



Farmers' Clubs As A Model For Empowering CARE Pathways' Impact Group

A Qualitative Assessment Of Barriers To Women's Meaningful Participation

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INTRODUCTION

THIS REPORT DISCUSSES RESEARCH FINDINGS FROM A 12-VILLAGE QUALITATIVE SURVEY OF FARMERS' CLUBS AND SELF-HELP GROUPS LOCATED IN TWO STATES IN WESTERN INDIA: ORISSA AND CHATTISGARH. FIELD VISITS WERE CONDUCTED BETWEEN JUNE 9 AND JULY 11, 2013.

This report proceeds in five sections. First, I have included a short overview of the survey methodology, followed by a Q&A section driven by the initial research questions defined in my Scope of Work. I then generalize key findings into observations related to the potential suitability of these types of collectives to meet Pathways' goals. The overarching goal, of course, is empowering the impact group of Scheduled Caste (SC) and Scheduled Tribe (ST) smallholder women farmers. Next, I synthesize my key findings into recommendations for Pathways' Collectives Strengthening Team, which can be found on pages 14-15. Finally, I have included a bulleted list of recurring themes in my visits and facts of special interest. A village-by-village breakdown of the field visits and the collectives I spoke with is provided in the Google Drive [spreadsheet](#) that accompanies this report.¹ The [spreadsheet](#) follows a Sustainable Livelihoods framework.

METHODOLOGY

Research for this qualitative study was conducted through a series of semi-structured field interviews, where I met and talked with men and women members of Farmers' Clubs, as well as women members of Self-Help Groups (SHGs).

Farmers Clubs are village-level organizations of between 20-30 farmers. They are registered with the National Agricultural and Rural Development Bank (NABARD), which provides all official farmers clubs with a range of benefits during the first 3 years of their existence. These benefits include cash subsidies, trainings, and eligibility to become licensed by the government to sell inputs directly to other farmers. Some, but not all, Farmers' Clubs require members to pay monthly dues, which go into a club corpus fund.

Self-Help Groups are informal savings collectives of between 10-20 women. They are prevalent in India,

and more than one SHG may exist in any given village. Members make small, regular contributions to a group fund; when the group has sufficient capital they can begin lending to individual members, often to respond to health or other financial shocks. Many SHGs also have microcredit arrangements with banks, but primarily SHGs serve as alternatives to private money lenders.

A list of the questions around which these conversations were based is included in Appendix A. These field visits also gave me and my colleagues who accompanied me (usually CARE staff or sub-grantee staff) the opportunity to observe the farmers' non-verbal responses to questions—their body language, reticence to answer, deference to others' answers, etc. In particular, we noted the involvement of women in the conversations and quotidian dynamics between men and women farmers.²

A total of 12 villages were visited. The size of the



Woman on the left, in blue, is a member of the village Farmers' Club as well as two SHGs. Banabasi Krushak Club, Dandikia Village, Kandhamal, 25 June 2013.

sample was limited by both time and logistical constraints, but an effort was made to draw a sample that was geographically varied: 2 villages in Norisa (Khorda District), 3 in Kandhamal, 3 in Kalahandi and 5 in Chattisgarh, outside of Raipur. An effort was also made to meet with Farmers' Clubs and SHGs at different stages of development, based on their Collective Readiness Scores, in order to construct a more complete picture of the challenges facing women farmers and the range of their needs. Each visit lasted approximately one hour, which included the time it took for questions and answers to be translated.

In addition to the field visits, I conducted interviews with NGO representatives using a qualitative method known as the "Key Informant" approach, which consists of identifying experts who can provide input for a situational analysis and help identify issues meriting further consideration. The key informants for this study were: Srilata Patnaik, a PhD candidate at XIMB, and Jiten Nayak of Harsha Trust. Conversations with A.P. Das of NABARD (National Bank for Agriculture and Rural Development); Roshnara Mohan of Seba Jagat; and various members of CARE India's Pathways Team also contributed to my understanding of how Farmers' Clubs and SHGs function, both independently and in concert with each other.

DIRECT ANSWERS TO THE INITIAL QUESTIONS RAISED IN MY SCOPE OF WORK

My field visits arose out of the following questions, enumerated in my Scope of Work. I copy them here, along with answers based on my research.

1. What are the current conditions and processes for women joining Farmers' Clubs? What more needs to be done to make the eligibility inclusive of both men and women—and especially women from the SC and ST? Are there differences in eligibility norms among different agencies promoting Farmers' Clubs?

Women are members of Farmers' Clubs in 6 of the 12 villages I visited. Yet, only in a couple of instances were

women active members who attended meetings and participated regularly in club activities. Women were office holders in only one of the clubs I visited,³ but as indicated on the accompanying [spreadsheet](#), this particular club in Norisa was really an SHG that an enterprising NGO had registered as a Farmers' Club; this club's activities centered mainly on handicrafts, not agriculture.

Women who were members of Farmers' Clubs, seemed to have joined either at the prompting of an NGO who was determined to involve women (e.g., the two clubs in Norisa), or at an open invitation made by the founding members to all farmers in their villages. In the latter case, membership had been open to one adult farmer from each household; households decided amongst themselves whether the husband or wife would join. The women who joined seemed simply to have had greater interest in the club than their husbands. One exception was Vikash Kisaan Club in Chattisgarh, where 3 women had been allowed to join for various reasons: one woman was a widow who, at the invitation of the other club members, had taken her husband's place in the club after he died; the other two women were allowed to join because they held land in their own name and they were related (wife; daughter) to a male member. None of these 3 women ever attended Farmers' Club meetings; their attendance was deemed "unnecessary" because their male relative was already present and/or another proxy attended on their behalf.

