

**Women in Agriculture: An evaluation of the  
Central scheme in Palakkad district (Kerala)**

**B. Sreekumar**

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**Kerala Research Programme on Local Level Development  
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## **Contents**

Introduction	5
The scheme	8
Women studies: An overview	15
Scope and Method	19
Analysis and Findings	21
Conclusions and Suggestions	36
Appendix I Organisational Set-up	44
References	46



# Women in Agriculture: An evaluation of the Central scheme in Palakkad district (Kerala)

B. Sreekumar\*

## 1. Introduction

The Human Development Report for 1995 published by United Nations Development Programme (UNDP) made a striking revelation that there was not a single country where women enjoyed equality with men. The estimates showed that women performed \$ 11 trillion worth of unpaid or invisible economic activity worldwide. According to the findings of the 31-country study, women work longer hours than men do. On an average, women put in more time on work than men: 13 per cent more in developing countries and six per cent more in developed countries. Women bear 53 per cent and men 47 per cent of the burden of work in developing countries; the corresponding figures are 51 per cent and 49 per cent in developed economies. Women, in fact, contribute more than half the wealth of a nation; yet, they are denied economic, social, and even legal rights and privileges that are granted to men.

The position of women has always been an ambivalent one in our culture. On the one hand, she is raised to the status of divinity and on the other, treated as one having a status lower than of man in every walk of life. In India, even after half a century of independence, womenfolk are being subjected to repression, marginalisation, and exploitation notwithstanding the passage of a plethora of laws to protect their rights.

Since Independence, a number of innovative schemes have been launched for the uplift and empowerment of women in our country. India is the first country to give women enfranchisement. A perceptible shift has come about in the approach to women - from viewing them as a target of welfare politics to treating them as a critical agent for development. Development had, largely, bypassed women and remained inaccessible to them. Now, the emphasis has shifted again from development to empowerment. Our planning process has underscored the need for women's empowerment if the country were to progress. The Constitution (73rd Amendment) Act, 1992 that reserved one-third of the seats for women in *Panchayati Raj* institutions is a major landmark in the path of political empowerment of women. A unique experiment in the world, this measure will go a long way in the uplift of women who constitute half the population of the country. A wholehearted approach and a planning process conducive to improving the economic status of women should address the real issue and constraints that have kept them behind.

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In order to ensure that women contribute to the process of development, it is essential that women's own development be taken care of. However, there exist a host of inhibiting factors – social, economic and political – that prevent women from becoming active participants in the development process.

The traditional notion of confining women to home and hearth has deprived them of adequate health and educational facilities. Women are, in general, undernourished and malnourished and have only low expectancy of life. In the field of education, stereotypes of gender roles have kept large numbers of girls out of school. Education of girls is affected by their domestic chores including the looking after of young children.

Though women work for long hours, especially in the rural areas, they often go unrecognised as participants in economic activities. The work a woman puts in has two components (i) work as housekeeper and mother and (ii) work in gainful economic activity. In the case of rural women, both the components are mixed up. Her services as housekeeper and mother go unrecognised, since they do not get into GDP calculations. In India, employment opportunities for women are shrinking due to modernization and mechanisation. Since most rural women are illiterate, they seek employment in agriculture as casual labourers in transporting, harvesting, and threshing activities. Rural women cannot aspire to seek jobs outside home because of traditional prejudices, male domination, and conservative attitudes. Even for the educated rural women, very few employment opportunities exist. Wage differences exist between men and women for the same work, and there is concentration of women in low-paid jobs and sectors.

Women workers constitute about 33 per cent of the total rural workers in India. Nearly 20 per cent of the cultivators, 39 per cent of the agricultural labourers, 32 per cent of the household industrial workers and 15 per cent of other rural workers are women. While only 63 per cent of the economically active men are engaged in agriculture, 78 per cent of women are so engaged. Almost 50 per cent of rural female workers are classified as agricultural labourers and 37 per cent cultivators. The corresponding proportions of male workers are 24 and 55 per cent.

According to the 1991 Census of India, there are about 407 million (48.15 per cent of total population) females in the country, of which 75 per cent are rural. Of the total population, 31.19 per cent are main workers and 3.45 per cent marginal workers. The percentage of female main workers is 16.48 and marginal workers 6.26. Among the female main workers, 55 per cent are cultivators, 43.50 per cent agricultural labourers, and 4.63 per cent engaged in livestock, forestry, fisheries, etc. The distribution of female marginal workers is: 47.91 per cent cultivators, 41.43 per cent agricultural labourers, and only 1.64 per cent engaged in livestock, fisheries, etc. The remaining 17.32 per cent of the female main workers and 9.02 per cent of the female marginal workers are in the non-agricultural sector. Nearly 63 per cent of all economically active men are engaged in agriculture compared to 78 per cent of women.

India being a predominantly agricultural economy, all the developmental activities are centred on farming. However, it is not the farmer alone that needs to be changed to attain the fullest

development of rural India. Women also need to be brought into all development activities. The World Conference of the FAO on Agrarian Reforms and Rural Development in Rome in 1978 recognised women's role not only as farmers and members of the rural community at large but also emphasised the importance of consulting and involving women in the decision-making process. In India, since the International Conference on Appropriate Agricultural Technologies for Farmwomen in 1988 (by ICAR and IARI) in New Delhi, a general awareness of the concerns for farmwomen has come about. Moreover, it is reported that gender planning has become an important consideration for any socio-economic developmental approach of national and international agencies, especially when it is acknowledged that work potential of women is under-utilised and that women can significantly contribute to the success of developmental projects.

It is reported that one of the main reasons for failure of development programmes meant for rural women is that the real needs of women have seldom been actively taken into account when projects are planned and implemented. The reason for such neglect is largely the non-inclusion of women and their work in the data for project planning.

The goals of poverty reduction and empowerment of women can be achieved if poor women are organised into groups for community participation as well as assertion of their rights. In India, various forms of the participatory development process have come in for experimentation by various voluntary organisations. The process has given women a considerable sense of dignity, confidence, and economic independence. That poor women's creativity, group dynamics, and self-management are major elements in their march to economic development has already been demonstrated; they have to be given increasing importance in all efforts at addressing gender issues.

## **2. The Scheme**

### **Background**

Though the departmental agencies of the Government are expected to include development of women as a critical issue on their agenda, the schemes implemented in the agricultural sector have seldom addressed this question; nor have they made provision in their schemes to training and extension services to women farmers. The system has usually showed bias towards male farmers and their development needs. Nor were techniques generated and transferred to the farm level gender-sensitive.

The experience with some of the projects, externally assisted by Danish and Dutch agencies, in the States of Karnataka, Tamil Nadu, Orissa, and Gujarat has shown that when women are given opportunity to undergo training in agriculture and provided with credit and other farming inputs, their agricultural performance improves considerably. Therefore, corrective actions are being taken up in recent years to ensure that agricultural department programmes become responsive to the needs of women farmers.

Women farmers need training and assistance to improve farming practices, to purchase productive inputs, to decrease their workload and improve efficiency of their performance in processing, storage and marketing activities. It was found that training and assistance given to women farmers helps them to surmount cultural barriers that often impede them from contacts with agricultural development functionaries.

The Central Government launched the scheme 'Women in Agriculture' under the Eighth Five-Year plan to make women farmers self-reliant by providing them opportunities to avail themselves of the benefits and opportunities of the existing agricultural system. The project was implemented on a pilot basis covering only one district each from selected States viz., Rajasthan, Haryana, Himachal Pradesh, Punjab, Kerala, Maharashtra, and Uttar Pradesh. In the pilot phase seven districts were covered. In Kerala, the project was implemented in Palakkad district.

### **Objective**

The scheme was formulated with a view to motivating and mobilising women farmers through a group approach. Groups formed under the scheme constituted an effective network for channelling agricultural development programmes and other support systems such as input, technological and extension. The specific objectives of the scheme are listed below:

- (i) Organisation / identification of women groups which would act as network for channelling all the agricultural support.
- (ii) Need assessment of women farmers in terms of the agricultural support such as input, technological and extension support.
- (iii) Prioritising the activities of the individual women's group to make them "self-help thrift groups".



- (iv) Training in management, organisation, entrepreneurship, and decision-making.
- (v) Enabling them to develop into viable units so that they are able to organise their own activities, resources, and group interactions.

### **Target Group**

Practising women farmers, decision-makers and operators of farm level activities, preferably from small and marginal farm families and whole families having the capacity to adopt new technologies and improved farm practices constituted the target group.

### **Project Area**

The project area in Palakkad district of Kerala included 30 villages from the following six selected blocks:

<b>Block</b>	<b>Village</b>
(i) Palakkad	Parli I Parli IIs Pirayari Akathethara Kongad
(ii) Ottappalam	Ottappalam I Ottappalam II Lakkidi I Lakkidi II Mannur
(iii) Kollengode	Polppully Kodembu Elappully I Elappully II
(iv) Chittoor	Chittoor Nalleppili Kuttippalam Valiyavallampatty Pazheniyarpalayam Kunnumkattupathi
(v) Alathur	Erimayur I Erimayur II Alathur Kavasseri
(vi) Kuzhalmannam	Kuzhalmannam I Kuzhalmannam II Mathur I Mathur II Kottayi I Kottayi II

The State Department of Agriculture was entrusted with the responsibility of formulating plans and working with the women groups in implementing them in the selected blocks. Graduates in Agriculture / Home science and related areas were appointed as facilitators for the scheme. These facilitators were given induction training in agriculture and allied aspects.

