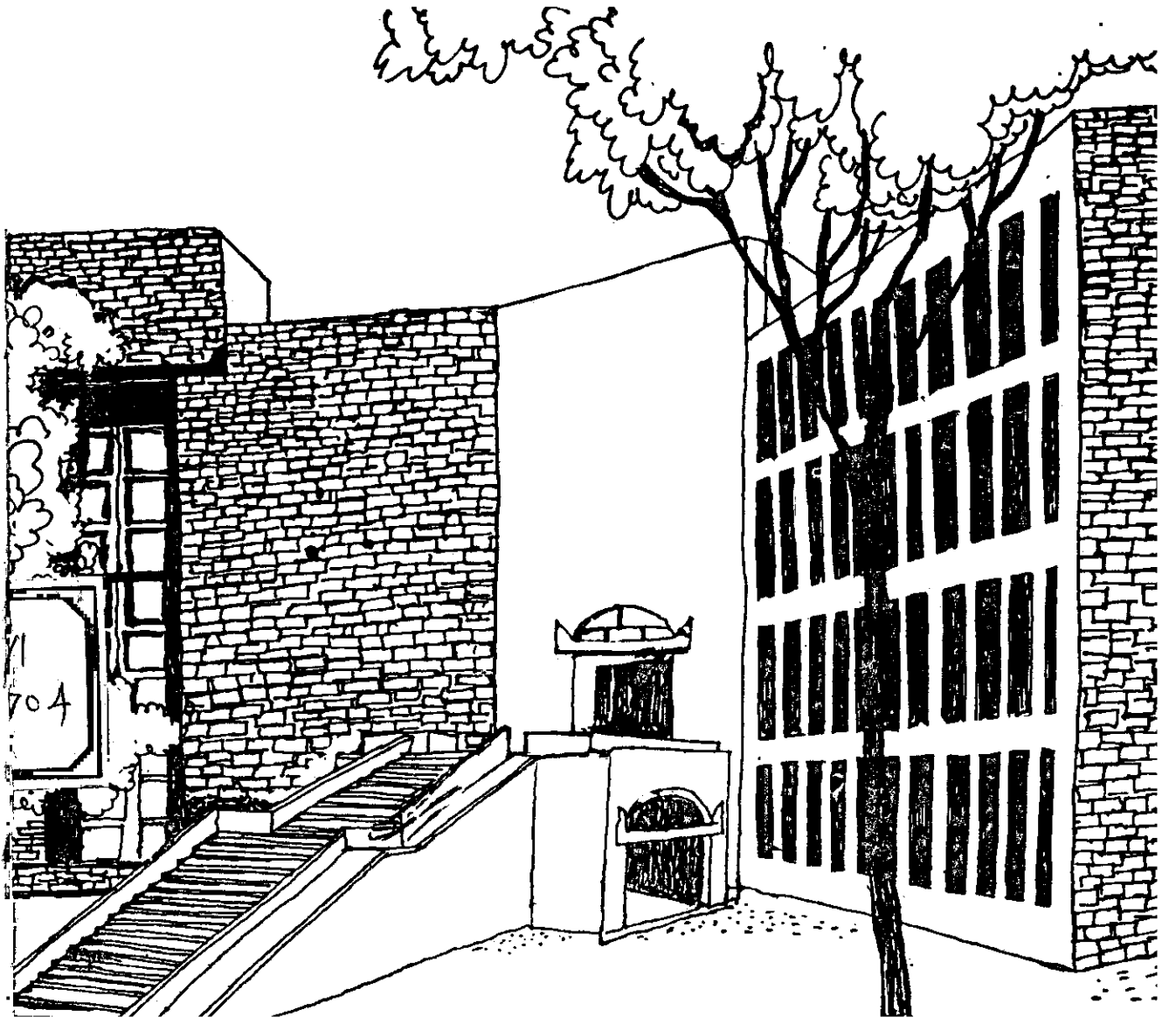




Working Paper



ROLE OF WOMEN IN RISK ADJUSTMENT
IN DROUGHT PRONE REGIONS

By

Anil K. Gupta

Assisted by :

Yugandhar Mandavkar

Surekha Amin

Rekha N. Shah

WP704



WP

1987

(704)

W P No. 704

October 1987

The main objective of the working paper series of the IIMA is to help faculty members to test out their research findings at the pre-publication stage.