When asked why women were not members or were not active members of their Farmers' Club, the answers men gave were nearly identical in every village: *women do not have the time because of their heavy domestic workloads*. Furthermore, Farmers' Club meetings are usually held in the evening, when women are especially busy preparing dinner and doing other household work.

I was also informed, more than once, that *the NGO that had formed the Farmers' Club had told villagers, at the outset, that Farmers' Clubs are for men only*.

In a few villages, all of them ST, women had sufficient mobility to join and participate in regular Farmers' Club meetings; their ability to do this was buoyed by other family members' (husbands, sisters-in-law) willingness to help out with housework during meeting times. Yet even in these villages, husbands occasionally discouraged their wives from attending meetings whenever there was "too much" work to do at home.

Land ownership does not appear to be a barrier specific to women when it comes to joining Farmers' Clubs, although the clubs in Chattisgarh uniformly used landownership as a criterion for membership. Overall, disproportionate household workload and women's limited mobility were the largest tangible barriers to women joining Farmers' Clubs.

To make eligibility more inclusive of women, especially ST and SC women, greater efforts should be made to involve women in clubs from the very beginning, when clubs are forming, and install women in leadership positions. Village farmers need to be told explicitly, at the outset, that membership is open to both men and women, regardless of their wealth or land holdings—and that including women is a priority. (As a general rule, incentives are more effective than bureaucratic requirements at changing behaviors. So rather than a bright-line rule requiring women members, an incentive scheme should be devised that would reward clubs for having women members and leaders, perhaps with additional subsidies or trainings.)

Even still, significant social change would have to happen before women could be integrated meaningfully into existing Farmers' Clubs. The traditional presumption that women have "too much housework" would have to be interrogated and refuted; the belief that a woman's attendance is unnecessary because her husband can relay information to her would also have to be uprooted. The same is true of entrenched beliefs about certain agricultural activities being "the man's domain" (e.g., buying inputs, taking goods to market, using fertilizer) while others are strictly a woman's

purview. In short, progressive ideas about gender roles would have to be internalized before women could be integrated into existing clubs, elevated to leadership roles, and have their voice carry the same weight as a man's. For these reasons, even a combination of incentives and gender sensitivity tools seems unlikely to have great success in accomplishing Pathways' goals.

Bringing women into existing Farmers' Clubs would also disadvantage women, because they would have already missed out on the trainings and subsidy dispersals that are the heart of the Farmers' Club program. It will also deny women the valuable opportunity to participate in decision-making about which trainings the club will have and how the subsidies will be spent.

A more promising way to ensure that Farmers' Clubs are inclusive of women and enable women's meaningful participation, would be to start new clubs dominated by women. Starting new clubs would also ensure that women get to take full advantage of several big benefits of the Farmers' Club program: the opportunity to enjoy trainings, of their own choosing, and to decide amongst themselves how to spend the \$10,000 stipend given to clubs during their first 3 years. Naturally, these clubs would also have women in leadership positions.

Starting women-dominated Farmers' Clubs would also send the bold message that women farmers are entitled to the same agricultural schemes and programs as men farmers; it would also signal to communities that women farmers are equal to men farmers, and that the government views them as such. Having their own clubs, on their own terms (rather than being shoehorned into someone else's), is also more likely to help women take a crucial step toward *regarding themselves as farmers on equal footing with male farmers*, rather than as secondary farmers or support staff. Until this happens, it will be enormously difficult to persuade men to think of them that way.

One way to build women-dominated Farmers' Clubs

would be to *use SHGs as seeding grounds*. While not everyone in an SHG may be interested in joining a Farmers' Club, those who are can self-select into clubs that can be built around specific needs or crops, such as maize, gram, forest products, or poultry.

NGO influence. There are differences in eligibility norms espoused by NGOs promoting Farmers' Clubs, and in general NGOs wield a lot of influence in the clubs they help build. Some NGOs tell villages that clubs can be mixed with both men and women, and often the clubs end up that way (although without women's full participation or leadership). Most NGOs, however, tell farmers that Farmers' Clubs are for men and SHGs are for women, so the collectives form accordingly. Some Farmers' Clubs have eligibility criteria—e.g. landownership—while others capped their membership at 30 members after being told that that was the maximum number under NABARD's guidelines. All of the ST clubs I met had opened their membership to any farmer who was interested, although for the workload reasons discussed above, women were unable to join.

NGO influence was clearest in Chattisgarh, where a single NGO had been responsible for forming and registering all 5 of the Farmers' Clubs I visited in that state. Unsurprisingly then, these clubs shared many attributes: they all had between 30-32 members on the grounds that having more would be unwieldy; their activities catered to the needs of these individual members, without regard for the other 400-500 families in the village; all the members were significant landholders and relatively wealthy (some rented their land to sharecroppers rather than farming it themselves); and all of the Farmers' Clubs, save one, had gotten licensed to sell inputs. Only one of the Chattisgarh clubs had, out of a sense of social and moral responsibility, opened up its trainings to other farmers in their village. The other clubs' trainings remained exclusive, for members only.

2. Using the 12 Farmers' Clubs as a sampling frame (combine a sample of women only, men only and mixed), what are the differences in the benefits accruing to members based on whether the club is women only, men only or mixed?

I did not meet any women-only Farmers' Clubs that engaged in agricultural activities. As far as I could tell, such clubs do not exist anywhere in Orissa. The one anomaly I met was a women-dominated Farmers' Club in Norisa, Khorda District, whose income generating activities were limited to making and selling handicrafts and growing garden vegetables.

