

Sunhara India Project Funded by the Bill & Melinda Gates Foundation

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Women's Empowerment in Agriculture: Collective Action through Group Structures

Through a grant from the Bill & Melinda Gates Foundation, the Sunhara India project is working to increase incomes of poor households in eight districts of Uttar Pradesh, India. The project's overall approach is to help private and public sector actors build support systems in rural communities, while ensuring ownership and investment of various market participants to develop the capacity of producers to meet market demands. The project has a unique focus on women's empowerment, which is based on the idea that structured groups can be an effective mechanism for helping women collectively overcome gender-based constraints and experience empowerment. Different types of group structures facilitate empowerment to varying degrees, and some appear to be stronger than others.

This case review discusses the types of group structures used in the three Sunhara India program districts that focused on gender considerations and presents observations regarding: (1) environmental factors to consider when program staff select the most context-appropriate group types, and (2) strategies to facilitate collective action and empowerment through groups, regardless of their structure. Those strategies include:

- Target women as farmers.
- Partner with local organizations that are committed to women's empowerment and understand the market's potential to empower women.

KEY RESULTS FROM SUNHARA INDIA PROJECT

- 62 percent of women reported increases in income; 57 percent of men reported an income increase.
- The average increase in income for all districts was 27 percent.
- The average increase in income reported by women since the start of the project was 28 percent.
- The average income increase reported by men since the start of the project was 25 percent.

- 112 self-help groups in Pratapgarh opened bank accounts.
- 35 percent of women reported greater access to finance.
- 69 percent of women reported awareness of social entitlements, up from 38.7 percent at the baseline, and 55 percent of women reported awareness of economic entitlements, up from 15 percent.

(Out of 6,000 women)





- Use collective group action to leverage economic opportunities for women.
- Use collective group action to address social gender-based constraints.
- Build and nurture women leaders.
- Educate and involve men and family members through gender-awareness activities.

Background

Agriculture forms the backbone of the Indian economy. It employs about

two-thirds of the total workforce. Despite this, the share of agriculture in India's gross domestic product (GDP) continues to decline. Furthermore, the size of operational holdings in India is declining with every successive generation. India also has witnessed a "feminization of agriculture." Farming no longer is considered a favored vocation for able-bodied men, leaving more women responsible for agriculture labor.¹ Yet prevalent social norms and gender inequalities position men and women differently within farming operations. Women are at a disadvantage, particularly regarding decision making and the ownership of, access to and control over resources. Changes in work patterns have not served women nor changed their situation in terms of land ownership, decision-making power, reduced labor and/or time burdens, and drudgery of work. Indian agriculture is thus confronted with a serious challenge: how to capitalize on the productive and poverty-reducing potential of women farmers to sustain farm-based rural livelihoods.



VARIED GROUP TYPES IN SUNHARA INDIA

Self-help groups (SHG) have between 10 and 15 women members from the same community who come together to address common problems. They contribute voluntary savings on a regular basis and use these pooled resource to make small, interest-bearing loans available to their members. This allows them to build financial skills and individual credit histories. As a group matures, it opens an SHG account with a bank and takes out a loan from the bank to invest in an enterprise. SHG members elect a president, a secretary and a treasurer. The SHG also serves as a forum for women to discuss and resolve individual and community issues.

Farmers' groups comprise about 25 women farmers with one woman lead farmer. They meet approximately once per month for agriculture training and exposure to good agricultural practices and techniques. The farmers' groups are less formal than SHGs. Women in Pratapgarh are often members of both SHGs and farmers' groups. In Sultanpur the farmers groups also operate as SHGs.

¹ Between 1983 and 2004, women's participation in agriculture in India increased by 12 percent. National Centre for Agricultural Economics and Policy Research, *Annual Report 2010-2011*, pg. 49.

Theory of Change

Sunhara India's approach to women's socioeconomic empowerment is based on a model of collective action which assumes that when women are organized into collective groups, they are better able to overcome the gender-based inequalities and discrimination they face as individuals. For this approach to succeed, programs need to provide an economic incentive for women to join and for their husbands and family members to support their participation. In the Sunhara India case, that incentive is the increased access women gain, via the groups, to market-based economic opportunities. From a value chain development perspective, this structure for collective action enables women to capitalize on new market opportunities facilitated through a value chain development program. Also central to the approach is the development of a cadre of women leaders who have the confidence and skills to lead the women to take on new roles and overcome traditional barriers.

