without gender outcomes in focus can be regressive in some aspects, as seen in Malawi's former Farm Input Subsidy.

As various options fronted in the studies indicate, governments can achieve equity with similar or slightly higher resource investments in the programme.

Make investments in economic infrastructures work for women

Two studies that looked at the role of economic infrastructure in rural development - both government-initiated rural electrification programs, in Nigeria and Cote d'Ivoire - found that access to electricity specifically for women increased their general productivity.

Apart from improving farm productivity, access to electricity also empowers women economically, as they can re-allocate their time to income-generating activities and other non-agricultural jobs, and the benefits can be varied. For instance, women who have more income are also more likely to have stronger bargaining power in their households. Access to electricity further promotes the development of non-agricultural activities and improves welfare indicators, including those related to health, education, income, and the environment.

In **Nigeria**, however, the researchers noted that "implementing policies that increase rural women's household and farm productivity alongside the Rural Electrification Fund capital subsidies for mini-grid developers can increase women's income and household well-being." The study suggested that initiatives increasing access to small-scale, off-grid technologies – particularly standalone solar home systems and solar lamps in addition to mini-grids to increase rural electricity access that supports women's domestic and farm work.

In **Côte d'Ivoire**, the government-run National Rural Electrification Programme (PRONER) has significantly improved women's well-being and economic improvement. The research noted women's access to jobs had increased in areas with electricity availability, including rural-based areas. Just like in Nigeria,, the study in Côte d'Ivoire called for the government to invest in alternative off-grid electrification programmes like biomass, solar or small hydro-electricity plants.

Decentralised electrification through biomass power is particularly recommended not only for being cost-effective as it is produced from already available biodegradable materials but contributed most to the empowerment of rural women.

Both studies emphasised the sustainability of decentralised electrification programs both for women and communities as they are clean energy sources and promote environmental conservation.

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Economic diversification

Economic diversification is critical in helping women in both farmers and non-farm employment to navigate and overcome some of the barriers highlighted in the studies.

Two PEP studies looked into strategies for economic diversification. In **Senegal**, the research assessed diversification of income sources through non-agricultural activities where currently the policy is implemented on self-sufficiency in rice and onions and optimising the performance of the groundnut sector and developing the fruit and vegetable sector. In **DRC**, the study looked at agriculture as a way to diversify incomes because other sectors currently overshadow it.

Promoting economic diversification is recommended as essential to reduce gender inequalities, reduce poverty, and increase living standards in the DRC while improving the wellbeing of women and households in rural areas.

In Senegal, research showed that implementing interventions to promote non-agricultural diversification for rural women would contribute effectively to achieving the country's objectives for inclusive development and gender equality. Adopting diversification would increase women's empowerment and alleviate constraints on access to inputs if profits are invested back into agriculture.

Non-agricultural diversification strategy, researchers proposed that it includes promoting the involvement and inclusion of women in high value-added activities such as agro-processing. Previous programmes that have focused on high yield non-farm diversification in Senegal, for example, show that the strategy is already contributing to improving the economic and social wellbeing of rural women and their households. Based on a study conducted between 2019 and 2020, researchers found a 98,410 increase in monthly income for women who participated in high yield non-agricultural activities. This represents an increase of more than 3 percentage points in the women's degree of economic empowerment.

"In Senegal, programmes promoting high yield non-farm diversification have contributed to improving the economic and social wellbeing of rural women and their households."

When it comes to households, the benefits from non-farm diversification tend to be greater when both the woman and the man of the household diversify their activities. At the same time, food security is higher when only a woman of the household diversifies, according to the study from Senegal. Women's participation in non-farm diversification strategies remains critical to long term shifts in power within households.

While interventions to promote non-agricultural diversification of rural women would contribute effectively to achieving the State's objectives of inclusive development and gender equality, this is dependent on governments investment in basic rural infrastructure such as roads.



Agricultural resilience in the face of Covid-19 pandemic

According to the PEP study in **South Africa**, the agricultural sector has shown great resilience to the economic shocks, including loss of livelihoods and high unemployment rates, brought by the current Covid-19 pandemic.

With most of the population in African countries living in rural areas, rural agricultural development will be key to post-Covid-19 pandemic recovery. For policies to be effective, however, governments and decision-makers must address economic and gender disparities.



Conclusions & key lessons

Agriculture remains a key source of livelihood and employment for rural women in Africa. Despite the central role that women play in the sector, they continue to be disadvantaged in terms of access to and acquiring land. Policy approaches towards rural development that do not fully recognise and address existing structural, patriarchal, cultural and legal barriers to women's land ownership cannot bring about the major changes needed.

As the PEP studies have shown, gender disparity in access to and control over land cuts across several African countries. Governments must prioritise equitable land reforms, especially so at a time when subsistence farm holders face double threats of climate change and private extractive owners and multinational agricultural corporations that further threaten women's land rights on the continent..

Governments need to measure and compensate farming activities in ways that boost productivity and increase access to credit and other financial services. New financing mechanisms for rural development should take lessons from long-running informal social credit societies in terms of tailoring to the diverse identities and needs of the population, especially when the Covid-19 pandemic has stretched all social safety nets.

Building sustainable rural economies require that social justice and equity are understood and underpin interventions. It is not enough to provide access to electricity, which could increase non-agricultural rural jobs but might not improve women's well-being. Designing gender-aware and gender-specific policies must consider the unique challenges rural women face at the household and community levels.

The PEP studies are key for the future of African economies, as many move towards diversification of production, the needs and well-being of rural women, especially those at economic margins, must be addressed. Ending rural poverty and unemployment significantly depends on what and how public policy addresses women's marginalisation in the rural economy.