For the remaining clubs, there did not seem to be much of a difference in the benefits accruing to members based on whether the club is men-only or mixed with men and women. The only benefit I could see, which was never brought up by the farmers, is that mixed clubs have the opportunity (not taken) to benefit from a greater plurality of perspectives and women's unique experiences as farmers, wives, and mothers.

Some male farmers did, however, concede that having women members would likely enhance their club's financial discipline, since women tend to be more prudent when it comes to spending or investing money. Men, by their own admission, are more likely to purchase cigarettes and other indulgences.⁴ Here again, however, women's hypothetical contribution has little to do with their expertise as farmers.

3. Do women in households where men are the members of Farmers' Clubs benefit in the same way as when they are members themselves? (comparing women Farmers' Club members from the mixed Farmers' Clubs with spouses of men Farmers' Club members)

Women do not benefit in the same way when their husbands are members, as they would if they themselves were active members. Non-members are not invited to village or block-level



All-women Farmers' Club
(focus on handicrafts rather than agriculture).

Radha Kant Krushaka Sangathana,
Norisa, Khordha, 13 June 2013.

Farmers' Club trainings, so women have to rely on their husbands to voluntarily pass down whatever skills or information they acquire as members. Sometimes members' wives are, however, asked to provide "hospitality support" for their husbands' Farmers' Clubs, by preparing food or tea for club events. In some cases, women said that they do benefit, or will likely benefit, from their husband's club membership because any increases in their husband's income will eventually flow to the household. Yet in at least one case, in Mujgahan Village in Chattisgarh, club members had chosen to reinvest all of their profits from their agri-kiosk back into that business, rather than ever distributing dividends to individual members and their families.

4. Are there differences in the performance of these clubs? What differences exist in their performance? Are there any differences in the performance of the clubs promoted by different

agencies? What is working well and what is not?

There are marked differences in the performance of the clubs I visited, especially between the clubs in Orissa and Chattisgarh. It is important to underscore, however, that the main difference between the agri-kiosk-running clubs I met in Chattisgarh, and those in Orissa, was simply *wealth*. The NGO that had started the Chattisgarh clubs seems to have focused its efforts on organizing the wealthiest farmers in each of its target villages into Farmers' Clubs. The resulting clubs are dominated by large landowners and, in at least one of these clubs (and most likely in 2-4 of them), the members did not actively farm their land, instead renting it out to sharecroppers.⁵ Since they rent this land at a fixed rate (INR 20,000 per year), these members also had no incentive to invite the farmers who actually work their land to the club's NABARD-subsidized trainings—nor did they share with these less privileged farmers the skills and information they had acquired in those trainings.

It follows that these clubs have much larger corpus funds. They were also able to use their land holdings as leveraged assets against the financial risks involved in opening their agri-kiosks. These clubs are also, crucially, very exclusive: most did not open their trainings to other farmers (one club did),⁶ and their agri-kiosks are similarly exclusive. Although all farmers can purchase inputs from their agri-kiosks, the members alone decide who is allowed to buy inputs on credit, until after the harvest, and who has to pay at point of sale. In addition to concentrating power and information in the hands of a few, these clubs and their agri-kiosks seem to serve as important status symbols for their members. Overall, the manner in which these agri-kiosks are operated suggests that any agri-kiosks sponsored by Pathways might benefit from being community-owned and run.

An important turning point for clubs occurs at or near their three year anniversary—the point at which their NABARD/NGO assistance runs out. (NGOs receive INR 2,000 for each Farmer Club they help form and guide during this three year

period.) Most of the clubs I met who had passed this threshold were the worse for it; they had either dispersed or turned into straight thrift and credit groups. These clubs do not have long-term business plans, nor any joint agricultural activities around which their clubs are based. Nor do these clubs have up-to-date information on what schemes or programs might be available to them, either as a club or individually. One exception is the club in Sirri Village, Chattisgarh: in light of their NGO's departure and their need to remain nonetheless "in the know" about new agriculture schemes, this club hosts an annual event where they invite representatives from banks, market actors, and agriculture department officials to come and mingle. The club members couldn't point to any new scheme they had learned of through this event that had been right for them. However, this innovative solution highlights an important gap in the Farmers' Club model: once NGOs are through with their 3-year projects and the NABARD funding stream ends, how are Farmers' Clubs supposed to continue? And how do they stay abreast of new information?

Among the clubs I met in Orissa, all had relatively low functionality and low levels of activity. Some of them had corpus funds to which they continued to make monthly contributions, but no clubs had a discernible purpose or business plan. None of the Orissa clubs aggregated inputs, ran agri-kiosks, jointly negotiated with market actors, or collectively took their products to market. Again, these clubs' most active periods were around the time of their formation and during the first few years (first two, actually) of their existence. More details on each Orissa Farmers' Club can be found in the [spreadsheet](#).

5. What is the position of women in the mixed (men and women) clubs in terms of voice etc.? The position of women in terms of participation, accessing benefits and services may also be explored.

In mixed clubs, members of both genders insisted that the women have an "equal voice" in club matters. In one club, the men even attributed the idea for their line sowing activities to women

members. In most of the mixed clubs, however, the women were reticent to speak to me or answer my questions, instead deferring to the men and the club leadership. In a few clubs, all in Tribal areas, women joined in the discussion actively.

Yet it is important to recall that most of these same women remain unable to participate regularly or meaningfully in club activities because of norms that keep them in the household. It is also inadvisable to take club members at their word when they claim that women have a voice, because no one could point to any instances where there was a disagreement among club members—let alone an instance where there was a difference of opinion and a woman's voice prevailed. As an NGO staff member put it, it is quite meaningless to assert that women have an "equal voice" outside the context of diverging viewpoints, when the assertion is tested. Women were also always a minority in the mixed-gender clubs that I visited, which meant that even as a caucus they would always be outvoted by men.