INDIAN INSTITUTE OF MANAGEMENT
AHMEDABAD-380015
INDIA

CONTENTS

1. Multi Market Socio-Ecological Perspective-Drought Prone Regions	1
-- Introduction	1
-- Objectives	2
-- Context	3
-- Genesis of the Study	3
-- Methodology of Present Study	8
-- Conceptual framework	9
-- Intra-household Risk Adjustment	12
- Asset disposal	12
- Migration	13
- Reduced or Modified Consumption	13
-- Inter-household Risk Adjustment	14
- Credit	15
- Tenancy	16
- Labour Contracts	17
- Communal Level Risk Adjustments	17
- Public Risk Adjustment Strategies	18
2. Studies of Risk Adjustment Strategies: Glimpses from the Lives of Poor	19
-- Credit for Consumption	19
-- Livestock Related Credit Operations	24
-- Access to Formal and Informal Credit	28
-- Employment	33

3. Perception of Work at Native Place vis-à-vis the Adopted Place after Marriage	34
- Nature of Work	36
- Payment under Employment Guarantee Scheme	41
- Distance of the Work Site	42
- Seasonality of Work	43
- Contract Labour	45
- Migration	46
- Health	48
- Tenancy	51
- Asset and Farm Produce Disposal	54
- Livestock	56
- Farm Yard Manure	61
- Women and Farming Operations	62
- Education	64
- Consumption	66
4. Policy Implications for Improving Effectiveness of Credit in Drought Prone Regions with Specific Reference to Women	70

Appendix:

Case summaries based on field work in 1981.

ROLE OF WOMEN IN RISK ADJUSTMENT IN DROUGHT PRONE REGIONS
WITH SPECIAL REFERENCE TO CREDIT PROBLEMS

Multi Market Socio-Ecological Perspective - Drought Prone
Regions

Introduction

In the wake of extreme environmental fluctuations inherent in arid and semi-arid ecological regions it is inevitable that different classes of rural households evolve over a period of time specific risk adjustment strategies. The planners and organizational designers could benefit a great deal if they understand the nature of this "specificity".

For instance, whether the risk adjustments were influenced systematically or randomly by only or also the ecological conditions, economic status, historical experiences, access to factor and product markets, expectations about future outcomes, the gender specific differences in the household; participation in kinship or extended family networks etc would make a substantive difference to the options of policy-makers. We do not

The follow up study was made possible through the encouragement and support of Dr. Aruna Rao of Population Council who supported the field work for revisit to the households first studied in 1981. Another draft bringing out joint perceptions of the problem is under process. Yugandhar Mandavkar, Rekha N. Shah, and Surekha Amin provided the invaluable field assistance. They deserve full appreciation. The thanks are due to publication office, IIM-A, for proof reading and minor editing. The usual disclaimers however, apply.

assume that policy-makers are fully aware of the stresses that poor households live with and that it is only the lack of will which prevents them from designing more appropriate policy environment. At the same time our argument is not that all the available options and knowledge have been adequately utilised.

Research explorations under such a context can be very frustrating. However, we had following modest objectives while starting this study:

Objectives

To what extent the gender specific features of household risk adjustment would modify the socio-ecological paradigm developed to identify institutional alternatives that can strengthen risk adjustment capacities of the poor.

Given the fact that credit plays an important role in risk adjustments is it possible to identify policy options that can particularly attend to the problems of poor women who often have to operate in the informal credit market because of near total lack of access to formal credit market?

We do not claim that we have achieved all these objectives adequately. However, it is believed that the exploratory study reported here breaks some new ground.

Context:

Most studies on women have dealt with the issues regarding status of women or their contribution in productive activities. Most empirical studies have dealt with the time-task allocation patterns mainly to emphasise the generally unrecognized role that women play in local and global economic growth and national development. A review of recently compiled bibliography of women studies in India revealed a total lack of research on the role that women play in risk adjustment in particularly vulnerable ecologies (Rajakakshmi and Jabbi, 1985). We are not implying that absence of the studies of this aspect is indicative of any particular phenomena. Our hypothesis is that given the very few studies on household adjustments with risk in the social science literature in India, the lack of gender specific analysis is only part of the total neglect. We also believe that conceptual framework which may enable proper understanding of the role men and women can play has not been adequately developed or designed suiting our conditions. The socio-ecological paradigm modified for the purpose might provide a beginning in the right direction.

Genesis of the Study

National Bank for Agricultural and Rural Development (NABARD), Swiss Development Cooperation and the Indian Institute of Management, Ahmedabad monitored a study during

1981-83 on Impoverishment in Drought Prone Regions pursued by the author in a drought prone district of Maharashtra (see Annexure I). Even though it was not one of the explicit objective of that study, attempt was nevertheless made to identify the specific problems that rural women faced with respect to formal credit market so that viable policy alternatives may be evolved.

