

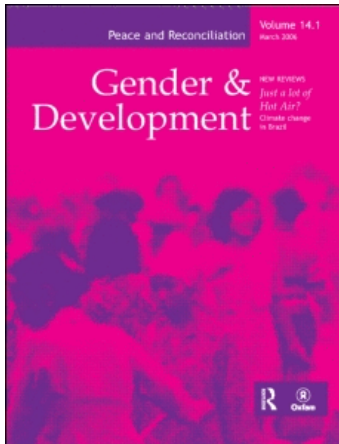
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Gender, efficiency, poverty reduction, and empowerment: reflections from an agriculture and credit programme in Tamil Nadu, India

Ranjani K. Murthy, Josephine Sagayam, Rengalakshmi, and Sudha Nair

Through an analysis of the impact of two phases of a bio-agriculture and credit project of M. S. Swaminathan Research Foundation (MSSRF) in southern India, this article argues that there is no automatic link between agriculture and credit projects' goals of increasing women's efficiency, reducing women's poverty, and women's empowerment. It posits that these links have to be consciously fostered through particular measures. Supporting women's economic efficiency as a means to further their empowerment must be differentiated from increasing 'women's efficiency' for other goals.

Introduction

In the early 1980s, development programmes aiming to support rural livelihoods were targeted mainly at men. In contrast, programmes since the late 1980s have increasingly been targeted at women. The objectives of these programmes range from making 'efficient' use of women's time and labour, and the reduction of poverty of women and their dependants, to the empowerment of women as a marginalised social group. These objectives are commonly seen by donors and NGOs as complementary to each other. But is this really the case? If the three goals *can* be complementary, under what contextual, programmatic, and organisational conditions would this be most likely to happen?

To consider this question, this article reviews an agriculture and credit-based rural livelihoods programme in Tamil Nadu. We begin by defining the relevant terms, and then set the socio-economic context within which the programme operates. We then briefly describe the programme, and its impact on women's lives. Is there a presence, or absence, of links between the goals of efficiency, poverty reduction, and women's empowerment? The article ends by summarising the lessons that come from this case,

and argues that programmes focusing on agriculture and credit-based livelihoods need to be designed to strengthen the link between these three goals.

Defining the terms

The term 'women's efficiency', as used in this paper, refers to efforts to increase economic returns on women's time, labour, and assets. We use the term 'poverty' to refer to an individual's, or household's, inability to satisfy basic needs (including food, nutrition, clothing, shelter, water, sanitation, health, and education). This inability is understood as stemming from shortfalls in endowments, production, and exchange entitlements (Murthy *et al.* 2005). The phrase 'women's empowerment' is understood in this article as a process of exposing the oppressive power of existing gender (and social) relations, critically challenging them, and creatively trying to shape alternative ones (Wieringa 1994). The process of women's empowerment involves making changes so that women can individually exercise more 'power to' shape their lives; can collectively exercise more control over resources, access markets, and shape institutional norms and practices. It also includes a process of women becoming aware of their 'power within', which stems from a growing analysis and awareness of the roots of their subordination, and a self-confidence that this can be tackled via political action (Afshar 1998).

Gender relations in Tamil Nadu

The context in which agricultural and rural credit programmes are run in India is one where women's efficiency is hampered by gender inequalities in the economic, social, and political spheres, and in which both individual and household poverty is rife. The case study comes from Tamil Nadu, a southern state, where women perform better on most socio-economic-political variables than the average Indian woman, but worse on a few.

Females in Tamil Nadu recorded 81.3 per cent of human development value¹ in comparison to males in 1991, compared to an all-India female average of 67.6 per cent (Planning Commission 2001). Twenty-two per cent of Tamil Nadu women aged between 15 and 49 had not had any formal education, in contrast to eight per cent of men of the same age, in 2005–2006 (Ministry of Health and Family Welfare 2006b). The figures for India as a whole were 41 per cent and 18 per cent respectively for the same year (Ministry of Health and Family Welfare 2006a). Tamil Nadu women are to be found in greater numbers in the labour force – 47.6 per cent – than Indian women as a wider group – at 38.5 per cent – in 1999–2000 (Planning Commission 2001). The majority of women in the labour force in Tamil Nadu are in agriculture, and they own little property, houses, or agricultural land.