6. What are the implications of women being members of the Farmers' Clubs in addition to the SHGs in terms of workload, etc.?

The women I met who reported being members of both SHGs and Farmers' Clubs—about 18 women in all—did report having a higher workload due to their responsibilities to both collectives. Yet because the mixed clubs I met were so few, and their activities so thin, it appeared that the bulk of this extra load consisted strictly of having to attend two sets of meetings. That said, the women insisted that they were very happy belonging to both collectives and that it was worth the extra time. Some of these women were more active than others in their Farmers' Clubs, but nearly all of them reported having difficulty attending their clubs' meetings because the meetings were held at inconvenient times for them (i.e., near dinnertime). No woman said that her ability to participate in the Farmers' Club was hampered by

her SHG responsibilities.

7. What is the relationship between participation in either a SHG or a Farmers' Club, and increased productivity, food security, and/or empowerment?

Farmers' Clubs and SHGs derive from two distinct government agendas, each with its own mission. Therefore although these two types of collectives may seemingly resemble each other and give the impression that they are simply male/female versions of the same institution, that interpretation would be incorrect.

Full descriptions of each collective and guidelines for their formation can be found on government websites and in journal articles.⁷ It will suffice here to give a brief summary of their characteristics and highlight their key differences—particularly those which determine the types of benefits a woman could, in theory, accrue through membership in each.

SHGs are groups of women, often between 10 and 20, who organize themselves informally for the purpose of pooling small savings every month, so that the pooled money can be used to meet urgent needs. The major benefit of being in an SHG, according to the women I met and according to studies, is interlending: women can take out loans from the SHG in order to respond to health or other shocks their families face, without having to rely on private lenders' whose interest rates are higher. Some groups also elect to do income generating activities together, such as selling handicrafts or collecting and selling forest products. SHGs can access credit markets to support these income generating activities. Through government-brokered linkages with banks, SHGs can take out loans at lower interest rates (often around 13%) than would otherwise be available to them.

Farmers' Clubs, by contrast, are built around agriculture. All club members rely on farming for their livelihood. The purpose of a Farmers' Club is, according to NABARD, to improve farmers' knowledge and cultivation skills; expand farmers' access to credit; enhance farmers' relationships

with banks, suppliers, and other market actors; and facilitate joint processing, joint value addition, and joint marketing of goods. (As far as I was told, none of the clubs I met had ever organized any joint production, marketing, or transportation-of-goods activities.)

The Farmers' Club program is administered by NABARD, although the agency relies entirely on NGOs to implement the program. NGOs introduce villages to the Farmer Club model and get the clubs up and running; they help clubs navigate the procedural requirements for registering with NABARD and for receiving subsidies. At base, each Farmers' Club is entitled to a grant of INR 10,000 from NABARD. This money is dispersed in installments over a three-year period, and some of it is earmarked for funding club training sessions with experts of the clubs' choosing. Farmers' Clubs are also periodically invited to participate in training sessions sponsored by the Agriculture Department, as well as other events sponsored by public and private actors.

ADDITIONAL OBSERVATIONS

In this section, I make additional observations about the potential of three different agriculture collectives—Farmers' Clubs, SHGs, and Cooperatives—to facilitate women's empowerment through the Pathways program. These observations are my own, and they are based solely on what I have learned in the course of my research here in India. I do not bring any special expertise or background in rural development, but I hope nevertheless that they shed light on the comparative suitability of these collectives for achieving the goals of Pathways and CARE India at large. At a minimum, perhaps they will inform discussions about how these goals can best be achieved.

Farmers' Clubs. All of the villages that I visited, except one, had Farmers' Clubs. The exception was the Kakmaha/Damengi Village in Kandhamal, whose farmers are very interested in starting a club and

requested information about how to form and officially register one. They also wondered, aloud, what exactly their future Farmers' Club was supposed to be for, besides getting trainings from NABARD. Farmers in other villages, who were already members of Farmers' Clubs, wondered the same thing. Some of these clubs had taken out loans from banks and/or were collecting monthly fees from members, but they didn't know what they were supposed to be doing with this money. Other Farmers' Clubs did not have credit or savings plans; their activities revolved solely around receiving trainings whenever an NGO or government department invited them to convene.

These mixed and uncertain responses, together with information gathered from talking to key informants, leads me to conclude that the Farmers' Club model has serious weaknesses that would have to be addressed before Pathways invests considerable resources in strengthening this collective.

As they were initially conceived, Farmers' Clubs exist to increase farmers' access to credit and access to information. The clubs provide an adequate

mechanism for doing these two things—*during the three years in which the club is getting NABARD assistance*. Some mechanism is needed, however, so that clubs can continue thriving beyond this three year mark. After three years, clubs seem to be at a loss for getting additional trainings that respond to their needs. The Farmers' Club I met in Dandikia Village (Kandhamal), for instance, badly wants training on livestock sequestration. The Farmers' Club in Uparnuagoan (Kalahandi) wants irrigation training; the one in Tlausuga Village (Kandhamal) wants assistance with building a storage facility; and the one in Kakmaha Village (Kandhamal) wants assistance with turmeric cultivation. Trainings, as is known, can also help demystify institutions, help farmers build the capacity and confidence to engage with institutions more productively, and to know and assert their rights. But giving clubs a handful of trainings during a very narrow window does not appear to help them very much in the long-term.