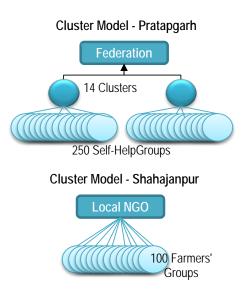
"When I first came for the SHG (self-help group) training, I received a lot of abuse and scolding from my in-laws because they thought that other people will speak negatively about us. [I got the courage to go to the training despite my in-laws because I knew] I was a part of a group, and if there will be any problem, then I have all of the other group members to help; other women in the group do it so I can do it too. My family used to sell our entire crop to a middleman. But when I started going out of my house to the women's center, I learned that the price in the market is higher than what we pay the middleman. So I started taking the crop to the market and selling it myself. I earn three times the profit than what I earn when we sell to the middleman."—SHG member, Pratapgarh

Sunhara India Group Structures

Collective action takes place through different models of women's groups.

In Pratapgarh, the main group model is the self-help group (SHG) (see box, page 2). SHGs are organized into village-level clusters and all SHG clusters are under the umbrella of a women's federation, Shakti Mahila Sangathan, meaning *Women's Organization for Strength*. SHG members also come together less formally in farmer groups to access information on good agricultural practices and technologies. Women hold all leadership positions, which are elected by members at each level: SHG members elect SHG leaders, SHG leaders elect cluster leaders, and cluster leaders elect the federation leaders.

In Shahjahanpur, women are organized solely into farmers' groups, which are headed by women lead farmers. The farmers' groups are organized primarily under the management of a local Indian nongovernmental organization called Vinoba Seva Ashram, which is entrenched in the community and already works with rural women.



The women members of the farmers' groups in all three districts participate in traditional agricultural training on best practices. Farmer training groups led by a woman lead farmer cover topics such as: agricultural best practices; use of demonstration plots; access to farmers' resource center to purchase seeds, fertilizer and other inputs; and access to market and technical information.

The primary difference between the two group models is that the SHG can provide a broad range of livelihood support services as well as linkages to commercial opportunities whereas the farmers' groups focus primarily on commercial activities.

Results

Through a combination of the technical approaches described below, Sunhara India has

DISTRICT	OUTREACH INDICATORS
PRATAPGARH	2,500 women 240 Self-Help Groups (SHGs) 14 clusters of SHGs 1 federation (registration pending) 61 farmers groups 61 lead farmers 1 women's resource center 20 learning centers
SHAHJAHANPUR	2,544 women 100 farmers groups 100 lead farmers
SULTANPUR	928 women 78 combined SHG/farmers groups 78 lead farmers 1 federation (registration pending)

achieved significant results after two years of implementation. (see box, page 1).

Qualitative assessments (using interviews, focus groups and observation) found that womenparticularly those in leadership positions—also report greater control over income, or at least a greater awareness and desire to earn and control income. One lead farmer and speaker at the 2012 Voices of Change Conference in Pratapgarh said, "I hope all women start farming like this to earn an income of their own."

Women leaders are taking active roles by modeling behavior for other women and openly discussing social issues that traditionally are not discussed, including domestic violence and abuse. Multiple women indicated that their confidence increased since learning new skills, particularly in literacy, but also in agriculture. Most women in interviews said they were pleased with their increased incomes and attribute the gains to the new skills they have learned from participation in the SHGs and farmers' groups.

Contextual Factors in Selecting Appropriate Group Models

The type of group model to use in a project varies by community and project context. The Sunhara India project identified three key factors to consider when determining an appropriate group model for women's empowerment through agricultural development:

1. Experience of community with group model types. In Pratapgarh, 140 SHGs were already in place and functioning in the five years prior to the beginning of the Sunhara India project. There were people—both women and men—within the community who already had been maintaining records of SHGs. In contrast, the Shahjahanpur project area had no SHGs.

"Earlier we used to have vegetable crops on our field, but we didn't find it very profitable so we stopped growing them. When we got an opportunity to be part of the SHG and I got to see new techniques, I have started cultivating vegetables in my field again. I used to save 5,000 rupees from my crop,

but now I save 20,000 rupees from my crop.

Our SHG group [also] has begun leasing land and cultivating it together to grow tomatoes and peas. We have taken good benefits from it. We did this because, whenever we ask for money from our husbands there is a dispute; either the women don't get it or they get abused. So we decided that this will help us to earn our own money."