Thirty groups, each consisting of 20 women, were formed by the facilitators in the 30 villages after collecting baseline information through Participatory Rural Appraisal. Thus, the scheme covered 600 farmwomen in 30 villages in six blocks of Palakkad district. The facilitators were responsible to prioritise the activities of each group and to conduct technical training programmes at the village-level for the groups. After each training session, the trained farmwomen were encouraged and supported to practise skills they acquired.

Each group selected a link worker who was an active and progressive member in the group to act as convenor of the group. The link workers were also given training in leadership skills as well as production techniques twice a year. Further, they were given monetary incentives for organising group meetings.

Demonstrations of results were held in each cropping season. Study tours were organised for the farmwomen beneficiaries by taking them in groups to various research stations and State Government farms. For the facilitators, refresher courses of two-week duration were organised every year. At least once in a month, the facilitators were expected to address the members of the women groups for follow-up and feedback activities. Linkages were established with the existing extension system by facilitators attending the training courses, workshops and other meetings. Regular extension support was provided to the beneficiaries through the mass media.

Under the scheme, *Mahila Goshti* was organised every year. All the women farmers took part in the *Goshti* and were encouraged to display their activities.

The organisational set-up of the scheme and the duties and responsibilities of facilitators and link workers are shown in Appendix I.

### **Implementation of the scheme**

The scheme was implemented on the basis of the findings of a survey of women in farm households. Out of 900 farmwomen surveyed, 600 interested in agriculture and allied subjects were selected as beneficiaries of the projects under the scheme. Thirty groups, each consisting of 20 farmwomen, were formed in 30 villages by documenting the baseline information through participatory rural appraisal technique.

Most of the women were relatively young; only 30 per cent were above 45 years of age. Moreover, nearly four per cent were below 18 years. Except about one per cent, all the women surveyed were literate: among them 31 per cent had secondary education and about 10 per cent were college-educated. Only 16 per cent of them were unmarried. Even the

proportions of the widowed (six per cent) and the separated (two per cent) among the married were relatively low. It was found that the practice of living in extended families was widespread among the sample; it was found that 71 per cent of the women surveyed belonged to this type. The extent of land held by the households of these women was, in general, very low. A large majority of them belonged to the category of marginal farmers (73 per cent) or small farmers (19 per cent). All the women were engaged in household chores and farming activities. Only about 55 per cent undertook some activities categorised under poultry farming, dairy or animal husbandry. The proportion of agricultural labourers was only about one-eighth. In this area, families belonging to the forward communities accounted for only about one-fifth. The others were either of Scheduled Castes (5%) or other backward communities (75%).

The crops cultivated by the farmwomen include paddy, coconut, banana, ginger, turmeric, vegetables, and tubers like sweet potato and tapioca.

All the women surveyed expressed desire for the required training in agriculture and allied subjects. Through training programmes and by improving the technical know-how, it was possible to improve productivity and economic viability to a considerable extent.

Input support was planned in terms of supplying them with mini kits of seeds, fertilisers, small agricultural implements, and seedlings of fruit plants, spices, and plantation crops.

Extension support was to be given through linkage with the Agricultural Department and making them aware of the schemes and other activities implemented through *Krishi Bhavan*, Dairy Department, and Animal Husbandry Department.

In the light of the baseline survey, the following were the needs appraised for designing future training programmes based on critical farming practices.

- (i) Package of cultivation practices of major crops in the area such as coconut, arecanut, rice, vegetables, ginger, turmeric, and rubber;
- (ii) Cultivation of medicinal plants, mushrooms, fruit trees and plants, flower plants (such as bush jasmine), and ornamental plants; kitchen gardening; sericulture;
- (iii) Plant propagation, agro-forestry;
- (iv) Water management, moisture conservation (eg: through burial of seeds in the beds of coconut trees); seed treatment in rice, ginger, etc;
- (v) Use of bio-fertilisers; preparation of pesticides such as bourdeaux mixture; rodent control;
- (vi) Soil sample collection and testing;
- (vii) Rearing of cattle, poultry, rabbit, etc., and rearing technology;
- (viii) Extension education and communication skills;
- (ix) Human nutrition and balanced diet;
- (x) Banking.

According to the needs assessed through baseline survey, the following activities were prioritised for conducting training programmes.

- (i) Cultivation of rice; coconut; bush jasmine; medicinal plants; mushroom; banana, pineapple and mango; ginger and turmeric; sericulture, kitchen-gardening;
- (ii) Processing of fruits and vegetables;
- (iii) Plant propagation;
- (iv) Preparation of home-made pesticides and use of bio-fertilisers;
- (v) Soil sample collection and testing;
- (vi) Rearing of cattle, poultry, and rabbit; bee-keeping; pisciculture;
- (vii) Preparation of milk products.

### **Activities in 1994-'95**

#### ***Village-based training***

To begin with, village-based training camps of three-day duration were organised for the groups by facilitators. Specialists from the Agricultural University and the Agriculture Department and officials from banks were the guest speakers. The farmwomen were given training in various agricultural and allied activities and were encouraged to practise the skills that they have acquired.

#### **Link-workers training**

The training for link-workers was organised for the first time at RATT Centre, Malampuzha, for three days. The focus was on cattle-rearing, kitchen-gardening, bush-jasmine cultivation, bio-fertilisers, and plant propagation. Specialists from the Agriculture University and the State Agriculture Department imparted the training.

#### **Result demonstration**

Result demonstration on application of bio-fertilisers and their impact on yield of vegetables grown in summer paddy fallows were also conducted.

#### **National-level sharing workshop**

National-level sharing workshop was conducted on 1 and 2 February 1995 at Palakkad. The Joint Director of Women's Programme and the Regional Home Economist from Delhi, the Additional Director of Agriculture, the Joint Director of Agriculture Department and other senior officials from Thiruvananthapuram attended the workshop and conducted group discussion for women farmers.

#### **Study tour**

Two study tours were organised - each trip consisting of 25 and 20 farmwomen - to the State Agriculture Fair, Thiruvananthapuram, and to an International fair, Agriculture Expo 1995.

## ***Mahila Goshti***

A *mahila goshti* was organised on 31 March 1995 at Palakkad Town Hall. All women farmers were invited to participate. Nearly 500 women farmers took part in this *mahila goshti*. Participants were given a chance to display and conduct sale of their various agricultural products. Consultants from several specialised areas addressed the women farmers and discussed their issues and problems.

## **Activity in 1995-'96**

### ***Second village-based training***

The second village-level training was conducted for 24 groups. Classes on subjects like cultivation of coconut and rice, rearing of poultry and cattle and banking were conducted. Farmers were allowed to practise the skills imparted after the classes.

### **Link-workers' training**

Three link-workers' training courses were conducted in 1995-'96. Importance was given to activities such as processing of vegetables and fruits, medical and health care of animals, vegetable cultivation, use of vegetables as protective food and preparation of milk products.

### **Result demonstration**

For result demonstration, 180 plots, each 50 cents in extent, were used for demonstration for the 30 groups. A new variety of blackgram, T-9, was cultivated. Soyabean, medicinal plants (*kacholam*), and grams were also cultivated in these plots.

## ***Mahila Goshti***

The second *mahila goshti* was organised on February 22, 1996, at Palakkad Municipal Town Hall. About 580 women farmers attended the seminar. The participants were given opportunity to exhibit their agricultural products. A workshop was also conducted in which experts and farmers interacted.

### **Registration of groups**

All the 30 groups were registered in December and 26 groups opened joint bank accounts in the name of facilitators and link-workers.

### **One-day follow-up programme**

Facilitators conducted monthly group meetings. These meetings were conducted for follow-up and feedback activities.

## **Linkage with Agricultural Department**

The facilitators attended monthly meeting and fortnightly workshop to keep themselves abreast of the technical developments in the field of agriculture.

## **Study tour**

Two study tours each of seven-day duration were conducted. As many as 30 farmwomen were taken to College of Agriculture, Vellayani, and Indo-Swiss project on livestock at Mattupetty. In the second tour programme, 13 farmers were taken to the State Agricultural Fair in Thiruvananthapuram. Facilities to sell their products were also arranged at the fair.

## **Activity in Report 1996-'97**

Two refresher courses/training programmes were arranged. Two study tours were conducted for the farmwomen to Regional Agricultural Research Station, Ambalavayal, NRCS, Peruvannamuzhi, CWRDM, Kunnamangalam, and Tropical Botanical Garden and Research institute, Palode.

*Mahila goshtis* were arranged at Palakkad district. Participants were given opportunities to display and market their agricultural products. Result demonstration on application of bio-fertilisers and training for link workers were also conducted.

Other schemes realised by the groups as part of the programme were the following:

- (i) Cultivation and processing of tomato in Kozhinjampara area of Palakkad district;
- (ii) Distribution of fruit plants and setting up a processing unit in Muthalamada area of Kollengode block;
- (iii) Cultivation of vegetables in Kuzhalmannam and Alathur blocks;
- (iv) Setting up of a unit by women farmers for making chips, *murukku*, *kondattam*, and other products;
- (v) Cultivation of medicinal plants, Bush Jasmine and Mushroom;
- (vi) Setting up of broiler poultry unit, poultry (layer) units, and rabbit-rearing units.