As noted above, the functionality of the Orissa Farmers' Clubs was low and so were their levels of activity. A few clubs held regular meetings, but it was unclear



Field visit to Kakmaha/Damengi Villages, Kandhamal, 25 June 2013.

what these meetings were for, besides discussing their corpus fund and interlending. The most active and productive period for these clubs was around their formation and subsequent 2-3 years, when their originating NGO convened them for trainings and information sessions. Besides contributing monthly fees to a corpus fund (which not every club had), *all of the clubs lacked a clear sense of purpose and direction.* The intermittency of club meetings and the almost universal lack of intentionality I observed made me question: without NGO interventions, why would Farmers' Clubs continue to meet regularly? Do they need to? *If a club isn't organized around an anchoring, ongoing business practice, what is it for?*

The Collectives Concept Note does recognize some of these limitations to the Farmers' Club model. The Note specifies that SHGs and Cooperatives will "play the lead role" in Pathways, with "impact group members from other collectives also receiving skills trainings"...Yet the Note also says that one potential strategy for working with Farmers' Clubs would be to start new clubs centered around ST/SC women. New clubs may be necessary given the lack of "adequate scope" that exists for integrating impact group members into existing clubs. While this report does, in fact, advocate for the building of new women-dominated Farmers' Clubs, it is difficult to see how these two positions—not prioritizing Farmers' Clubs as a collective while at the same marshalling resources to build new women-dominated clubs—can be congruous. **It would seem to be more effective, as well as cost-efficient, to put Pathways' resources behind either SHGs or women's Farmers' Clubs, and then, if possible, streamline members of that collective into a women-focused cooperative.**

Farmers' Clubs' dependency on NGO interventions and on finite NABARD subsidies are the reasons why the Farmers' Club program has "failed" in the eyes of one NGO that I spoke with, Harsha Trust.⁸ When the program was launched, Harsha Trust supported it. But today the NGO has stopped working with Farmers' Clubs altogether, citing the fact that the clubs are unsustainable and have a narrow purpose: while the clubs may be good vehicles for increasing farmers'

access to information and credit, they do not actively help farmers aggregate inputs, apply the trainings they've learned, consolidate market power, or collectively take their products to market.

As an alternative, Harsha Trust focuses exclusively on strengthening SHGs and cooperatives, with SHGs serving as launch pads for the all-women cooperatives that Harsha Trust builds and works closely with for 5-10 years. (Seen another way, these cooperatives are a larger, more powerful extension of the SHGs.) The story of Harsha Trust's experience with Farmers' Clubs is interesting because it suggests a model that cuts Farmers' Clubs out of the picture, relying on other collectives (cooperatives, pani panchyats, etc.) to fill in gaps that might have been otherwise filled by Farmers Clubs.

Farmers' Clubs in Chattisgarh. The Farmers' Clubs I met in Chattisgarh were very different from those I met in Orissa. They had higher levels of functionality, larger savings, and they engaged in a wider range of activities. Some of them had opened agri-kiosks. It is not clear, however, that Farmers' Clubs in Pathways' impact groups could, or even should, follow in the footsteps of these Chattisgarh clubs. First, the clubs I met in Chattisgarh were *very exclusive*: each was made up of 30 farmers, in villages that had between 400-500 farmers! Equally important, these clubs were made up of much more prosperous landowners and farmers. In one club, members owned an estimated 10-15 acres of land, with each member paying a monthly fee of INR 100 into the club's corpus fund. Similarly high dues were collected by all of the other Chattisgarh clubs, whose savings ranged between INR 150,000 and 270,000. These farmers were not only much wealthier than the farmers in Pathways' impact groups, but also much wealthier than most of the farmers in their own villages. It is this wealth that allowed Chattisgarh clubs to take the risks involved in opening agri-kiosk businesses.

In the Tribal communities I met in Kalahandi and Kandhamal, there was some crossover between Farmers' Clubs and SHGs, with a small handful of women belonging to both collectives. This did not exist in Chattisgarh, where I failed to meet even

one woman who belonged to both a SHG and a Farmers' Club. The Chattisgarh clubs were also in predominantly Other Backward Class, and their gender norms appeared to be much stricter. Thus "instead" of being in Farmers' Clubs, women in these villages belonged to SHGs. These SHGs performed standard informal savings functions, with one SHG also running a small business of providing lunches to public health programs. None of the SHGs engaged in agricultural activities. When asked, the women said that yes, they would like to be able to Farmers' Club trainings. At the same time, however, the male members of the club affirmed that their wives have too much housework to do—so much that they would be unable to participate in club activities.

Replicating the agri-kiosk model. If there are any lessons that can perhaps be lifted from the Chattisgarh Farmers' Clubs and transplanted to Kalahandi and Kandhamal, they would relate to agri-kiosks. The farmers I met with in Kandhamal and Kalahandi did not express a desire or a need for agri-kiosks, and they do not have anywhere near the amount of time and capital assets that the Chattisgarh farmers possess. Yet based on the income generation barriers that these poorer farmers face, it is probable that they would benefit from having access to agri-kiosks or running them for themselves. These agri-kiosks would, in theory, provide better or cheaper seeds and other inputs than what is currently available. Importantly, these agri-kiosks would also have to allow farmers to make purchases on credit until after the harvest, and serve as information hubs.

At a glance, it looks as though agri-kiosks can be profitable in some conditions. A competition assessment would have to be made before opening any new ones—(e.g., is there a farmer "society" in the area that is selling inputs at greater/less cost? Does that society extend no-interest credit for 6 months or more?)—as well as a preliminary study of club cohesiveness, if the agri-kiosk will be run by a Farmers' Club.