A higher proportion of married women in Tamil Nadu reported participating in household decision-making (69.2 per cent) as against the Indian average (52 per cent) in 2005–2006. One possible reason could be the practice of young women in Tamil Nadu marrying their own maternal uncles, so remaining in close proximity to their natal families (Dyson and Moore 1983). Another reason could be the higher dependency of both men and women on wage labour in Tamil Nadu, with only 35 per cent of rural households owning agricultural land, in contrast to 58.5 per cent for rural India (Ministry of Health and Family Welfare 2006b). The higher involvement of Tamil Nadu women in paid work may give them more say in household decision-making.

Women get married at a later age in Tamil Nadu, than in India as a whole. Twenty-one and a half per cent of Tamil Nadu women aged between 20 and 24 reported being married by the age of 18 in 2005–2006, as compared with 44.5 per cent in India as a whole (Ministry of Health and Family Welfare 2006b). Higher female education in Tamil Nadu may partly explain this. Nevertheless, as in the rest of India, arranged marriage is the social norm. A higher proportion of married women in Tamil Nadu reported facing spousal violence (41.9 per cent) than in India as a whole (37 per cent), to interviewers of the National Family Health Survey 2005–2006 (*ibid.*). Whether the reason is greater reporting by women, due to awareness created through women's self-help groups in the state, or a greater crisis about men's roles in society in Tamil Nadu, is a question worth exploring. As in India as a whole, widow remarriage is looked down on. Son preference is quite high. Sex ratio at birth was 952 in 1991 in rural Tamil Nadu – only slightly better than the ratio of 943 for India as a whole (Planning Commission 2001).²

Case study: the MSSRF, Tamil Nadu

M. S. Swaminathan Research Foundation, or MSSRF, was registered in 1988 as a non-profit trust. Its aim is to impart a 'pro-nature, pro-poor and pro-women orientation to a job-led economic growth strategy in rural areas, through harnessing science and technology for environmentally sustainable and socially equitable development'.³

The MSSRF initiated a Seed Village Project in 1996, in two administrative blocks⁴ of Tamil Nadu: Reddiarchattiram and Oddanchattiram of Dindigul district. The seed industry was flourishing in rural areas near cities in southern India and leading to increase in income for big farmers (costs of investment in developing skills, initial seed purchase, and lead time for payments were high). Yet the industry's success had not reached the rural interior, or benefited the landless, marginal, and small farmers (MSSRF 1999).

Most of the households in the two blocks are Hindu, with a majority coming from scheduled (*dalit*) and backward castes, and a few from forward castes⁵; with the scheduled castes or *dalits* being the poorest (Murthy 2001). The census of 2001

confirmed that agriculture is the main occupation of people in the district, with two-thirds of agricultural land being rain-fed, and one-third being irrigated. In 1998, when the project commenced, vegetables, fruits, cotton, maize, sugar cane, and food grains were the main crops grown in the two blocks of Dindigul district. Agriculture in the two blocks was highly vulnerable to fluctuations of market and weather. Staff at MSSF also considered that, due to high use of chemical fertilisers and pesticides, there was a decline in soil fertility (Murthy 2001). Several farmers from small and marginal landholdings lived in poverty in 1998, as did many of the agricultural labourers.

According to the census, 37 per cent of those involved in agriculture were cultivators, and 63 per cent were agricultural labourers; reflecting the picture in Tamil Nadu as a whole. In 2001, agricultural landholdings averaged just 1.11 hectares, and these are mainly owned by men. The majority of cultivators were small and marginal farmers.