A four stage methodology was followed to generate valid and authentic understanding of the household survival studies in the drought prone regions. After having selected the villages on the basis of ecological characteristics, effort was made to select purposively such poor households which would neither participate in village level institutions nor would articulate their experiences, frustrations, or even indifferences in any social gathering. The households who were thus on the periphery of the social structure and who were not the so-called "opinion" leaders, to our mind held the key to the understanding of the process of deprivation. The four stages of research methods were the following:

First stage: Assuming that our prejudices have an important bearing on the questions that we ask and the answers that we seek, the first step in the study involved benchmarking the assumptions of what researchers thought were the relevant questions. No questionnaire was given even though it was developed essentially to demystify the role of the expert.

The argument was that no external expert could ever anticipate the most relevant questions that should be asked in a study of social phenomena without first spending sometime in the area. Thus we tried to demonstrate explicitly that questionnaire which was developed had lot of questions which did not have relevance in this context and at the same time several relevant questions were missing in the questionnaire. This was made clear when the questionnaire was actually shared after two rounds of study.

Second stage: All the researchers including bank officers, students, full-time graduate and post-graduate investigators shared their perceptions through the process of intensive dialogue and cross questioning. It was discovered that there were several things which they had seen but not written just the way there were things which they had written without seeing. Through this process several questions were added so as to make individual perceptions more authentic and comprehensive.

Third stage: The questionnaire was discussed and the point made earlier about the demystification was emphasised. Also the trade-off between using similar or different format for different case studies was made along the direction provided by the household. One of the important objective of this phase was to pursue the link of the household with the employer, money-lender, traders, banks and other individuals or institutions. The attempt was made to look at the village economy from the perspective of individual household with

specific reference to formal and informal credit market. Since many of the options of households in one market say land or product were not independent of constraints or opportunities in other market say the credit or labour, a multi market model was used. The interpenetration of factor and product markets (Bharadwaj, 1974) was taken as one extreme of the dependency conditions whereas the totally independent decision making options in each market was taken as other extreme. The analytical model for understanding factor product market interlinkages are discussed later (Gupta, 1981).

Fourth stage: Apart from making the contradictions in the narrative of the farming households explicit, another important feature of this final stage was the sharing back all the information with the households. It was recognized that the findings of the social science research often were not shared with those who were researched, raising dilemma both ethical as well as scientific in nature. Ethical, because we had no right to use information provided by household unless we were authorized to use it, and scientific, because only when the findings were shared with the members of the family, they fully understood why we were asking the questions we asked. It was at this stage that different members of the family had replied back "Oh! we did not know that you wanted to understand this. Since you did not ask this question we did not tell you" and through this process a new body of data was generated.

A national seminar was held on the basis of policy recommendations for rural credit in drought prone regions identified through this study. NABARD Chairman presided over the seminar (Gupta, 1983). There were only few recommendations with specific reference to women. Even on these recommendations the response of the planners was not very favourable. For instance it was suggested that women who headed the households permanently or seasonally (when males migrated away) should not be asked to bring the male coobligants while applying for loan. Despite the strong arguments the biases of those who matter persisted. One might question as to why should we hope that findings and recommendations emanating from the present study would make any difference. As we said earlier our hope is that even if we do not succeed in achieving policy changes we might succeed in getting more people on our side in this struggle. With the help of a lady researcher who stayed with one family for about a month we talked to the wives of the other case study farmers because we did not believe that household head made all the decisions in a family or that the male researchers would be able to elicit all the information (Gupta 1983 : p.521). One of the most important findings which the lady researcher brought out and which was missed despite the prolonged stay of the male researcher with the household was the short term, low scale cash flow management involving money transactions known only to the women.

While we strongly believe that poor are too poor to be further divided on the issue of gender, we nevertheless recognize very strongly the need on the part of the male scientists, policy-makers, and interventionists to increase their sensitivity towards the role that women play in the household decision making particularly in backward regions.

Methodology of Present Study

There were eight households where perspectives of women were studied during 1981-82 both by male and female researcher. In 1985-86 these families were contacted again, in addition to some other families, to understand the changes, if any, in the adjustment mechanisms of the risks noted during 1981. (The research assistants were contracted by the Population Council, New York, first author provided the guidance). Through repeated visits of male/female researcher attempts were also made to compare the perspective of husband and wife by talking to them separately just to understand the likely variance that may arise if only one perspective was taken into account. We are fully conscious of the limitation that the small sample imposes on the generalization of the findings. However, the purpose is not to generalize but to understand and thus we hope the findings reported here would provoke other fellow researchers to take more intensive follow-up studies.