Women in Farmers' Clubs. The vast majority of male farmers I spoke with see Farmers' Clubs as male counterparts to SHGs: the women belong to SHGs

and the men belong to Farmers' Clubs. Yet these two collectives have very different purposes, and the fact that women dominate SHGs is of course no answer to their exclusion from clubs that are centered around farming—of which women do the bulk.

Thus despite the limitations of Farmers' Clubs, to the extent that they do exist, it is important for women to have a strong and visible presence within them, both as members and as leaders. It is important so that women can access the financial benefits of being in a Farmers' Club, as well as the trainings. Yet it is also important from the perspective of *status*—how a woman farmer perceives her own status and how her status is perceived within her household and her village, as well as by larger networks of farmers, NGOs, private actors, and government officials.

In total, I met 21 women, across 5 villages, who said that they were members of Farmers' Clubs.⁹ These women always constituted a minority—never more than 25% of club membership, or 5 members out of 20. In some villages, the women were only members "of record" and never attended club meetings or participated in club activities. In one club, the women members had strictly non-agriculture responsibilities: they made and sold handicrafts whose proceeds went to the club's corpus fund.¹⁰

The women members who are able to attend meetings at least some of the time told me that they enjoy being in the clubs, and that they bring the information and skills they acquire through their clubs back to other women in their villages. Nearly all of the women I met who were members of Farmers' Clubs also appeared to be members of at least one SHG, with a few women being in more than one SHG. Interestingly, the women who are Farmers' Club members also tended to hold management positions in their SHGs, suggesting that these women are "agents of change" and leaders in their communities, whom Pathways may want to engage specifically.

When asked about limitations of their involvement due to household work, all women conceded that domestic chores prevent them from attending Farmers'

Club meetings either most or some of the time. Most women said that their husbands were supportive of their participation in the clubs—unless there was “too much” work to be done at home, in which case a husband might dissuade or prevent his wife from attending a meeting. One exception was a woman in Banabasi Krushak Club, Kandhamal, who said that on nights when she attends a Farmers’ Club meeting, her husband—also potentially a “change agent”—does the cooking for the family.

In addition to having too much domestic work to do, women gave another reason for their lack of attendance at larger block-level or district-level Farmers’ Club trainings. Only 1-2 representatives from each Farmers’ Club are invited to attend these meetings, they said, and only male members are ever invited. It is unclear whether this is because invitations are addressed to Farmers’ Club leaders, or because participation is “men only.” In any event, this exclusivity might be one barrier that can be overcome with relative ease, simply by lobbying agriculture department

officials to insist, explicitly and in writing, that Farmers’ Clubs send one male and one female representative to higher-level trainings.

Self-Help Groups. All of the villages that I visited had at least one SHG, although because I never spoke with women in Chattisgarh my statements about SHGs are limited to the ones I came across in Orissa. These SHGs were, uniformly, more organized, older, and wealthier than their corresponding Farmers’ Club. The SHG’s primary purpose is as an informal savings forum, but a few SHGs also engaged in vegetable cultivation, wage labor, and the making, gathering, and selling of handicrafts and/or forest products.

These SHGs are working the way they were intended to work. Their members say that they have benefited primarily by having increased funds to put toward shocks or toward their children’s education, greater food security, and—the most common answer given—



Farmers’ Club & SHG members, Uparnuagoan Village, Kalahandi, 29 June 2013.

by not having to visit private money lenders anymore.

Promoting SHGs appears to be a promising means of creating or strengthening other, agriculture-based collectives. *Indeed, this already seems to be a facet of Pathways India's own strategy.* One complication with this strategy however, is that SHGs have limited mandates focused on thrift and credit. Their members almost certainly have diverse interests outside of that framework, as well as varying ages and other characteristics. Yet SHG members may nonetheless be interested in joining Farmers' Clubs and/or cooperatives, and bringing to those collectives the skills, savings, and access to credit they have cultivated through their SHGs. Perhaps five members of an SHG would be interested in joining a crop-based Farmers' Club, say, while another five members are interested in a poultry-based club, and another five have no interest in either. Regarding cooperatives, since this particular collective seems to take the most time and effort to build, any strategy centered on channeling SHGs into new cooperatives would necessitate a long-term commitment to working with these cooperatives—at least a five-to-ten year stretch.¹¹

As Pathways India is probably already aware, certain best practices may exist for spinning SHGs into cooperatives. Harsha Trust, for example, has developed a process through which SHG members are invited to join a cooperative only after their SHG demonstrates a threshold level of capacity. Only after an SHG successfully completes two "bank linkages," or cycles in which the SHG takes out a bank loan and pays it back fully, are its members invited to join cooperatives.

RECOMMENDATIONS

For reasons stated above, I recommend that Pathways' Collectives Strengthening Team either (i) consider focusing its efforts on strengthening SHGs and drawing SHG members into new women-focused cooperatives; or (ii) **start new women-dominated Farmers' Clubs so that women can take full advantage of the benefits of the Farmers' Club program** (including its subsidies and trainings, and opportunities to make decisions about both), **while also re-conceiving the Farmers' Club model so that these new clubs have a sustainable structure**

at inception. These clubs would need, at a minimum: a clear purpose with clear responsibilities; clear interim agendas; and clear business plans that will carry them beyond the 3-year period of NABARD assistance. The central focus of each club could vary, since a one-size-fits-all approach almost never works. Clubs could exist to aggregate inputs, to collectively take products to market, to acquire information and trainings, or for any number of reasons. The key point is that each club's purpose must be expressly defined, in concrete terms, from the very beginning. Rather than encouraging SHGs to spin off into cooperatives, then, **these women-focused Farmers' Clubs could ultimately be streamlined into women-centric cooperatives.**

RECURRING THEMES AND FACTS OF SPECIAL INTEREST

In my conversations with men and women farmers, I saw some common threads. Some of these relate to gender norms and dynamics, but others deal more generally with the assets, opportunities, and barriers that color farmers' experiences. The following bullets note these key themes, as well as facts that stood out. More detailed information about individual SHGs and Farmers' Clubs can be found on the Google Drive [spreadsheet](#) that accompanies this text. Even there, however, the story of each village is necessarily more complex than is reflected in the boxes—I was able to list only those assets, opportunities, and barriers that I was able to identify during my short visits.