Women constituted 40 per cent of the workforce in the district (Government of Tamil Nadu 2007). A majority of women who were active in the labour force were wage labourers or unpaid family workers, and came from landless, marginal, and small farming households. Agriculture in the area is characterised by a strong gender-based division of labour. Men prepare the land, plough, spray pesticides, buy inputs, and market produce. Oddanchattiram town is a prominent local market, and Bangalore (400km away) and Chennai (450km away) are more distant markets for produce from the area. Sowing, transplanting, and weeding are considered the domains of women. Work related to irrigation is performed by both men and women. Gender norms pertaining to agriculture work were broken only in the case of women from small or marginal farms who were lone heads of household, without adult male support. Even here, women would not undertake ploughing, as women are considered as polluting. The gender norms which they do break are mainly with regard to purchase of inputs and marketing in local markets. Many women in the district access micro-credit (Rs 5,000 and below), through self-help groups formed under government schemes or by NGOs. Women have little access to meso-credit from banks, which is used by men from better-off groups.

In this context, the Seed Village Project set up by MSSF had three objectives (MSSRF 1999):

- to train unskilled women labourers in the production of high-quality seeds
- to train unskilled women labourers and farming women in seed processing and packaging
- to form small and marginal farmers into seed growers' associations and to link them to private and public-sector seed companies in Bangalore.

The project was based on the belief that time and labour are the only assets of poor women, and that strengthening their ability to use these to maximum efficiency would

increase productivity, which in turn is central to both alleviating their poverty and empowering them. The project aimed to build on the idea of an alliance between trained *labourers*, without land, and trained *seed growers*, with land and capital. Seed growers needed access to seed-hybridisation training to either do the work themselves and/or to supervise the labourers they employed.

The important activities of the project were:

- Provision of free training in hybrid seed production and soil management to small farmers (516), marginal farmers (327), landless labourers (219), medium farmers (60), and big farmers (33) – in total 1155 from 47 villages in the two blocks.
- Formation of a hybrid seed growers' association, Reddarichattiram Seed Growers' Association (RSGA), consisting of 180 trained people (almost all with land) involved in hybrid seed production and sale. The association enters into a contract with seed companies, which provide parent seeds to the association and collect back the seeds once the farmers have done the necessary crossing/seed multiplication.
- Expansion of access of seed growers to micro-credit through formation of self-help groups at village level (MSSRF 1999).

Before looking at the impact of the project on the empowerment of women and poverty reduction, the process of seed hybridisation needs to be explained. Parent seeds, given by the seed company, are planted by the seed-growers. The seed-hybridisation process involves emasculation (removing the stamens from the flower buds of the female line, before they shed their pollen), collection of pollen from male lines, and pollination with female flowers. The vigour of the hybrid seeds thus produced is higher than seeds produced by natural pollination methods. As pollination is at its peak in the morning and late afternoon/early evening depending upon species, hybridisation work is carried out during this time. As close supervision is required for seed hybridisation, land nearer to the village is normally allocated for this purpose.

The picture in 1999–2000

In 1999, the MSSRF approached one of the authors (R. K. Murthy) to carry out a study on poverty reduction and empowerment among women participants. It was hoped that the findings of this study could be used to strengthen the project's ability to meet these goals. The study was carried out between 1999 and 2000.

Seventy-five per cent of the 1,155 people who had been trained in seed hybridisation were women. A majority of them were younger than 35. This was due to the fact that the process of seed hybridisation, described above, was seen by the project staff and by farmers to require nimble fingers, good eyesight, and patience, which young women were perceived to have.

Most of the young women trained in the process were poor, although they were not the very poorest. This group preferred hybrid seed-production activities over normal waged agricultural work. Mothers liked the work because it was based on land nearer the village, while routine agricultural work was in the fields further away. Hence, the seed work was easier to combine with breast-feeding and other care for children. Unmarried women preferred it partly because the seed-hybridisation work was done in the early morning and late afternoon, so it meant less exposure to the sun. This was important for their future, since darker women are considered less attractive as marriage prospects in India (Murthy 2001).