### **3. Women Studies: An Overview**

#### **Need for gender planning**

Several studies on women's status and problems conducted in recent times have pointed out that gender discrimination exists throughout the world, but that its intensity is felt in the daily lives of women and children in developing countries. Reference is made in the following sections to some selected studies made in Africa, Sri Lanka, Thailand, and India to indicate the 'plight of women' in these countries. Tagwireyi (1997) notes that despite providing about 60 to 80 per cent labour in food production, women in Africa receive little from the agricultural extension services in that country due to the traditional prejudiced attitude towards women, lack of time on their part to attend meetings, and their limited decision-making powers. It is observed that women use their wage income more on food purchase than men do; and children of women with some independent source of income are unlikely to be malnourished. She suggested that development of policies that addressed the needs of rural women should be encouraged, including the promotion of technology to reduce the workload, the pre-school programme for children and education and literacy programmes.

Pankhurst (1988) observes that women in Zimbabwe used increasingly secretive and illegitimate means to ensure the well-being of their children and, to a lesser extent, to protect their own livelihood. As women provide most of the agricultural labour, their action often has a direct bearing on the ways in which agriculture was practised.

Burra (1989) points out that in many parts of India, male and female working children are treated differently, whether in the household, in agriculture or in unorganised industry. It is assumed that the destination of a girl is marriage; she is therefore deprived of every right in life – education, health care, property, and gainful employment. Boys are, on the other hand, given education; their health taken better care of; they have to be equipped for taking up work since they are expected to provide support to their parents in old age.

In the unorganised sector, girls work at home as helpers to their mothers and in low-paid subcontracted jobs. Their work does not lead to skill formation; nor is it perceived to be of any economic value. The present legislation and policy in India on child labour, which overlooks the problems of the vast majority of working girls, needs to be reformed.

Though women are considered marginal workers, their participation as agricultural labourers and unpaid family workers is crucial to achieve optimum use of available resources. Rural women take part in most aspects of rice farming. A survey conducted in 1983 in the Mahaweli area of Sri Lanka revealed that 15 per cent of women apply fertiliser and only five per cent apply pesticides. These activities are primarily male-dominated. The lack of easy access to information has led to unnecessary fear among rural women towards the use of pesticides and fertilisers. Women's participation in highland cultivation in Mahaweli was 65 per cent compared with 38 per cent in rice. Assisting women to use fertilisers and other inputs on the homestead can lead to the realisation among women that they could achieve a better quality of life by improving crop production without working as hired labourers (Alahakone, 1989).

Since policy makers in the Government do not view them as productive workers, women are left out of sectoral economic planning. Donor agencies can help bring women into the mainstream of the planning process and the economy by commissioning studies of women's work by sectors and by supporting sector-based pilot projects that involve women. In India, this has been done successfully in at least two fields: dairy farming and silk production. Non-governmental agencies working with donor agencies have influenced the Government policy effectively. This has not, however, taken place in agriculture, where most women work (Chen, 1989).

The exclusion of women farmers from agricultural development programmes has detrimental effects. Paper by Thomson and Sarikahputi (1989) argues that most agencies mandated to strengthen women farmers in Thailand have regarded women as mere housewives responsible only for home management activities. A commitment on the part of the Government is essential if women are to be integrated into mainstream agriculture and rural development. They have recommended an organised effort to sensitise concerned officials on the issues and a training programme in gender analysis to the government officials.

Rural women in Gambia are increasingly being drawn into the development process through involvement in various income-generating projects, such as vegetable cultivation. The government agencies and non-governmental organisations through spontaneous self-help schemes sponsor these schemes. The consequence of involvement in such projects is that time becomes a scarce resource for rural Gambian women: Women not only participate in horticultural projects but are also responsible for household activities. All these tasks are performed without any modern equipment. It is suggested that the rural development process in Africa will be frustrated if women's time is not released from traditional, laborious, and energy-consuming domestic and agricultural duties (Barrett and Browne, 1989).

Malima (1988) who studied the problems of women in Tanzania suggested that the impact of women's activities on the farming system should be fully appreciated for agricultural research to be successful. Their needs and concerns should be understood, their traditional roles and needs taken account of and their potential for actively contributing to a nation's economic and social development fully explored in all aspects of project planning, project design, implementation, and evaluation. According to Heyzer (1989), women working in plantations in South East Asia are particularly hard hit by fluctuations in international markets and by new technologies. Although commercialisation of agriculture has meant more paid farm jobs for women, they work under more miserable conditions, for longer hours and for lower wages than those for men. To escape poverty, thousands of women have migrated from their own countries to seek employment, often as domestic workers to countries in the Middle East where, despite better wages, they face social and psychological isolation and abuse. To break out of this situation, the realities faced by low-income women must be given priority in mainstream development planning and implementation.

### **Functioning of self-help groups**

NABARD (1997) defined Self-Help Group (SHG) as a homogenous group of rural poor, voluntarily formed to save whatever amount they can conveniently save out of their earnings



and who mutually agree to contribute to a common fund of the groups to be lent to the members for meeting their productive and emergent credit needs.

Rao and Zeller (1998) note that the quality of functioning of self-help groups can be judged from the regularity of its meeting, savings, and loan repayments. Involvement of leaders, participation of all members, and well-maintained records also speak about the quality of SHG functioning.

Meeting of the self-help groups at regular intervals is necessary (Panda and Mishra, 1996) since it ensures, besides helping in creation of group bondage, participation of members and democratic functioning of the group. It helps in-group planning, proper management of funds, enabling members to resolve conflicts, exchanging ideas, and ensuring participation in decision-making process.

### **Participation and decision-making**

A study conducted by Charyulu and Seetaram (1988) in Uttar Pradesh, quantified the impact of new technology on the level of employment of women and the role of women in decision-making on the farms. They noted that women's role in decision-making did not correspond to their contribution to agricultural production. Removing decision-making power from the most involved workers is considered inefficient. They recommended technological innovation and easing of women's workload.

Veena (1990) reveals that participation of farmwomen decreases with increase in the size of farm and that division of work is done based on nature of work and cultural values.

Krishna and Thankamani (1993) reported that women participated actively and dominantly in the case of household decisions like the source of fuel and investment on household goods. In more than 90 per cent of the decision, the participation of women is only supportive in nature. Illiteracy and lack of knowledge and awareness are the major reasons for low participation.

Women members are found to be more sincere in their regularity and discipline. Most of the SHGs formed are women-dominated mainly emphasising on women's uplift and empowerment [Dwaraki, et al. (1996)].

### **Qualitative and quantitative changes**

The goals of poverty reduction and empowerment of women could be effectively achieved if poor women are organised into groups for community participation as well as for assertion of their rights. In India, several models of participation development were tried out by various voluntary organisations successfully. The process has given women a new sense of dignity, confidence, and economic independence to a certain extent. It has been demonstrated that creativity, group dynamics, and self-management are major elements in tackling gender issues.

Acharya and Basu (1996) observed that the individual and collective consciousness that developed in the process of formation of SHGs had not only empowered women economically but had enhanced their self-esteem as well. According to them, empowerment of poor women in rural areas has enabled them to meet their credit needs for consumption and productive activities, which has, in turn, ensured them economic independence. In consequence, their economic status and bargaining positions within the households have been strengthened.

According to Ahmed (1999), empowerment also enables women's groups to shape themselves as social activists by trying to check malpractices and discrimination in implementation of different schemes in the system.

### **Acceptance of job and extent of monetary gain**

Mundra and Kothari (1992) found that a marked difference existed between the number of women trained and the number of women accepting the trade as a means of self-employment. Of the women trainees under TRYSEM programme, as many as 70.3 per cent do not accept the trade as a source of self-employment. Lack of confidence, skill and money, non-availability of raw materials and marketing facilities, and pre-occupation with household work are reported as reasons for non-acceptance of job by TRYSEM-trained women. They showed that TRYSEM-training could help women beneficiaries to utilise six hours on gainful employment on a daily basis by way of engagement in the job in which they got training. The women beneficiaries were able to earn Rs 50 to Rs 325 per month through engaging themselves in the trade in which they were trained.

### **Group interaction**

Norman et al. (1998) stated that groups could be effective in increasing and improving the pattern of farmer participation. Groups keep farmers in the foreground, provide a means of using social dynamic constructively, and create multiplier effects that assist farmer-to-farmer spread of relevant technology.

Studies by NABARD (1997) revealed that as people spent more time together on a regular basis, they became friendly. These interactions typically lead to discovery of common interest and great involvement in common issues.

The preceding discussion thus shows that while gender discrimination is a severe problem that afflicts most developing countries, group activity and enlightened government policies have begun to show some positive results in countries such as India. The problems that self-help groups encounter are numerous; but the forces of change unleashed by them have enormous potential for change and progress.

## **4. Scope and Method**

The scheme 'Women in Agriculture' is being implemented in Palakkad district of Kerala since 1994 as a Centrally-sponsored programme of Department of Agriculture. Attempts to empower women are being made by various other agencies also such as NABARD. Non-governmental organisations are involved in similar endeavours. Women in Agriculture programme was designed specifically for the uplift of women engaged in agriculture and the other primary sector activities. Further, this scheme is the first attempt of a government set-up in this direction. Since the inception of the scheme, no systematic and scientific study has been conducted to evaluate its efficacy in terms of its objectives and performances in Palakkad district. The present study is aimed at making a modest contribution on this aspect.