Conceptual framework: Modified Socio-Ecological Paradigm
(Gupta, 1985, 1986)

The central assumptions are:

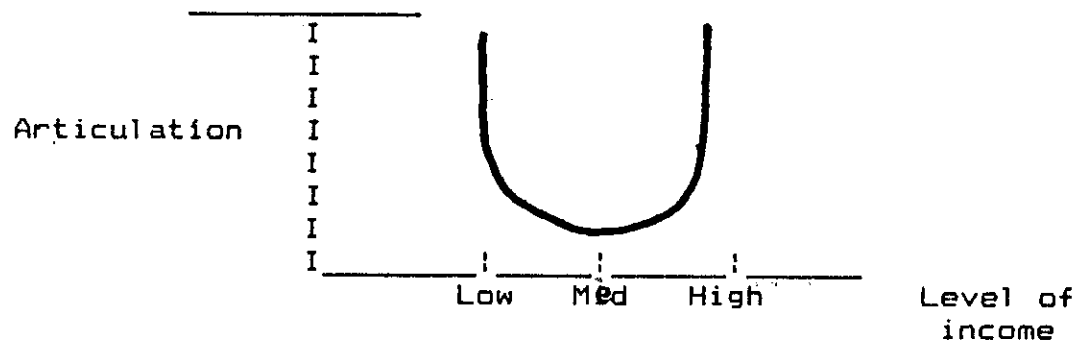
- a) The ecological conditions (i.e. interplay between edaphic, climatic, and other natural resource variables) define the mix or portfolio of economic activities that could be sustained in a given niche or region. Thus, the ratio of different crop, livestock, or tree species in a given region was broadly related to the ecological condition at the given level of technology. This condition was particularly true for backward areas and risky ecologies where markets were weak.
- b) The scale at which different social classes and men and women operated different enterprise was of course not defined by the ecology. It was a function of access to factor (land, labour, capital, information) and product (technology and markets) markets. The participation in various monetized and non-monetized exchanges, extended or kinship family networks and formal or informal communal groups also influenced the choice of enterprise, technology, and scale.
- c) The risk inherent in the given portfolio could be characterized as low-mean-low variance, low-mean-high variance, high-mean-low variance, and high-mean-high variance in the income and/or productivities.

- d) The household budget of those whose portfolio had low-mean-high variance (e.g. most marginal producers growing millets, pulses and oilseeds, maintaining browsers, i.e. sheep and goat as against grazers like cattle or buffalo) was inevitably deficit in nature.
- e) The deficit induced indebtedness generated not only dependent social relationships but also very characteristic stresses for women (whose participation in labour market often was on vulnerable terms).
- f) The dependent relations and vulnerable economic conditions generated mainly three types of risk adjustments (R.A.):
- a) Intra and inter household risk adjustments. The former include asset disposal, migration and reduced or modified consumption; the latter included tenancy, labour or credit contracts.
 - b) Communal level R.A.
 - common property resources, communal grain or fodder reserve etc.
 - c) Public R.A.
 - drought or flood relief, public work programmes, etc.
- g) These adjustments had a profound impact on the time frame and the discount rate chosen by various members of the household to appraise various investment options. The study of differential time frame provided precise opportunities for analysing the class, eco and gender specific trade off in resource use.

- h) The deficit, subsistence or surplus condition of the budget at the level of different classes of households influenced the evolving portfolio, which influence the micro level ecological conditions which in turn affect the future choices iteratively.

The gender specific modifications in the internal resource management system (Gupta, 1981) and socio-ecological perspective (Gupta, 1984, 1985, 1986) can be understood once the range of risk adjustment options are properly comprehended.

- (i) Household level: Poorer the household, generally more articulated the women are. However, at the same time, it must be also noted that the curve of articulation is a sort of "U" shaped. Highest at very low and very high level of economic conditions and least at the middle class level. Generally, the social scientists drawn from middle class project values of their own



milleu on the subjects of study. We have tried to guard against this mistake.

The articulation is not always related to autonomy. Often we came across instances where women did not appreciate our question in this regard. They would argue that given the level of extreme stress, why should independent decisions be taken when consultations with spouse were possible. We came across at the same time numerous instances when both husband and wife took autonomous decision primarily within the boundary of the household and for dealing with various stresses considered important or urgent by each party.

The patterns in this mutuality vis-a-vis autonomy are hypothesized later in this study.

Whatever be the persuasions for men and women to perceive opportunities of risk adjustment, following range of options appeared to be available.

i) Intra-household R.A

- Asset disposal by man, woman, children, jointly and severally.
- Migration by different members as well as whole family.
- Reduced or modified consumption of both essential and not so essential goods and services.