Women in Farmers' Clubs:

- Women who are not currently members of Farmers' Clubs expressed interest in joining clubs.
- The two biggest barriers to women's membership and active participation in Farmers' Clubs is their disproportionate responsibility for household work and the fact that men do not see them as farmers of equal stature (nor do some women view themselves this way). Perceptions are widespread that Farmers' Clubs are only for men—just like how SHGs are only for women.

- Only in Tribal villages did I find women who were active members of Farmers' Clubs.
 - Women's reticence to participate and speak up is interpreted by men, conveniently, as a sign that women have little to contribute. Club members in Chattisgarh admitted that women help out "100%" in the fields, but asked why women should be present at Farmers' Club meetings when they never speak up anyway?
 - The rules and advice espoused by the NGOs that started the Farmers' Clubs had a significant impact on those clubs and their inclusiveness. NGO imprints also affected club activities, both during and after the NGO's period of involvement.
 - Several NGOs told farmers that Farmers' Clubs were for men only.
 - **Agricultural Recommendation:** During Pathways' scale-up phase, agriculture NGOs statewide should be targeted for outreach on including women in their programs, and *top-down incentives should start being offered to all sector actors, to encourage them to involve women prominently in their work.*
 - The Tribal villages I met with saw themselves as having no "gender feelings," but the men still contended that women are unable to join Farmers' Clubs because they (the women) have too many domestic responsibilities.
 - Across Tribal and OBC villages, women were not seen as *farmers on equal footing with men*. In some villages, there was a demarcation between men's agricultural domain (negotiating with buyers and sellers, using fertilizer, ploughing, etc.) and women's domain (planting, etc.).
 - Women are seen as having a limited capacity for farming, even though they are often the experts. In a couple of villages, men conceded that women would be good members of their Farmers' Clubs because women are more disciplined with spending money. Here again, however, a woman's contribution has nothing to do with her expertise as a farmer.
 - **Recommendation:** **female extension workers** might be effective here—even more effective than toolkits—
- at changing perceptions of women as farmers.
 - Most of the female Farmers' Club members I met were also members of SHGs and were often *in management positions* in those SHGs. This suggests that certain women can be considered leaders and "agents of change" in their villages and programs might be effectively targeted toward them.
 - At the same time, wherever a husband takes up a share of the domestic work so as to enable his wife to attend Farmers' Club meetings, he, too, can be seen as a change agent.
 - Farmers' Clubs have very different levels of information about what schemes and projects are available to them, with the clubs in Orissa being far less knowledgeable than the ones in Chattisgarh. One Chattisgarh club, for instance, had registered with not only NABARD but also the Agriculture Department, in order to take advantage of a special one-off INR 50,000 grant. Such artfulness is simply a matter of knowing. It also underscores the importance of putting in place a sustainable (post-Pathways) way for farmers to stay up-to-date about various schemes for which they may be eligible.

Farmers' Clubs Generally:

- The Orissa clubs I met had very little direction and intentionality; none had business plans.
- **Recommendation:** **re-conceive the Farmers' Club model so that the clubs have a solid structure from their inception, with a clear purpose, clear goals, clear responsibilities, and business plans that will carry them beyond the 3-year period of NABARD assistance.**
- The wealthy Chattisgarh clubs had more focus, but were also very exclusive, tailored to 30 farmers in villages with 400-500 farming families.
- **Recommendation:** Farmers' Clubs should be incentivized to open up their trainings to the entire village, even if their club size is limited.
- Farmers' Club members do not have equal voices in club decision-making. The wealthier members, especially in Chattisgarh, tended to have more

power and more information about the club's workings and finances.

- Several Farmers' Clubs said that it would be difficult to accept new members, because any new members would have to pay into the club by matching the investment other farmers had put into the club to date.
- No Farmers' Clubs that I met with engaged in collective selling or even collective transportation of their goods, even though it would reduce costs.
- Private companies have benefited greatly from the Farmers' Club program. Companies selling inputs and farm equipment can simply contact Farmers' Club leadership to promote their products and reach a sizeable audience.

Self-Help Groups:

- Most of the SHGs had significantly larger corpus funds than the Farmers' Clubs, because they had been saving more consistently and for longer time periods.
- Several SHGs had greater longevity than their corresponding Farmers' Clubs, lasting long after the NGO that had started them moved away.

Land Ownership:

- In only a few villages did women hold land title.
- Landownership was a criterion for Farmers' Club membership only in the Chattisgarh clubs.

- In just two of the Tribal villages I visited, women had taken joint title with their husbands by exercising their rights under the Forest Rights Act.

Trainings wanted:

- All of the Farmers' Clubs I met in Kalahandi and Kandhamal sought information, more than anything else. Information about business plan formation was desired most, followed by requests for specific trainings.
- The clubs in Kalahandi and Kandhamal requested trainings, on everything from lift irrigation, to livestock sequestration. The [spreadsheet](#) contains information on which collectives requested which trainings.