### **Objectives**

The specific objectives of the study are the following:

- (i) To study the functioning of the self-help groups under the scheme 'Women in Agriculture';
- (ii) To assess the extent of women's participation in various components of the scheme;
- (iii) To study the impact of the scheme in terms of qualitative and quantitative changes among the beneficiaries;
- (iv) To identify the constraints in scheme implementation and to evolve suitable strategies to overcome them.

### **Study area**

The study was carried out in Palakkad district of Kerala, where the scheme 'Women in Agriculture' is being implemented. Palakkad district consists of 13 blocks; out of these the scheme is being implemented in 30 villages of six blocks. The blocks are Palakkad, Ottappalam, Kollengode, Chittoor, Alathur, and Kuzhalmannam.

Palakkad district is predominantly an agricultural area and an important rice-growing track of Kerala. The other important crops cultivated in the area are coconut, banana, tapioca, rubber, and spices. The population depends mainly on agriculture and allied activities for livelihood. In the district, 42.4 per cent of the total work force is agricultural labourers; 11.7 per cent cultivators; and three per cent engaged in other allied activities (1991 Census). Nearly 70 per cent of the women work force is involved in agriculture, either in the wetlands or in their homesteads (Government of Kerala, 1993).

### **Research design**

The study was carried out in *ex post facto* research design with matching pairs involving members of the self-help group of the scheme and non-beneficiaries of the area with comparable socio-economic characteristics.

## **Sampling procedure**

The scheme is being implemented in 30 villages, 5 each from 6 blocks of Palakkad district. For primary data collection, six villages were randomly selected from the 30, one from each block. From these selected villages, all the beneficiaries of the scheme were covered. Thus the samples of beneficiaries consist 120 farmwomen (6 x 20) who participated in the scheme. Data from 60 non-beneficiaries, having the same socio-economic status, from the sample area were also collected.

The sample respondents were the group members of the scheme who carried out any of the agriculture-related activities. They were considered entrepreneurs who earned an income or received an economic return in cash or kind from the enterprises concerned.

## **Period of study**

The field survey was conducted during the month of May-August 1999.

## **Selection of variables of the study**

Based on the pilot study conducted in the non-sample area, specific objectives of the study, reviews of past studies in consultation with experts, the following variables were selected for the study.

- (i) Respondent: education, marital status and occupation;
- (ii) Family: size, income, income contributed by the respondent;
- (iii) Size of land holding;
- (iv) Extent of participation of the respondent in the various components of the scheme;
- (v) Respondent's social participation and contact with extension agencies;
- (vi) Attitude of the respondent towards farming, economic motivation, adoption of techniques;
- (vii) View of the respondent about women empowerment, performance of the scheme, constraints of the scheme and functioning of self-help group.

Data were collected through personal interview using pre-tested and structured interview schedules for beneficiaries.

The performance of different groups was closely observed to understand their functioning and their group dynamics. Participatory techniques such as group meetings, panel discussions, and group exercises were also used to elicit information about group dynamics.

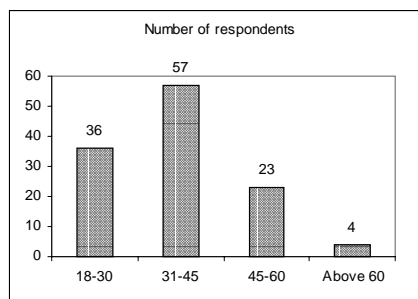
## 5. Analysis and Findings

### Socio-economic characteristics

The respondents were classified into four age groups (Table 5.1). The largest proportion was found in the age of 31-45 years, 47.5 per cent. Thirty per cent of the members belonged to the age group of 18-30 years. Thus, more than three-fourths of the members were under the age of 45 years.

**Table 5.1 Age-wise classification of members**

Age group (years)	Percentage of members
18- 30	30.00
31-45	47.50
45-60	19.17
Above 60	3.33
Total	100.00



### Educational status

Nearly 90 per cent of the group members were literate and about 50 per cent had high school education. Illiterates formed about one-tenth. Another one-tenth was college-educated (Table 5.2).

**Table 5.2 Educational status of members**

Educational status	Percentage of members
Illiterate	11.67
Read only	1.67
Read and write	5.83
Primary school	10.00
Middle school	16.67
High school	44.17
College	10.00
Total	100.00

### Marital status

The details regarding the marital status of the respondents are given in Table 5.3. Most of the members (86 per cent) of the scheme were married, including widows (15 per cent) and those separated from spouses (2 per cent). There were about 14 per cent in the unmarried category. The higher percentage of married members in the groups shows that for most of them additional income is needed for supporting their families.

**Table 5.3 Marital status of women members**

<b>Marital status</b>	<b>Percentage of members</b>
Currently Married	69.17
Widow	15.00
Separated	1.67
Unmarried	14.17
Total	100.00

**Family size**

About 75 per cent of the respondents belonged to households having four members or more. There were 30 respondents (25 per cent) whose family size was three or less. Fifteen per cent of the respondent family had five or more members. The average family size of the group members was 4.03.

**Table 5.4 Family size of group members**

<b>Family size</b>	<b>Percentage of member households</b>
3 and below	25.00
4-5	60.00
5 and above	15.00
Total	100.00
Average family size	4.03

**Land holding pattern**

The majority of the respondents (90 per cent) belonged to households with land holdings of less than one hectare; in other words, they were only marginal farmers. Among the marginal farmers, more than one-third had land holdings of more than 100 cents; the highest extent of land under this group was 247 cents. About one-fourth of the members had land holdings of less than 50 cents. There were 10 per cent of respondents belonging to the category of small farmers, i.e. holding more than one hectare of land (2.4 acres). The predominance of marginal farmers indicates the poor economic status of the majority of the group members (Table 5.5).

**Occupation**

Nearly two-thirds of the members were engaged in agriculture together with household work. This category also included members who undertook cattle rearing along with farm activities, though their prime concern was agriculture. A significant proportion (28.33 per cent) was engaged in animal husbandry and household activities. The members who were wageworkers in agriculture came to about five per cent.

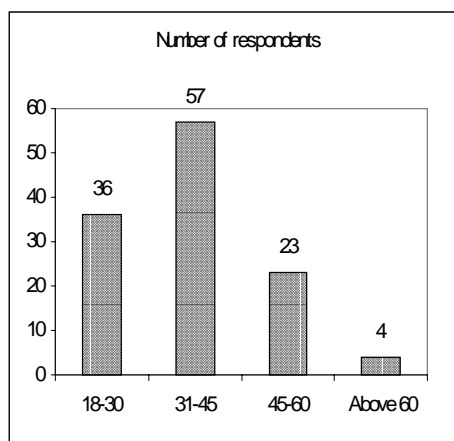
**Table 5.5 Distribution of holdings by category and area**

Size of holding	Percentage of holding
Large farmers	0
Small farmers	10.00
Marginal farmers	90.00
a) 0.25 cents	11.67
b) 26-50 cents	13.33
c) 51-75 cents	17.50
d) 76-100 cents	10.83
e) 101-247 cents	36.67
Total	100.00
Average holding size	0.48 ha (119.49 cents)

Only a few members (0.83 per cent) were engaged in service sector activities in addition to household duties.

**Table 5.6 Occupational status of group members**

Status	Percentage of members
Household and agriculture	63.33
Household and Animal husbandry	28.33
Household and Labourer	5.00
Household and service	0.83
Others	2.50
Total	100.00



### Family income

As part of the assessment of the economic characteristics of the members, the details of annual income of the members and information on family were collected. The distribution of the respondents in different income groups is shown in Table 5.7. The members were distributed across a wide range of income groups: 29.17 per cent belonged to the income group of Rs. 25,000-Rs 50,000. About 23 per cent came under the income group of Rs 50,000-Rs 1,00,000. Only 9.17 per cent belonged to the higher group of above Rs 1,00,000 per year. Sixteen per cent of the members belonged to the lowest economic class of less than Rs 12,000.

**Table 5.7 Annual family income of the respondents**

Income class (in Rs)	Percentage of respondents
0-12,000	16.67
12,000-25,000	21.67
25,000-50,000	29.17
50,000-1,00,000	23.33
Above 1,00,000	9.17
Total	100.00

**Comparison of group members with non-beneficiaries**

A comparison between members and non-members in terms of the proportion of their respective contributions of income to the total family income, occupational status, social participation, and attitude towards farming showed that there existed significant differences between the two groups (Table 5.8).

**Table 5.8 Comparison of members and non-members of the scheme**

Characteristics	Beneficiaries	Non-beneficiaries	t value
Contribution of income to the total family income	29.4	13.4	7.01**
Occupational status	2.82	2.7	0.14
Social participation	4.7	2.6	7.36**
Contact with extension agencies	4.22	2.3	7.92**
Information source utilisation	7.5	5.3	5.78**
Economic motivation	18.1	14	8.67**
Attitude towards farming	15.3	12.4	5.44**

\*\* significant at 1 % level

**Contribution to family income**

Table 5.9 shows the contribution of the group members towards family income. It was observed that 55 per cent of the members contributed only less than 25 per cent of their respective family income; another 35 per cent contributed 25-50 per cent. A small section of the members (2.5 per cent) was found, however, to make a much larger contribution, of say 50 to 75 per cent. Moreover, in about 7.5 per cent of the households, their contribution was more than 75 per cent. This shows that at least for 7.5 per cent of the members the enterprises they started through the scheme served as the main means of livelihood.