- SHG cluster leader, Pratapgarh

2. Motivation and self-drive of women participants. The SHG model relies on the leadership of women to push back barriers and sustain the women's groups. It therefore requires women who are motivated and confident to take on this leadership. In Pratapgarh, a group of women community leaders was already in place, likely due to the prior existence of an SHG. Once the women participated in the Sunhara leadership and gender training, which trained them in leadership from a rights-based and empowerment perspective, they were motivated to challenge social norms and had more potential to be leaders of change in a short time. This was not the case in Shahjahanpur.

3. Leadership of partner institutions. The SHG model is more comprehensive than the farmers' group model, and requires greater leadership and support from local partners. Sunhara India managers recognized that Pratapgarh was an ideal profile for SHGs because the leaders and staff working for the partner organization, BAIF, already were part of the community and committed to building and sustaining an SHG model.

Of note: If a certain degree of group leadership

and capacity is not already in place, the program will require more time and resources to establish the model and make it sustainable. Based on overall project experience, five years is the ideal minimum timeline for establishing a sustainable federation.

Sunhara India Group Strategies that Facilitate Empowerment

Sunhara India also employed several strategies in its agricultural development work with the groups that helped facilitate collective action and women's empowerment, regardless of the group's structure type.

1. **Target women as farmers**. Traditional agricultural development programs have targeted men as the default recipient of agricultural assistance. In India, a farmer has exclusively been identified as a man, despite women's significant contributions to farming. Sunhara India countered this norm by targeting women as farmers. How? First, it articulated reaching and empowering women farmers as one of the program's three objectives, which helped validate women's identity as farmers and agricultural stakeholders. Second, it selected three districts to focus only on women farmers for primary activities, and explained to communities that this is a program for women farmers. It is important to note that where women are targeted, the program still has to go through men to work with them; therefore, men also benefit from women's increased knowledge and access to inputs and credit.

2. Partner with local organizations that are committed to women's empowerment and understand the market's potential to help empower women. For women's groups to continuously counter socioeconomic barriers, they require ongoing support of individuals who are entrenched in the community and committed to women's empowerment, including finding ways to help women take advantage of market opportunities. It is important to find a local organization that fits this profile. In Shahjahanpur, for example, the project focused on helping the lead organization become more market-oriented so that it could facilitate commercial services for the women in the farmers' groups.

"I started an account with 50 rupees. With my gradual saving, there are now 2,000 rupees in my account. Now my daughter is getting educated and it is for her education that I spend this money."

Woman farmer, Shahjahanpur

- 3. Use collective group action to leverage economic opportunities for women. Through group models, women are able to access and benefit from economic opportunities that are not available to them when they act alone. Examples from Sunhara India include:
 - Aggregating, transporting and selling produce. It is widely recognized that women are responsible for a disproportionate amount of household work and their time is limited. Through collective group action, women aggregate their produce and share marketing responsibilities, splitting the proceeds. This allows them to benefit from economies of scale and receive fair market value for their products. For example, in Pratapgarh, 185 families sold 63 tons of gooseberries (amla) through a collection center.
 - Achieving fair wages. Women from Sunhara SHGs work in a gooseberry processing facility owned by another cooperative. Sunhara facilitated training, facility upgrades and market linkages to increase employment from five women to 50. The women used these new skills and upgrades as bargaining power to increase their wages to the minimum wage.
 - Obtaining discount inputs. Sunhara India negotiated with an input supply company to provide the Shahjahanpur women farmers' group members with input discount cards, which expire after four seasons (two years). The company now views women's group as a viable market segment who will continue to purchase inputs even after the discount has ended.

"The biggest benefit other women have seen from Sunhara is that they can go out of their houses. Earlier they didn't go anywhere, but now that they have gone out, they have seen good agriculture techniques. When they go regularly to the women's center, they get to know the other women in the adjoining villages and have developed a sense of identity between them." - Field agent, Pratapgarh