Agri-Kiosks:

- The agri-kiosks in Chattisgarh tended to be exclusive, concentrating power and resources in the hands of the Farmers' Club members.
- In this light, Pathways' agri-kiosks might benefit from being community-based and community-operated.
- Before a agri-kiosk is opened, it will be crucial to do a competition assessment to find out where people are currently purchasing their inputs and why, and to draft regulations or guarantees to ensure that farmers can buy inputs on at least a six-month credit, to last them through the harvest.

MANY THANKS ARE DUE TO EVERYONE AT CARE INDIA, BHUBANESWAR, WHO TOOK TIME OUT OF THEIR ALREADY BUSY SCHEDULES TO MAKE THIS SURVEY POSSIBLE. SEVERAL PEOPLE IN THE OFFICE PROVIDED KEY LOGISTICAL SUPPORT BY MAKING TRAVEL ARRANGEMENTS AND SETTING UP FIELD VISITS WITH PARTNER ORGANIZATIONS, WITH SPECIAL GRATITUDE TO REKHA PANIGRAHI AND AMRUT KUMAR PRUSTY. KRISTIN TANIS PROVIDED INSIGHTFUL EDITS THAT STRENGTHENED THE PIECE, AS WELL AS SUPPORT DURING FIELD VISITS; THE SPREADSHEET IS ENTIRELY HER DESIGN. RESPONSIBILITY FOR ALL ERRORS AND OPINION IN THE REPORT, HOWEVER, LIES ENTIRELY WITH THE AUTHOR.

NOTES

- 1 The spreadsheet can be accessed here: <https://docs.google.com/spreadsheet/ccc?key=0AqIL9QdGJYHedFFUaTZvV1hGcllfenliRHNOeDE0bmc#gid=7>
- 2 For practical reasons, it was necessary for me to talk to men and women together, in one joint session. It is therefore likely that both genders were, at times, less forthcoming about their views on women's participation in Farmers' Clubs than they would have been had I talked to them separately, women outside the presence of men and vice versa.
- 3 Pancha Mukhi Mahila Krushaka Sangathan in Norisa, Khorda District.
- 4 This point was made by male Farmers' Club members in Tlausuga Village, Kandhmal.
- 5 Hari Om Kisaan Club, Karena Village, Chattisgarh.
- 6 Most of these clubs had, however, held village-wide vaccination camps during their first two years, at the encouragement of their originating NGO.
- 7 See, e.g., Tankan, Ajay. "Self-help groups as financial intermediaries in India: Cost of promotion, sustainability and impact." *New Delhi: Sa-Dan, study prepared for ICCO and Cordaid, The Netherlands* (2002); Patel, Amrita M. "Women's Self-Help Groups in Orissa: Challenges and Opportunities." *Orissa Rev.* (2011): 50; Goswami, Dr, and Kumud Chandra. "Role of Farmers' Club as a Model Micro Finance Institution for Rural Areas: A Case Study of Some Selected Farmers' Club Operating in Assam, India." *Global J. of Management and Bus. Research* 10.2 (2010); NABARD, "Development & Promotional Functions: Farmers' Club Program," at www.nabard.org/development&promotional/farmersclubprogrammomore.asp.
- 8 According to Harsha Trust, NABARD has also scaled down its Farmers Club program, for similar reasons, and is not promoting them as actively as it once did.
- 9 This is excluding the all-women Farmers' Club in Norisa that mostly did handicraft activities: Pancha Mukhi Mahila Krushaka Sangathan.
- 10 Radha Kant Krushaka Sangathana, Norisa.
- 11 According to Harsha Trust—admittedly one NGO out of many in this sector—it can take anywhere from 5-10 years for a new cooperative to get its legs, so that it functions well and sustainably. Of course the timeline may be different if the cooperative already exists, and the goal is only to strengthen it. In either case, it appears that Pathways' current timeline may not allow for an optimal engagement with cooperatives. That said, CARE India's new Program Approach, which calls for a longer-term commitment to serving SC and ST women and girls, would be consistent with providing more concerted and enduring support for cooperatives.

APPENDIX A: FIELD VISIT QUESTIONS

General Farmers' Club Questions

- Basic facts about the club: How old? How many members? What is their background? Why no/so few women members? How did it form? Eligibility criteria? What kind of activities? Corpus fund, passbook, mgmt structure?
- What kind of trainings? Were the trainings open to others?
- How have they/their families benefited from the FC?
- Thoughts on women's membership? Barriers to their membership? Do women have something to contribute?
- Any interaction between the FC and SHG? Anything to be gained by that?
- How do members benefit from wives being in SHGs?
- What trainings do they need, or would like to have?
- How did club activities change after the NGO left/3 years of NABARD assistance ended?
- What is working well about the FC? What isn't? What needs to be done better?
- What direction would they like to see FC go in?
- Women: also members of SHG? Extra work? How does being a woman member differ? Voice/voting rights? Barriers to participating? Ability to/invited to attend meetings and trainings? How different from being in SHG?

Questions for SHG Members/Women:

- Basic facts about SHG(s) in village: Activities, formation, schemes, contact with other SHGs, criteria for membership, passbook, mgmt, etc.
- Interest in the FC? Why/why not?
- How benefit from husband's involvement in FC?
- How benefit from SHG?
- Would workload be a barrier to participation?
- Any vision for SHG?
- What are problems or what needs to be done better? What's working well? Any trainings or information they'd like to have?
- How did SHG change after NGO left?

Additional Questions

- Size of village, demographics
- Land ownership
- Involvement in non-agriculture activities (rights petitioning, etc.)
- Main challenging facing farmers in their community today: agro and non-agro