Wealth ranking⁶ suggested that the proportion of trainees from the very poorest groups – *dalit*, landless, and very poor households – was lower than in the overall population. The main reason for this was that the money to be earned from seed-hybridisation labour in seed growers' fields (Rs 30–35 in 2000) was lower, per day, than the wages that could be earned from the harvesting and construction work (Rs 50–60 for women, and up to Rs 75 for men) open to these households. This was partly because hybrid seed production can only be done for a few hours per day in the morning and in the late afternoon, and also because the profit margins to growers are relatively low overall, with most of the profits being taken by the seed companies to whom the seeds are returned.

The trainees from rich and medium or big farming households were mainly men, while the trainees from small farming, marginal farming, and landless households were mainly women. This can in part be explained by the fact that normally caste and economic status go together, and the women from 'forward' castes would not be allowed, due to norms of female seclusion, to attend a public training programme.

Not all who got trained continued with seed-hybridisation work in seed growers' fields, or undertook hybrid seed production on their own land. The continuation rates varied across villages, and were higher in villages where the right amount of land and soil was available, and there were appropriate numbers of women and men, and big/medium and landless/marginal farmers, receiving training. In villages where no or few women were trained, seed production suffered as seed hybridisation was considered feminine work. On the other hand, if no or few men were trained, there were no employers for other trainees who wanted to continue as labourers on the farms of others, as few women in small, medium and big farming households could adopt the role of employer and take independent hybrid seed-growing decisions (Murthy 2001).

The study revealed that as of 2000, 34 per cent of the 1,155 trainees continued with seed hybridisation after the training ended. Continuation rates were highest amongst marginal farmers (54 per cent) and big farmers (42 per cent), and least among small farmers (19 per cent), with rates amongst landless (31 per cent) and medium farmers (32 per cent) falling in between. Continuation rates were slightly higher amongst men trainees (36 per cent), than women trainees (33 per cent), though on the whole more

women continued than men, as they were a greater proportion of those trained. Continuation rates of landless women were higher than those among landless men. The participation of landless men in seed hybridisation carried a greater opportunity cost than for women, since men could earn more from construction work or agricultural labour. The reverse was true in the case of women from farming households. In households with less acute economic need, a possible reason for trained women farmers to stop the activity is that they could not take independent decisions in male-headed households (Murthy 2001).

Amongst the trainees who continued in the seed-production activity, *how* they continued (namely, as labourers involved in seed-hybridisation work in seed growers' fields, or as hybrid seed growers on their own land), varied with the land-holding of their households. Trainees who came from landless and marginal farming households – mainly women – continued mainly as labourers: the former because of lack of access to land, and the latter because of lack of access to capital, and anxieties about risk, which meant they felt unable to develop the activity into an own-account business. Trainees from medium and big farming households became hybrid seed growers who employed other trainees as labourers. Trainees from small farming households – two-thirds of whom were women – continued as growers, provided they could access credit for working capital. But the continuation rates among these trainees were lowest, as they found it difficult to access credit, and at the same time a desire to maintain social prestige would not permit them to seek work from medium and big farming households. An important constraint was that micro-credit self-help groups were present in only 11 of the 47 villages (Murthy 2001).

Continuation rates were higher amongst young women aged under 35, than middle-aged women. Women in this age group who now worked as seed-hybridisation labourers said that seasonal unemployment had come down, they had acquired assets like jewels and grinders for themselves (including for their dowry, if they were unmarried), and reported that their mobility and confidence had immensely increased. Young women who were married already reported different benefits, including the fact that they had more say in decision-making within the family, on economic issues.

A concern was that the membership and leadership of the RGSA was dominated by the (predominantly male) seed growers, rather than the (predominantly female) labourers. Of the 180 members, 11 per cent are labourers involved in seed-hybridisation work (three per cent totally landless, eight per cent with marginal land) in seed growers' fields, and the rest – 89 per cent – are seed growers who produce seeds employing others, or using family labour. Of the seed growers, 68 per cent are small farmers, 19 per cent are medium farmers, and two per cent are big farmers. Another concern is that the RSGA leadership holds the opinion that employment and income generation are the two main objectives of the association, and gender-specific objectives were not mentioned at all to the author (Murthy 2001).