- Leasing land. A few women's groups have begun combining their group savings to lease land on which they will farm and sell produce collectively. By leasing the land, the women increase the likelihood that their income is directly under their control, and landless women gain access to land as a productive resource and possibly a collateral asset.
- 4. Use collective group action to address gender-based constraints. Groups provide "strength in numbers." When acting in a group, women are more comfortable in asserting their rights and challenging social norms that discriminate against them. Examples from Sunhara India include:
 - Going into public spaces for training, marketing, networking. Many women in the targeted villages rarely left their homes before Sunhara India. Now they regularly leave to go to training, learning centers and to the women's resource centers for information. Greater mobility has increased the women's exposure to information about market prices, farming techniques and other women for support and learning.
 - Accessing individual bank accounts. In financial literacy training, women in Shahjahanpur learned they have the right to open a bank account. Some women reported being turned away by the banks when they went by themselves, but when they went as a group with the group's leader, the banks agreed to open the accounts. Women from a sister project, Sunhara Wal-Mart, reported similar occurrences in Ghaziabad. One farmer in Shahjahanpur said, "At home I am not able to make small savings. When I keep it in the bank, I am able to save it. I can withdraw it whenever it is needed, such as for the education of children."
 - Accessing savings and loans. Women have limited control over income. SHGs facilitate informal group savings and loans over which women have direct control, and which are less likely to be appropriated by a husband or other family member.
 - Building literacy skills. Through the SHG model in Pratapgarh, women established 20 learning centers in community buildings where they offer fee-based literacy training to SHG members and other women. Sunhara India helped cover start-up costs by contracting with a literacy organization to provide initial training and materials. Students pay 10 rupees a month for an 18-month literacy program. Classes are held six days a week for four hours. Even a literacy skill as simple as being able to write one's name can build a woman's confidence. One woman lead farmer in Shahjahanpur said, "Now that I have learned how to write my own name, I can learn how to ride a tractor."
 - Providing social and psychological support. Sunhara India worked with the federation in Pratapgarh to establish a women's resource center called Vamakul, meaning "a place for women." Women use Vamakul, the SHGs and, to a lesser extent, the farmers groups as spaces for discussing and addressing the personal challenges they face as women, such as helping women deal with domestic abuse to offering massages to women who are physically worn out from their multiple responsibilities.

"Ever since we started talking to different people and becoming confident, our husbands have started respecting us more."

- Woman farmer, Shahjahanpur

5. **Build and nurture women leaders**. An objective of Sunhara India is to develop both group models to be run by women for women. A group of women from both Shahjahanpur and Pratapgarh districts went through some degree of gender and leadership training. The comprehensive nature of the SHG model called for an intensive gender training that began by addressing women's psychological disempowerment toward building their own identity, confidence and self-respect. The program then trains the women in leadership skills including communication, SHG management and the principles of collective action. Women from the two districts participate in exposure visits, such as

to agricultural fairs, agricultural universities and institutions. They also go on field days to more advanced farms nearby to achieve two purposes: 1) expand their vision of their potential as women; and 2) expand their knowledge of agricultural practices, markets and business models. A lead farmer from Shahjahanpur said, "I got an opportunity to go to the agriculture university and see good breeds of buffalo and good cultivation practices. That gave me exposure and the confidence that I can go out of my home."

6. **Educate and involve men/family members.** It is difficult to target women in socially conservative environments such as rural India without also working with women's husbands and other family members. Sunhara India does this through a combination of formal and informal ways. The first interaction with communities begins with a consultation that is open to men and

women. Men often come to the initial farmers' group meetings and trainings. Sunhara India also conducts gender training for women leaders' husbands. Finally, Sunhara staff and the women leaders take a case-by-case approach to talk with men and family members as issues arise. A field agent in Shahjahanpur described the success of the approach, saying, "When I went to one village for the first time to form a farmers' group, no one welcomed me because they were wondering, 'Why is she working with women?' They were very cautious. Now if we do a meeting at the village, we invite 30 women and more than 40 women come."

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www.acdivoca.org/gender

WHAT ABOUT WOMEN'S WORK BURDENS?

It might seem that many of these activities add to women's already busy schedules. However, it is important to note that women choose to partake in the program activities. The literacy programs, for example, require the women to pay a fee to participate. The fact that they willingly pay this fee suggests their commitment to spending 1-to-2 hours per day on this activity. When women in one Shahjahanpur group were asked if it was worth their time to participate, an overwhelming number said it was. "We have to do this work anyway, and the training helps," said one woman. Another pointed out that one technology, the use of mulching paper, lessens her workload because it reduces the amount of weeding required. Weeding is almost exclusively a woman's responsibility, so this technique helps improve the imbalanced gender workload.