**Table 5.9 Contribution of members to family income**

<b>Contribution to household income (per cent)</b>	<b>Percentage of members</b>
0-25	55.00
25-50	35.00
50-75	2.50
75 and above	7.50
Total	100.00

**Social participation**

Participation of the members in the various social and cultural organisations was relatively high. It was observed that nearly 70 per cent had more than average levels of participation. A comparison of the level of social participation of beneficiaries with that of non-beneficiaries indicated significant difference. The level of participation of the members was clearly higher.

**Table 5.10 Extent of social participation of members**

<b>Extent of participation</b>	<b>Percentage of members</b>
Low	30.83
Medium	58.34
High	10.83
Total	100.00

**Contact with extension agencies**

The study also attempted to assess the contact of the members to the extension agencies or the extension personnel. The contact was assessed in terms of the frequency of contact with Agriculture Officer, Village Extension Officer, Block Development Officer, and Facilitator of the scheme Women in Agriculture, scientists and other agents like Veterinary Surgeon and facilitators of NGOs (Table 5.11).

It was seen that the members maintained contact with all these agencies, but at varying intervals. About 22 per cent contacted the Agriculture Officer once in three months. Forty-two per cent visited him only once in a year; and the rest took more than a year to make a contract.

Among the members of the scheme, the facilitator of the scheme was the person who was most frequently contacted. About 45 per cent of the respondents maintained contact with this official once in three months.

None of the members was seen to be making contacts with the scientist once in three months. However, 48 per cent of them did contact him at least once a year.

**Table 5.11 Frequency of contact with extension agencies**

Extension Agencies	Frequency of contact			
	Less than 3 months	3-12 months	More than 12	Total
Agriculture officer	22.22	42.22	35.66	100.00
V.E.O	12.22	46.67	41.11	100.00
B.D.O	3.33	24.44	72.22	100.00
WIA facilitator	45.56	50.00	4.44	100.00
Scientist	0.00	47.78	52.22	100.00
Others	13.33	23.33	63.33	100.00

**Attitude towards farming**

It was observed that among the members (and non-members), the proportion of those who had positive attitude to farming was low. A majority of non-members held a negative attitude towards farming when compared with the members of the scheme. The percentage of the members with negative attitude was 21.67, while that for non-beneficiary was 46.66. As many as 59.16 per cent of the members expressed a neutral attitude. However, the proportion with a negative attitude was much lower among the members than among the non-members (Table 5.12). It appears that membership in the scheme has brought about a considerable shift of attitude from negative to neutral and from neutral to positive in the case of members.

**Table 5.12 Attitude towards farming**

Attitude	Overall score	Percentage of members	Percentage of non-members
Negative	Below 1.75	21.67	46.66
Neutral	1.75-2.25	59.16	40.00
Positive	2.25-3.00	19.17	13.34

**Economic motivation**

Table 5.13 shows an assessment of the economic motivation of the members and the non-members. It was observed that there was an apparent difference in the response as between the two categories. Members showed higher degree of economic motivation than the others did. It could be due to the influence of the scheme, at least to some extent. There were only 29 per cent of the members with a negative attitude towards economic motivation, while the corresponding proportion among non-members was as high as 57 per cent. In addition, there was a higher percentage of members (39 per cent) with positive attitude towards economic motivation than among non-beneficiaries (20 per cent). The percentage of members and non-beneficiaries with neutral response about economic motivation was 32 and 23 per cent respectively.

**Table 5.13 Economic motivation of members and non-members**

Attitude	Overall score	Percentage of members	Percentage of non-members
Negative	2-2.75	29.16	56.70
Neutral	2.76-3.25	31.67	23.30
Positive	3.26-4.00	39.17	20.00
Total		100.00	100.00

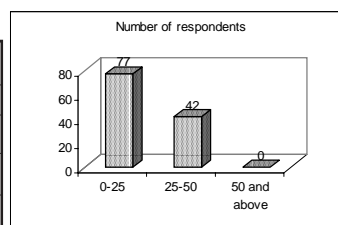
**Adoption**

It was observed that the extent of adoption of enterprises by members of the scheme had been, in general, low. Among two-thirds of the respondents, the rate of adoption was as low as less than 25 per cent (Table 5.14).

There were 36 per cent of the respondents whose adoption level was between 25-50 per cent. None of the members had an adoption level of more than 50 per cent. The low adoption levels could be due to training in a wide range of activities given to the members. They were given training in all the identified fields irrespective of their individual interests and without proper input support. Further, there was no room for the members for choosing the area of training.

**Table 5.14 Adoption of enterprises by members**

Percentage of adoption	Percentage of respondents
0-25	64.00
25-50	36.00
50 and above	0.00
Total	100.00

**Extent of participation in various components of the scheme**

Exactly half the number of members had a medium level of participation. A low level of participation was reported by 29 per cent of the members. Members with high and very high levels of participation came to 14 and seven per cent respectively.

**Table 5.15 Participation of members in group activities**

Extent of participation	Percentage of respondents
Low	29.17
Medium	50.00
High	14.17
Very high	6.66
Total	100.00

## Empowerment

The extent of empowerment of the members through participation in the scheme was also assessed (Table 5.16). The extent of authority exercised by the members in the various activities of the concerned groups was considered for assessing empowerment. Four levels of functions - planning, decision-making, implementation, and evaluation - were identified for assessing the build-up of capability of the members.

**Table 5.16 Empowerment and authority of members in group activity**

Activity	Full authority	Moderate authority	Little authority	Total
Planning	25.00	64.17	10.83	100.00
Decision-making	24.17	57.50	18.33	100.00
Implementation	37.50	46.67	15.83	100.00
Evaluation	30.00	55.00	15.00	100.00
Overall activity	24.16	56.67	19.17	100.00

There were about two-thirds of the members who claimed to have exercised moderate authority in the planning activity. Twenty-five per cent claimed to have had full authority in planning the activities; only about one-tenth of them reported that they were able to exercise little authority on planning the activities. In general, we shall therefore conclude that the scheme has succeeded to empower a considerable segment of the members for planning.

A similar pattern was observed in the case of decision-making also. More than half the members (58 per cent) enjoyed moderate authority in decision-making, while 24 per cent of them wielded full authority. However, the proportion of the members with little authority in decision-making was also significant (about 18 per cent). In decision-making, the members have yet to gain complete control.

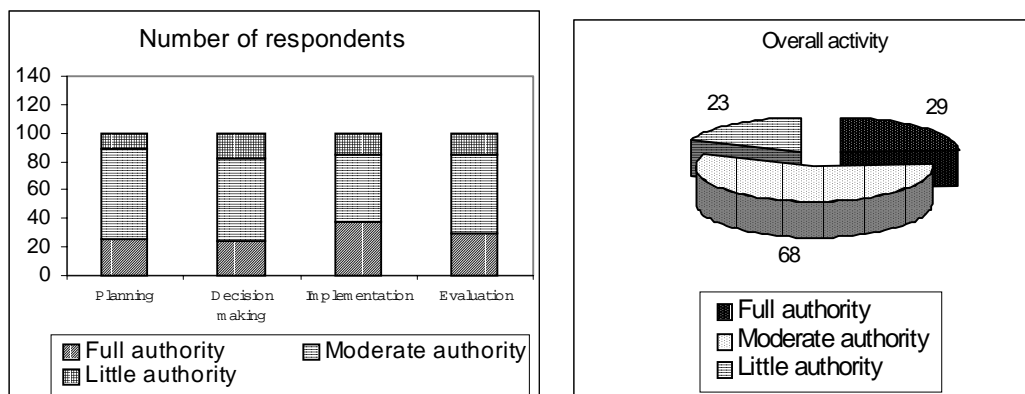
### **The empowered lot**

Significant difference was observed between the members and the non-members in various aspects. The major difference was the confidence gained by members to interact within a group or with a stranger. The non-members were very sluggish and were reluctant to talk in a group or even in a personal conversation. Most of the members were able, however, to express whatever ideas they had in mind. The members were bold enough to talk about their needs, constraints, and their enterprises. They attributed their confidence to the group experience that they had from the weekly and monthly meetings and the exposure to unfamiliar situations during study tours and exhibitions.

There were 38 and 30 per cent of the members respectively who enjoyed full authority in implementation and in evaluation of the programme.

The level of empowerment of the women members of the scheme may be indicated by the authority exerted by them in various group activities. The analysis of the overall activity of the scheme showed that 57 per cent of the members had moderate authority over the various functions of the scheme. Nearly one-fourth enjoyed a high degree of authority in the group process. Self-perception, perception of the role of women in society, economic independence, decision-making, innovativeness, and attitude towards group action, communication behaviour and desire to improve living conditions were the various facets of empowerment.

Note: All figures are in percentage



### Correlation analysis

Correlation coefficients were worked out to find the degree of association of the qualitative characters such as age, education, family size, farming experience, and occupational status with the extent of participation of the beneficiaries in various components of the scheme.

**Table 5.17 Correlation analysis of different characteristics of group members**

Characteristics	Age	Education	Family size	Professional status	Farming experience
Education	-0.535				
Family size	0.075	-0.106			
Occupational status	0.079	0.220	-0.048		
Farming experience	0.899	-0.485	-0.020	0.041	
Extent of participation	-0.137	0.309	0.101	0.072	-0.070

Significant positive correlation was not observed, except for education, with the extent of participation (0.309). Education was observed to have played a key role in the level of participation of the members in the various components of the scheme.