At the time of the research, the RSGA had yet to negotiate good rates for their hybrid seeds from companies, and, because of this, the per-capita annual increase in income was around the same as for labourers involved in seed hybridisation in seed growers' fields, and for independent hybrid seed growers (in the range of Rs 2,300 to 2,400 per person). The small increase in income had led to better access to food and education, but gender discrimination in access to these continued. Further, the few households that had acquired land had put this into the name of male heads of household – with the exception of a very small number of women-headed households. In male-headed seed growers' households, it was men who handled the purchasing and marketing, even if women contributed unpaid labour in the process of seed production. Occupational health problems were not uncommon, with more implications for women, as the majority of those who manually did the seed-hybridisation work were women.

The picture in 2006

When the same author revisited the project in 2006, as an adviser to a second study, substantial changes had occurred. The RSGA had survived, but its membership had declined from 180 to 106, with only 40 being active. The majority of members are landed and male, yet an improvement in gender balance has occurred at leadership level, which was attributed to the impact of the study in 2000: three of the seven leaders or executive committee members of the RSGA are now women (Sagayam 2007).

The activities of the RSGA have also changed. Its members now produce high-yielding seeds in a small way, and sell these in nearby areas, rather than producing hybrid seeds on a large scale for sale to companies. The high-yielding seeds are apparently in demand in the local market. The reasons for stopping hybrid seed production reported by the RSGA leaders were that the prices offered by these huge companies were not remunerative; they did not pay on time; transportation was a problem; some hybrid seeds were rejected as they were felt to be of poor quality; and the contracts were in English, which they could not fully understand. The area had also witnessed a drought for a few years prior to 2005, which made seed hybridisation difficult as it required access to irrigation.

In addition to high-yielding seed production, the RSGA has also turned 120 hectares of its members' land over to sugar-cane, and entered into a contract with a sugar mill nearby. It has also entered into contracts on production of maize. It has initiated, with MSSRF's help, seven information and communication centres, which provide information on agricultural market prices in Oddanchatram, as well as access to government welfare programmes, health and education information. RSGA now runs adult-literacy centres. Twenty-five per cent of the users are women. Recently, the RSGA has registered an agricultural export group, though exports are yet to start.

Following up recommendations from the 1999–2000 study, and informed by its own thinking, the MSSRF has strengthened its work with landless and *dalit* producers through expanding self-help groups in the 47 villages. Of the total 150 self-help groups existing in 2006, 52 per cent are women's groups. Ten per cent of the women's self-help groups, (made up in the main of women younger than 35), are now involved in successful eco-friendly group income-generation programmes, like production and marketing of bio-pesticides and bio-fertilisers (previously tried out only in laboratory conditions), hand-made paper, and ornamental fish rearing. All these 'green' self-help groups have got licences for these activities, and obtained collective meso-loans ranging from Rs 200,000 to Rs 800,000.

The MSSRF initiative is unique, in the sense that it is attempting to increase the bargaining power of poor people (including those without land), and women (including *dalit* or scheduled caste women), in these new agricultural production processes and their associated markets, which are controlled by private-sector or government laboratories. Poor women are now owners of enterprises, and not merely labourers as they were with the seed-hybridisation work. The earnings of the women in self-help groups range from Rs 640 to 740 per month/per person, yielding an additional income of Rs 2880 to 4080 a year, when compared to earnings from agricultural labour.

Initially, these 'green' self-help groups came under the supervision of the RSGA. However, the group leaders felt that the leadership of RSGA was dominated by the big and medium farmers, and did not represent their interests, and RSGA's activities continue with little attention to gender issues. They therefore formed their own federation called Kulumai (against the wishes of the RSGA). Sixty-four per cent of the leadership posts are held by women, reflecting a desire to promote women leaders on the part of MSSRF project staff. Kulumai has started a collective dairy, as the government dairy is not paying on time. Kulumai has started to become politically active, in addition to its economic activities, championing women involved in cases of gender-based violence, and supporting members to contest election to local governments.

There are, however, a few concerns. Another ten per cent of the 150 self-help groups in Kulumai (both men's and women's) have also taken up bio-fertilizer and bio-pesticide production, but met with failure. Some of the issues were technical, in the sense that the particular variety of bio-pesticide production has been beset with technical problems. The other issues were marketing- and contract-management related. Some of the companies which have purchased in bulk did not pay up, and MSSRF has had to intervene, but still the repayment has not come. Expert knowledge of the market is required for success, since the market is over-flooded with some bio-products, but not others.

On the social front, a concern is that few of the female Kulumai federation leaders are as articulate as the male leaders about the poverty-reduction and employment-creation

goals, and the goals of women's empowerment. While collective assets have been created through self-help groups, any private asset acquired by a member continues to be 'owned' by male household heads. There is no marked change in the gendered division of labour, with women continuing their responsibility for reproductive work, though it is reported by some that men give some help to feed children and heat food when women attend meetings. Caste discrimination persists, though this has reduced.

Lessons: linking efficiency, poverty reduction, and women's empowerment

Several lessons can be drawn from the case study above about the presence or absence of links between the goals of strengthening women's efficiency, reducing women's poverty, and empowering women within agriculture and micro-credit-based livelihood projects. Other lessons can be learnt about mechanisms for strengthening the links.

1. The goals of strengthening women's efficiency, reducing women's poverty, and empowering women do not always go together.

The MSSSF's seed village (first phase) project aimed to increase women's efficiency, and reduce poverty, as well as link farmers to seed companies, and increase their profit. One important strategy was to maximise the returns on women's labour and time. However, the poverty of poor women may not be reduced by interventions informed by efficiency objectives. In the MSSRF project, paying women a sufficiently high wage to reward their time and relieve household poverty would have cut into seed growers' returns. The RSGA was not able to do this, given that it could not negotiate higher prices for seeds with seed companies. The leadership of the RSGA included a few big farmers, in addition to medium and small farmers, and was mostly male, hence was used to selling mainly in the local markets. Yet its members had never entered written contracts before, and did not know English. The seed companies, based in Bangalore, also had the option of buying from nearby rural areas in the neighbouring state of Karnataka.

In 2000, the project also found it difficult to reach the poorest women, as the wages for labourers involved in seed-hybridisation work was lower than for construction work and peak harvesting work. The poverty of elderly women, and women with visual or motor disabilities, was also not addressed. Both these groups are less-than-optimally efficient producers, in economic terms, and training them would not be beneficial for the efficiency goals of the programme. Another section of women who were difficult to reach via a programme with efficiency goals (and also, perhaps, with poverty-reduction goals) were women from big and medium farming households. An empowerment approach would suggest that while women in such households may not be economically needy, their unequal position in the household makes them

vulnerable, and marital discord can mean that these women slip into poverty. This inequality means that they also require empowerment in terms of increasing economic control within the household, and improving their bargaining power.

In 2000, the seed village programme did contribute to increasing returns for young poor women on their labour and time, because they were in huge demand by seed growers. Of course there was also less of an opportunity cost to many of them, because their potential alternative earnings from other work were relatively low (since being a wife and mother prevented them from engaging in other agricultural or construction work full time). Hence the seed programme reduced their poverty, but did not lead significantly to their empowerment, though a beginning had been made. As highlighted above, there was no change in their location within the agriculture workforce; young women entered the project as labourers or unpaid family workers, and not as landowners or growers. The assets they acquired for themselves were non-productive assets like jewels and food mixers, which in the case of unmarried girls was part of the dowry. How far they exercised control over these assets once married is a moot question. In the case of unmarried women who took part in the programme, the limited economic and social empowerment that they experienced was short-lived, because when they got married a majority moved to other villages and districts, away from the programme. While the women did become more confident, acquire new skills, visit new places, interact with new people, and acquire assets for themselves, they were not doing this as members and decision-makers in the seed growers' association which negotiated with companies.

2. Targeting women in agricultural livelihood projects may not automatically empower women.

The more ambitious goal of the empowerment of women – which involves controlling more economic resources, both absolutely and relatively, but which also involves a process of consciousness-raising, leading to political action to further women's shared interests – cannot be delivered through projects with poverty-alleviation or efficiency goals.