### Contact with other members

An inquiry into the extent of contact of the members among themselves showed the cohesiveness of the group. About 43 per cent of the members maintained regular contacts with co-members. Nearly one-third had contacts as part of their group activities. Another one-fourth maintained contacts with other members of the group only occasionally.

Though a good number of the members had regular mutual contact, the majority of them met with one other at the weekly / monthly meetings or during other programmes conducted as part of the scheme. Most of the members had close contact only with a few members of the sub-groups or those in their immediate neighbourhood. This fact revealed that the size of the group as a whole was larger than what the members would have liked it to be for maintaining regular inter-member contacts.

**Table 5.18 Extent of contact of members with other members**

Extent of contact	Percentage of members
Normal	0
Occasional	24.17
Often	33.33
Regular	42.50
Total	100.00

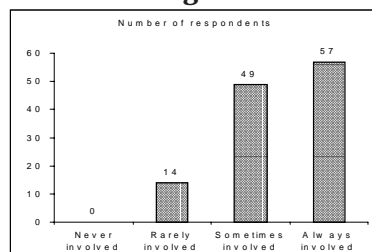
### Involvement in decision-making

Nearly 48 per cent of the members were involved in the decision-making process of their groups (Table 5.19). About two-fifths of them were involved but only occasionally. Thus, about 80 per cent of the members were involved in decision-making of their groups. Only less than one-eighth reported that they were involved rarely.

About two-fifths of the members were actively involved in group activities and took up leadership roles in the process.

**Table 5.19 Involvement of group members in decision-making**

Involvement	Percentage of members
Never involved	0
Rarely involved	11.67
Sometimes involved	40.83
Always involved	47.50
Total	100.00



## Performance-rating

The perception of the members about each component of the scheme was recorded and weightage was applied on the average score of each component. Rating was determined with value 1 as the least effective, 2 as effective, and 3 as highly effective. The overall performance of the scheme came to 2.031, i.e. between effective and very effective, but marginally towards effective.

**Table 5.20 Performance-rating of the scheme**

Statement	Average score	Weightage	Rating
Programme for economic development	2.24	0.15	0.34
Effective transfer of technology	2.14	0.13	0.28
Programme for employment generation	1.82	0.13	0.24
Address the felt needs of participants	1.88	0.12	0.23
Exposure to new practices	2.12	0.11	0.23
Improve skill	2.20	0.1	0.22
Motivation for further adoption	2.08	0.08	0.17
Feedback mechanism	1.72	0.05	0.09
Guidance and expertise	1.88	0.06	0.11
Scientific outlook	1.94	0.07	0.14
Total		1.00	2.031

1- least effective 2 - effective 3- highly effective

## Daily time span of members

An analysis of the time disposition in the various activities by the women partaking of in the enterprises yielded interesting results. A woman member spent more than 12 hours for work, relating either to the household or to the enterprise. She spent 18.41 per cent of the time on activities related to the enterprises she was engaged in. She spent about three-and-a-half hours a day for cooking. The time spent for domestic activities like childcare and cleaning came to more than two hours. On an average, she spent about seven per cent of the time for washing (Table 5.21).

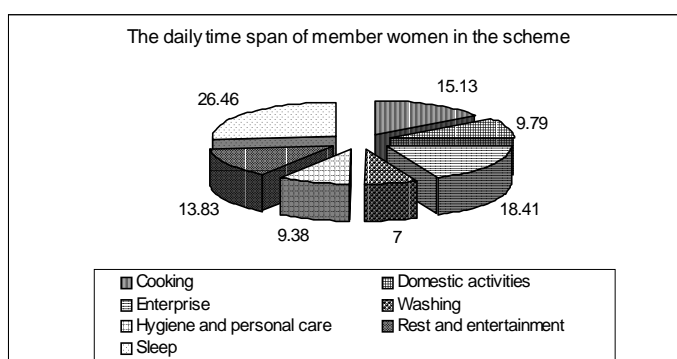
She had only two hours and fifteen minutes for personal care and hygiene, in the midst of all her other activities. About 14 per cent of the time was spent on rest and entertainment. This included the time spent on visiting friends and relatives, worship, reading, and entertainment. She got a sleeping time of less than six-and-a-half hours.

## Determinants of group dynamism

The following were identified as the determinants of group action. Performance of

**Table 5.21 Daily time disposition of members**

Sl. No.	Activity	Time (Hour-Minutes)	Percentage of time
1	Cooking	3-38	15.13
2	Domestic activities	2-21	9.79
3	Enterprise	4-25	18.41
4	Washing	1-41	7.00
	<b>Subtotal</b>	12-05	50.33
5	Hygiene and personal care	2-15	9.38
6	Rest and entertainment	3-19	13.83
7	Sleep	6-21	26.46
	<b>Sub total</b>	11.55	49.67
	<b>Total</b>	24-00	100.00



the group activities was evaluated based on these variables through participatory techniques like group discussions and observations of the group activity by a panel of experts. The observations were made at the group meetings and through group exercises for evaluating group activity. In addition, observations were made from the minutes book and other records maintained by the groups. Each characteristic was rated according to the level of attainment.

### **Strengths of group functioning**

The strength of group functioning of this scheme 'Women in Agriculture' was identified in four aspects: equality, participation, leadership, and exposure to technology. Equality among members of the group was the major strength in group activity. Almost, all the groups enjoyed equality among members. This could be identified as the core factor for the strong in-group feeling prevailing among the members.

The second factor identified was participation of members in the group activities and functions of the scheme. Almost all the groups recorded high rates of participation in the weekly meetings and other programmes such as trainings, exhibitions and study tours. The extent of participation tended to be low only in exhibitions and



tours to far away centres, which would necessitate absence of members from their homes for more than two days.

It was notable that the members were provided with financial backup for participating in the programme. Further, the members considered programmes like exhibitions and *mahila ghoshtis* as good opportunities for selling their products.

The next factor bolstering the strength of the programme was the quality of the identified leadership for each group. Every group functioning under the scheme had distinctive and dynamic leadership. The link-workers acting as the conveners of the groups were identified to have good leadership capabilities. These link-workers had other proven qualities of leadership as well like members and office-bearers of mass organisations and even elected members of local bodies. The irony was that the functioning of a centralised and strong leadership often led to the surrender of rights and responsibilities by other members of the group to the link-workers.

The next factor that appeared to be of considerable importance was the exposure of the members to innovative technology. The members of the scheme reported high exposure to a number of innovative technologies through weekly and monthly meetings, tour programmes to research stations and participation in exhibitions. Such exposure enabled the members to experiment with new enterprises; but the lack of other support mechanisms such as market and credit facilities had hindered the achievement of the expected results (Table 5.22).

**Table 5.22 Factors determining group dynamism**

Sl.No.	Character	Rate
1	Uniformity in social status of the members	Medium
2	Common understanding of getting together	Medium
3	Common interest of the members of the group	Medium
4	Common goal and objectives of the members	Medium
5	Equality of members in the group	High
6	Participation of group members in group activities	High
7	Collective action of members	Low
8	Identified leadership	High
9	Communication among members	Medium
10	Feasibility of enterprises and activities of the group	Low
11	Democratic decision making in group activities	Medium
12	Sharing of responsibilities among members	Medium
13	Exposure of members to new technologies	High
14	Credit and market linkage	Low
15	Common savings as self help thrift group	Low

Besides these four important factors, there were seven others of group dynamics which were identified as having moderate / medium influence on the functioning of the scheme 'Women in Agriculture'. The first factor that had moderate influence was the social status of the members. Even though members were selected from comparable socio-economic groups, variations were observed among them. A few members of the groups were seen belonging to socio-economic classes above or below that of the group in general and to be having needs and motives different from those of others.

The most important factor of group dynamism is getting together. It was observed that among the members, the awareness of this factor of getting together and forming a group was not strong enough. In terms of having a single common interest for all the group members also, the group lacked strength. A large number of the members also failed to identify their goals and objectives that would conform to those of the majority of the members. A fraction of members was seen to be having orientations and aspirations different from those of the majority in the groups. An ostensible reason for the variations was the fact that women following divergent activities, which did not have any bearing with the activities envisaged in the scheme, were included as members of the groups. Further, the programmes were so charted in a unitary and centralised manner that the choices of members remained minimal in deciding the day-to-day functions of the programme.

The next component that has a pivotal role in the dynamism of a group is the degree of communication between the members. A perusal of the functioning of the groups revealed that their performance in the case of communications among them was not up to the desired level. A few members did have contacts with all the other members, but the majority maintained contacts with only some preferred sub-clusters within the group. A few others had contact with other members only at the time of monthly or weekly meetings.

Democratic decision-making and sharing of responsibilities were also developed, but only to a medium level due to pre-emption, by strong and established leadership of the groups, of the responsibilities of decision-making and implementation. This delayed opportunities for active and dynamic leadership to emerge from among the other members of the groups. A few groups that had members of comparable social status and with common objectives performed well in decision-making and sharing of responsibilities.

### **Factors for low performance**

Four components were identified as the most debilitating factors in the performance of the group process. Collective action is the key to good performance. None of the groups was seen to have undertaken any collective programmes as part of the scheme. Individuals or splinter groups of five or six members in a group ran the enterprises. It was thus perceived that the present size of a group was slightly bigger than the optimum for collective action.