Much depends on whether women are involved individually or collectively, since individuals do not have the chance for this collective learning, and are unlikely to evolve a programme of feminist action. Much also depends on the scope of a project for supporting women to gain a decent financial return for their labour, and to move beyond traditionally 'female' work, into work associated with men. Other issues are whether the activities focus on processes and technologies that women manage, or whether these remain under men's or scientists' control, whether gender norms related to marketing can be challenged, and whether access to 'meso-credit' – larger loans – and other inputs into the production process are available.

The first phase of the MSSF points to the limits of projects which focus mainly on individual women. While young women's confidence, mobility, income, employment,

and non-productive assets increased, their low representation as members and leaders in the RSGA did not lead to their collective economic empowerment, nor strengthen their negotiation and marketing skills. Still less did it lead to opportunities to plan and pursue collective action to further gender equality.

The interventions in the second phase (in particular Kulumai's inception, and the development of 'green' self-help groups involved in bio-pesticide, fertilizer, and hand-made paper production), economically empowered women more than in the first phase, as women were encouraged *collectively* to come together and change their position from labourers to owners of agro-enterprises, to learn new agricultural technologies, to acquire licences for their groups, to access meso-credit from banks, and to engage in collective marketing.

3. The goals of poverty reduction and women's economic empowerment are not necessarily linked.

This brings us to the insight that there are no automatic links between the goals of poverty reduction and women's economic empowerment. Much depends on whether the poverty of women is addressed from a 'dimensional' lens or a 'causal' lens. That is to say, whether the effort is just to improve women's access to basic needs like water, food, shelter, or clothing, or whether it is also to address the gender-specific causes of poverty like inequalities in ownership of land, and inequalities in access to extension, meso-credit, markets, and intra-household investments in food, health, and education. It is only when women's poverty is reduced through addressing its gender-specific causes that women's economic empowerment is fostered. The MSSRF second phase had a focus on women's collective agro-bio enterprises, licences, meso-credit, and market outreach, and has thus better fostered poverty reduction and poor women's economic empowerment than other interventions which have focused mainly on micro-finance – though even the MSSRF has not not been able to challenge intra-household resource access and ownership significantly.

Further, for the goals of poverty reduction and economic empowerment to be fully compatible, both the current poverty of poor women, and the future vulnerability to poverty of all women – through divorce, death of husband, desertion, and polygamy/bigamy – have to be addressed. Unfortunately, most agricultural and micro- credit livelihood interventions exclude women from better-off households, who may face the most potential disadvantage because of their low economic participation.

4. Economic empowerment of women through agriculture and credit livelihood programmes may not automatically lead to social and political empowerment.

At the household level, gender norms are difficult to break, as are caste-related norms outside in the wider community. Attitudinal change – which involves women acquiring a greater sense of 'power within', as well as both sexes questioning notions of social norms about gender relations – takes a long time to achieve, and activities

designed to foster such change have to be built into the programmes if they are to empower women today and in the future. Economic empowerment of women through agriculture or credit does not automatically change the gender division of reproductive work, the exclusion of women from traditional leadership spaces, caste norms governing *dalit* women's lives, violence against women, or women's inadequate control over their reproductive lives and sexuality. Again, activities have to be designed to foster change in these areas.

Strengthening the links between efficiency, poverty, and empowerment

The article has argued that there is no automatic link between the three possible goals of livelihood interventions focused on women: increasing economic efficiency, reducing poverty of women and their dependants, and supporting women's empowerment.

However, it should be said that while the three goals are not necessarily compatible, strengthening 'women's efficiency' in a direction that will reduce poverty and empower women is important in the context of economic globalisation. This is well illustrated by the second phase of the MSSRF project. Increasing women's control over new production processes and giving them new market opportunities is essential for women's economic empowerment and substantial reduction in poverty in the context of privatisation. A challenge here is to increase women's collective 'efficiency', in terms of their negotiating skills, licence-accessing skills, contract-management skills, basic English comprehension skills, access to legal information when contracts are not adhered to, access to insurance to manage risks, and meso-credit to manage delays in payment. Increasing women's efficiency for their empowerment is to be differentiated from increasing 'women's efficiency' for other sectoral goals.

Further, there is a need for agricultural interventions not only to target individual women engaged in agriculture, but to form collectives of women in agriculture. Equally, interventions have to stop engaging with women as 'wage labourers' and 'unpaid family workers'. Instead, women's role as 'landowners/leasers' and 'green agri-entrepreneurs' needs to be strengthened. Access of women's collectives to micro-credit is not enough. Like male farmers, women need access to meso-credit to invest in collective assets, for working capital, to procure licences, to take risks in a volatile market, and to deal with delays in contract and other payments. Skills of women have to be strengthened in making economic claims on the government/banks, negotiating contracts with buyers, marketing, working-capital management, risk-taking and management, quality control, and making use of the legal system when contracts are not adhered to.

A challenge is to reduce poverty and empower women from poor rural households, without excluding women from non-poor rural households from empowerment interventions. An option (though difficult) is to include women from non-poor

households as less than ten per cent of members, but not encourage them to enter leadership positions of collectives. Another is to form them into a separate group and give them loans without subsidy. There is however a chance, in the latter strategy, that the men will take over and corner markets through their contacts. Poverty reduction and economic empowerment of women with disability and elderly women has to be planned for. Activities that can be done by such women need to be identified. Ultimately, however, welfare measures from the state are required for a proportion who cannot be employed.

Moving agricultural and credit-based livelihood interventions towards social and political empowerment is a daunting task. Forming federations of women's agriculture groups and co-opting a few gender-aware men as allies (without allowing them to take over), seems important to address social issues like dowry, unilateral divorce, bigamy and polygamy (without adequate maintenance or against women's wills), which lead women to slip into poverty. Intra-household inequalities in food, health, and education need to be combated through large-scale popular education to increase public awareness of gender inequality. Intra-generational equity between women and their daughters/daughters-in-law has to be fostered through working with women and men on their attitudes to gender relations and inequality. This will help reduce poverty and empower women of the next generation. Building capacity of group/federation members and leaders to contest and win seats in local governance institutions, and make the local governments and government services accountable for providing basic services, is necessary. Otherwise, there is a danger that improved incomes in the hands of women will not lead to improved well-being. Organisations involved in livelihoods should either build their own capacities to foster these processes on the ground, or partner with women's-rights organisations to strengthen federations and village-level collectives' capacities in these areas.

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Notes

- 1 Human development value as used by the Planning Commission of the Indian government is a composite index capturing attainments with regard to per capita monthly expenditure, adjusted for inequality, a combination of literacy rate and intensity of formal education, and a combination of life expectancy at age one and infant mortality rate (Planning Commission 2001, 140).
- 2 Sex ratio at birth is females born per 1000 males born.
- 3 www.mssrf.org/about_us/index.htm (last checked by authors October 2007).
- 4 Administrative blocks in Tamil Nadu comprise several clusters of villages. Several blocks together make a district. Tamil Nadu consists of 30 districts. In Tamil Nadu, each cluster of villages has its own first tier of local governance unit, called *Gram Panchayat*. At the block level, there is the second tier of local governance, called the Block *Panchayat* or *Panchayat Union*. The third tier is at the district level, consisting of the *Zilla Parishad*.
- 5 Scheduled castes refer to those belonging to castes falling under the Part VI, Article 341 of the Indian (Schedule Castes) Order 1950 of the government of India. Backward castes refers to those castes classified as socio-economically backward by the Indian government, but of better social and economic status than the scheduled castes. Forward castes refer to those considered as socially and economically forward by the Indian government.
- 6 Wealth ranking refers to a participatory method used by people from the community to classify households into four or five levels of poverty based on their own criteria. Normally it includes access to basic needs, income, productive assets, health status of household members, level of indebtedness, headship, proportion of earning members etc.

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