### **The group triggers social awakening**

The Erimayoor village of Alathur block had a unique story to tell. The women group constituted by the department consisted of 20 women of the neighbourhood. Improved farming techniques were transferred to the members of the scheme through training and various other programmes of the scheme. The exemplary performance of the group attracted other women of the locality to join the group informally in various activities. The group members were traditionally vegetable cultivators and cattle rearers. Whatever knowledge the members got through the training was percolated to the non-members and the process created a social awakening. These groups in their informal gatherings during their activities discussed every social issue that affected their lives and took the initiative in solving them. Their combined efforts had given them added strength to fight for their legitimate social rights.

Most of the programmes selected for training and most of the enterprises adopted for group activity were not at all feasible and economically viable. The non-sustainability of the enterprises was due mainly to the non-feasibility of the programme.

The third and the most important factor was the non-availability of credit and market facilities. No mechanism was in existence for providing financial support to the members or the groups through the scheme for launching an enterprise for the running of which they had acquired technical training. The women entrepreneurs also faced the problem of marketing of their products.

Absence of a self-help thrift programme was another major handicap. Most of the groups had accounts but seldom had any substantial bank balance for functioning as an effective thrift group. Further, none of the groups operated any group credit programmes or savings fund schemes for the welfare of members. Nor did any efforts come from the facilitators or the Department of Agriculture as designers of the scheme for addressing the problem of credit.

## **6. Conclusions and Suggestions**

The activities of the groups consisted mainly of the following:

### **Group meeting**

Group meetings were conducted on a weekly basis. The link-worker convened the meetings, usually at the residence of one of the members, which was fixed on a rotation basis. The financial accounts of the group and the programmes were discussed in these meetings. The convenor presented the accounts and the financial statements for perusal and approval of the members. The facilitator also convened monthly meetings of the groups. Technical aspects of running the enterprise were discussed in these meetings.

#### **The women of substance**

A few members of the women's groups presented a most delightful and positive side of the scheme. They were the sole earners of their families. They earned their livelihood through the enterprises they were engaged in. This was rendered possible through the enthusiasm and self-confidence they acquired through the scheme. Most of them had gone through severe hardships of life before they came into the frame of this scheme. The scheme had motivated and supported them to take up an enterprise that could earn them a livelihood of their own. They did various enterprises like food processing, soap making, and dairying and sold the products in the shops with which they had made a liaison and also did direct marketing at the houses. They spent more than five hours for the enterprise-related activities besides other household responsibilities. These women had acclimatised with the strains and exertions of the enterprises, which they could carry on even while continuing to manage the household activities.

### **Attendance**

Attendance records of the group meetings were maintained regularly. Average participation of more than 80 per cent of the members was noted in every group. This is a clear indication of the enthusiasm of group members in group activities.

### **Savings**

Each group had an account in the nearby bank and this was operated jointly by the link-worker and facilitator. Savings with most of the groups were meagre since collection and saving activities on a group basis were rarely done. Receipts and expenses were discussed only in group meetings. There were rarely any credit mobilisation or savings promotion activity in the groups despite the fact that such activity is a key component of a self-help thrift group.

### **Maintenance of records**

The groups maintained records of all their activities on a regular basis. They in-

cluded minute books, attendance registers, bank passbooks, and purchase registers. Records of activities like training programmes and study tours were also maintained.

### **Transfer of technology**

Technological interventions were done through group meetings and periodical training programmes conducted by the Department of Agriculture. Facilitators performed the pivotal role of transmitting the technical know-how down to the group members. Services of experts from Kerala Agricultural University, Department of Agriculture and other research and extension institutions were utilised for dissemination of technology. One of the rosy pictures of the scheme is the effective transfer of technology to farmwomen. There are definite positive impacts on productivity and efficiency of farm operations because of the technology transfer. Besides training, other programmes like study tour, exhibitions, and *mahila ghoshti*, also brought the group members into contact with new technologies.

### **Inputs and production management**

The farmers procured the inputs for the enterprises themselves. There was no attempt to procure the inputs essential for the groups on a collective basis. The production process was decided and implemented by individuals or by subgroups. The question of forward and backward linkages of an enterprise did not seem to have been considered by the groups in the selection of enterprises and activities. Such an approach would have ensured sustainability of the enterprises and maintained group dynamism.

### **Entrepreneurship of members**

The enterprises undertaken by the group members were, in general, those drawn from the training schedule but which had also been the traditional occupations of the members concerned. A few enterprises that were extensively adopted by the groups were, however, the ones imposed on them (e.g., mushroom cultivation, rabbit rearing) for want of marketing facilities. It was certain that the enterprises the members have been following traditionally had proved to be the most advantageous ones, particularly when reinforced by new techniques of production. Though decisions on starting of enterprises, etc., were made based on a group approach, the activities were done individually in their households or in subgroups of five or six members.

### **Sub-groups**

The members did most of the enterprises on an individual ownership basis. Certain enterprises, which were amenable to group management, were executed through subgroups of five to six interested members. Though not every activity was done collectively, in certain enterprises, some such as procurement of materials and marketing were done jointly. The profits in such enterprises were pooled and shared equally among the participants. Since the sharing was done among subgroups, there was little scope for group savings.

## Some typical units

### *Rice-processing unit (Kuzhalmannam)*

Six members of the Kuzhalmannam unit were engaged in this processing unit. The following Table gives an idea of its monthly activities

**Table 6.1 Monthly activities of the rice-processing unit, Kuzhalmannam**

Products	Quantity produced in a month	Expense (Rs.)	Profit (Rs.)
<i>Murukku</i>	5000 nos	2500	1400
<i>Arikondattam</i>	80 kg	2000	800
<i>Pappadam</i>	800 packets	16000	6400
Total		19600	8600

The main products prepared by the group were *Pappadam*, *Arikondattam*, and *Murukku*. Besides these products, the group made a variety of other products such as pickles, mushroom, and milk products. All these products enjoyed stable markets. The monthly balance sheet showed that they made a profit of Rs 1,433 per person engaged in the enterprise.

#### **Mushroom boom**

Mushroom was introduced as an innovative product in the women groups of the scheme. Extensive training was given on the cultivation techniques and managing practices. It has come to be a priority item in the training schedules, due to the effortlessness in providing the training and facility in demonstrating results. Procurement of spores was made from the production centres of Kerala Agricultural University and IRTC, Palakkad. No marketing study was done at any of the stages and therefore a heavy burden has been inflicted on members, for marketing of their produce in the local markets of Palakkad. It has become a practice to present the mushroom and its processed products in the neighbourhoods and the houses of the relatives of the members. The taste buds of Keralites have not yet accepted the mushroom recipes. Further, the cost and the nutrient compositions of mushrooms have to compete with those of fish, which has high acceptance and availability in Kerala. Mushroom cultivation vanished from the activities of the groups in the seasons subsequent to our field investigation.

### *Soap powder unit (Erimayur I)*

Five members of the group were running a soap powder unit, besides the group's running enterprises like mushroom cultivation and vegetable cultivation as envisaged under the scheme. Table 6.2 shows the income and expenditure of the unit for the month of September 1999.

The materials required for the unit were purchased in bulk from IRTC, Palakkad and distributed to the members. During September, 500 kg of soap powder was manufac-

**Table 6.2 Income and expenditure of Soap Powder unit (Erimayur I)**

<b>Materials required</b>	<b>Quantity</b>	<b>Cost (Rs)</b>
Soda ash	100 kg	1300
Sodium Sulphate	100 kg	900
Talcum powder	150 kg	625
Glober salt	150 kg	625
Slurry	7.5 Litre	375
Colour	250 g	125
Detergent Compound	75 ml	75
Plastic cover	1.5 kg	100
Travel expenses		500
<b>Total</b>		<b>4625</b>

tured. The powder was marketed locally by the members @ Rs 15 per kg. Total profit for the month of September was Rs 2,875 with an individual share of Rs 575. Data collected for the month of October showed a profit of Rs 19,500 with an individual share of Rs 1091.

### **Constraints and strategies**

#### ***Credit availability***

The scheme itself is not credit-oriented. This often is an obstacle in developing the enterprises into viable units. Credit availability never seemed to be a concern for the scheme in any of its functions. The members, therefore, had to start an enterprise with their own assets or fetch support by individual effort from financial institutions.

#### **Marketing**

The project has failed in developing proper marketing channels for the enterprises established by the groups or their members. For selling the products, the members approached the nearest market. They also did direct sales, to households, of products that had at least a minimum local demand.

#### **Procurement of inputs**

Availability of quality inputs was another constraint experienced by the members. Whatever inputs the members procured were the results of their own individual or subgroup efforts. No efforts were there to procure inputs on a group basis. So there was little chance to cut down the input cost. Non-availability of quality seeds was the major constraint in the case of enterprises such as mushroom and vegetable cultivation. Usage of low-quality seeds often led to plant diseases and complete devastation of the crops.

### **The riddle of market**

The demand for the products made by women groups was, in general, erratic. Women managed to sell their products in local households and marketplaces through direct contacts. The only promising market for their product outside their immediate neighbourhood was, they claimed, trade fairs and exhibitions conducted by the department and other agencies. A few groups managed to get orders from the established marketing agencies or food-processing units. Such agencies approached the women groups and placed orders for specific products stipulating the prices and the period of time within which the supplies were to be made. The products procured from the groups at trivial prices were then branded, packaged and marketed by these agencies with a handsome margin. Even orders from export groups reached the women groups for products like pickles and dried stuffs. There were ample opportunities for these enterprises to grow if supported by credit and marketing facilities. But the question of how to do so and who to create such links, remains yet to be answered.

### **Non-flexible training schedules**

One of the main constraints pointed out by the members about the scheme was the inflexible nature of the training schedule. The members or the beneficiaries had no role in fixing the individual items of the training schedule and the choice of activities. The enterprises were selected at the commencement of the scheme and a common training was given to all the members of the scheme irrespective of their particular interests or inclinations. Training was given in livestock management to members who did not have cattle and who did not intend to do cattle rearing. This approach had created a feeling among the locals that the training was not intended for equipping members to take up productive activities and therefore need not be taken seriously.

### **Inaccessibility of facilitators**

Facilitators are the role models of the women members of the scheme. They are supposed to reach the members in person and keep pace with the programme in planning, helping the farmers to solve problems and guiding them in every activity related to group functioning. However, the facilitators never reached the groups in time. They had to do administrative work at the headquarters and conduct weekly meetings. Further, they had to reach remote areas from headquarters to meet all the 10 groups within their jurisdiction. Above all, the job of the facilitators was purely temporary in nature and they got only a meagre remuneration.

### **Lower rate of adoption**

The major reasons for the poor rate of adoption are the large number of enterprises already in existence, poor marketing facilities, and lack of follow-up activity. The inflexible nature of the training schedule had made the enterprises unadaptable, since there existed little leeway in the choice of enterprises. Further, if an enterprise failed



there was no mechanism to buffer the loss incurred to the members. This risk factor restrained the members from experimenting innovative ventures.

### **Lack of savings**

None of the groups had a comfortable amount in the form of group savings. The scheme seemed to have never considered group savings as an essential component in its functioning. Neither the department nor the group members had initiated any credit and savings-linked programmes.

### **Unsustainable enterprises**

Most of the enterprises were adopted by the groups merely on persuasion from the department. Proper planning or deployment of support facilities was never on the agenda of the implementing agency. This shortcoming had affected the sustainability of many of the enterprises.

### **Lack of thriftiness**

Though the basic objective of the scheme was to empower the women groups as self-help thrift groups, none of the groups satisfied the objective. It was certain that the majority of the groups would stop functioning if the department winds up the scheme. A few groups or subgroups might continue in existence since the enterprises served as the means of livelihood for their members. The members complained that no initiative was taken at any stage for guiding the women groups in achieving this objective of providing sustenance to members. The facilitators revealed that they were not able to visit the women groups in person frequently, a condition necessary for the success of an exercise to make the groups to become thrifty and savings oriented.

### **Suggestions**

The following strategies emerge from the inferences drawn from the study. A pragmatic approach is necessary for an organisational set-up to function effortlessly, especially for ushering in a viable economic activity. Such an approach can be evolved, but should have provision for alterations and modifications to suit specific conditions and particular problems.

### **Credit and savings**

The prime thrust has to be given to the thriftiness of the groups. Strategies should be evolved to formulate group activity with savings as an integral part of the programme. Women members may be authorised to carry out group savings activities on their own. The savings amount shall be treated as the credit of the group members. Democratic decisions and mutual understanding amongst members would be enhanced by active involvement of facilitators and experts in this regard. The schemes of NABARD

and other credit agencies may be linked to the programme for enhancing its economic viability and sustaining the thriftiness of groups.

### **Risk buffering and insurance coverage**

There are no risk-buffering arrangements to compensate for losses incurred by the members due to unpreventable reasons. A mechanism should be evolved for buffering losses caused to the members in risky enterprises. An offer of indemnity would build the confidence of members to go in for innovative and risky ventures. The majority of the members belonged to the lower economic strata of society, whose incomes were, however small they were, a sure support to their families. A welfare scheme to bring the viable groups under an insurance scheme would be a positive step.

### **Forward and backward linkages**

Suitable forward and backward linkages may be explored for sustaining the group process. The groups should have co-ordination with one another and the possibilities of establishing linkages among the different enterprises should be explored. Splinter groups may be promoted to undertake activities that would link up the existing enterprise to form chains of complementary activities. For example if an established group is performing animal husbandry and dairying, the groups that undertake fodder production, concentrated feed production, processing of milk products, etc. may be promoted. Such an approach would increase co-operation among groups and enhance their bargaining power in procuring inputs and marketing their products.

### **Group size**

The present size of the group is slightly on the higher side for members to have a feeling of compactness and togetherness. The group size need not be a fixed number and should be flexible according to the nature of the enterprise and the social and cultural conditions of their members. The members belonging to an immediate neighbourhood may be formed into a group of more than 15 persons; but the members from a wider locality should be restricted to a smaller number, say, less than 12. Linkages among groups engaged in related complementary activities may eliminate to some extent the disadvantages of smallness of groups.

### **Sustainable enterprises and selective training**

Enterprises may be selected through participatory approach and the selected enterprises should be economically viable and feasible. The selected enterprises should be acceptable to farmwomen and suitable under the conditions prevailing in their households. Intensive training shall be given to the members interested to take up the activity instead of giving superficial training in all occupations in the schedule to all the members. Training would be effective if given in phases since the trainees would be able to share these experiences in the training sessions. Foolproof technical support should be given to the members adopting enterprises. The women should be

given an appraisal of the risk factors involved; and thorough marketing and feasibility studies should be accomplished before starting an enterprise.

### **Channelling inputs and infrastructure**

The economic viability of an enterprise is decided, in part, by production cost and supply of quality inputs. The supply of inputs can be assured at reasonable price through collective purchase of inputs. It would reduce input cost and transportation cost. Creation of infrastructural facilities (for marketing transport, storage, etc) and other support facilities like finance and technical know-how are also essential for effective realisation of the objectives of the programme. Provision for support of other development agencies and schemes should be ensured.

### **Marketing channels and quality control of products**

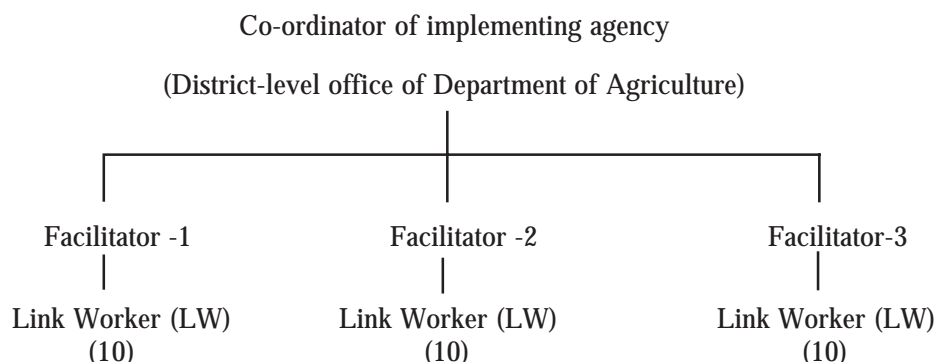
An in-depth marketing study would help development of effective marketing strategies for each product. Marketing of products on a co-operative basis would be helpful to find sustainable markets for the products. Assigning brand names for the products made by these women groups might give them an advantage to sell their wares. Quality of the products should be strictly maintained to ensure success in marketing. Expert groups should explore suitable marketing channels for the products.

### **Professional approach to training and empowerment**

A professional approach is essential in the performance of facilitators and group members. The members should be equipped to conduct their group activities and carry out entrepreneurial functions with dexterity. The members should be able to encounter and guard against risks through a group approach. Professional training should equip members to carry out successfully their household activities and run the enterprises simultaneously.

Continuous follow-up of activities of the groups and professionally designed refresher training to all the members (at present, refresher training is given to link workers only) would help improve their group functioning as self-help thrift groups.

## Appendix I Organisational set-up



### Each Group would consist of 20 women

Thus in each District / State		In the entire national project	
Coordinator	1	Coordinator	7
Facilitator	3	Facilitator	21
Women groups	30	Women groups	210
Link workers	30	Link workers	210
Women Member	600	Women Member	4200

### Job responsibilities of facilitators

- (i) Motivate / mobilise and constitute farmwomen groups;
- (ii) Make these groups thrift groups;
- (iii) Open the group account in bank for depositing lump sum grant and matching grant by the group members for buying inputs;
- (iv) Conduct a need assessment survey of women farmers by the Rapid Rural Appraisal Techniques;
- (v) Identify constraints in the adoption of technology by women farmers and their documentation;
- (vi) Design course content and curriculum based on assessed needs for training the farmwomen;
- (vii) Facilitate information dissemination through literature, mass media, films, fairs and exhibitions;
- (viii) Facilitate access of women farmers to farm input;
- (ix) Enable women farmers to have easy access to the marketing outlet;

- (x) Have a periodic interaction with the link worker for the feedback of follow-up of women's activities;
- (xi) Have a content liaison with the implementing agency at the district-level;
- (xii) Attend monthly and fortnightly workshops of the existing extension programmes; and
- (xiii) Submit quarterly progress reports to the district agency, nodal officer and Directorate of Extension

**Job responsibilities of link worker**

- (xiv) Hold periodic meetings of the women's group to discuss the agriculture-related programmes / constraints / other related matters;
- (xv) Attend fortnightly training sessions;
- (xvi) Maintain record of the group activities; and
- (xvii) Maintain a regular contact with the facilitator for providing feedback and undertake the follow-up training.

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