Asset disposal: Different assets are produced or owned through cumulative efforts of different members of a poor household. The sequence in which each asset may be disposed of in the wake of

an economic crisis may be a function of its (a) contribution in the total budget, (b) manageability without capital inputs or with low monetary inputs, (c) liquidity, (d) relationship with the control of income accruing from it, (e) vulnerability to risk, (eg. in case of different species of livestock, the vulnerability to drought induced stresses of fodder, diseases, etc. (f) exchangeability with goods of other current consumption, (g) demand in the market, etc. We do not have sufficient evidence to delineate the sequence in which assets are sold. However, some indication of gender specific preferences are presented here.

Migration

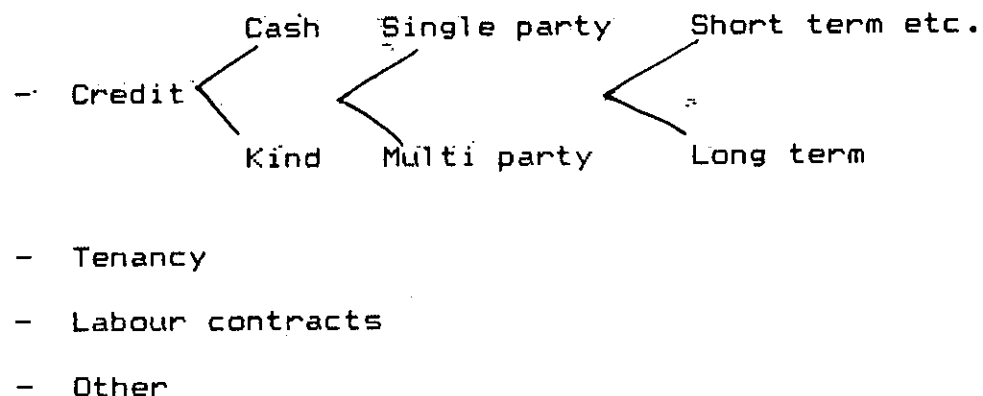
The problem of female headed households for part or full year was raised during the earlier studies also. We have looked into the issue of migration as it evolved over the years (1981-1985). In cases where women went alone, we enquired whether the process continued and if not what forces have affected it. Has it enhanced or diminished the economic welfare of the families.

Reduced or Modified Consumption

Women have been known to neglect themselves, their daughters and the kind in the distribution of

intra-household resources like food and other sources of nutrition. Cultural and social explanation have been advanced. Some have even argued that physiologically, women have greater endurance capacity compared to men given variabilities in food intake. The drought induced indebtedness often takes its first toll in terms of modification of consumption. In Bangladesh, cases were observed where colocasia (tuber roots) of comparatively low nutritive quality substituted the staple food like rice in the years of severe flood and reduced employment. Khesari (Lathyrus) consumption is known to cause lathyrism mainly in drought years when proper processing is not done and its per day intake increases. Detailed studies will be required to monitor these changes, something which was beyond the purview of this study. However, some data in this regard has been collected.

ii) Inter-household R.A



Credit

We have focussed maximum attention on this aspect of risk adjustment. The dimension we have looked at are the processes of demand generation, attempt to gain access to formal (i.e. banks) or informal (i.e. farmer-lender, money-lender, trader) lenders including male and female, the barriers which prevent women from operating in credit markets. Given small sample, we must confess, we are able to raise only some hypotheses. Questions which can be followed up in future research are also raised.

The links of credit market with product and labour market have also been pursued. Often constraints in one market are realised by the households through the use of opportunities in their markets. Such exchanges may or may not always lead to favourable returns to the poor people.

Tenancy

Operations in tenancy market is one of the means through which the poor people as well as better endowed rich people try to overcome respective factor disadvantages. The terms of tenancy may favour landlords if there are more people willing to take land on lease than the ones who are willing to supply and vice-versa. Despite numerous studies and researches on the subject, no viable policy alternative has emerged for bringing tenants into the gambit of formal credit market. The result is that many of the tenants under risk conditions suffer both on account of unfair tenancy terms as also environmental uncertainty because of lack of ability to provide as much inputs as they may like. They may have to often forego the right of continued cultivation of the land. Apart from the fact that tenancy formula also prevent continued cultivation of the same plot by the same tenant, disability of the type mentioned above also lead to production inefficiencies. Problem becomes serious in those households where male members migrate away for part of the year or full year leaving women to initiate the stems.

Apart from land tenancy, wharing arrangements for livestock are another way of overcoming respective factor disadvantages.

Labour Contracts

The drought prone areas have been known as supplier of migrant labour for urban as well as rural areas where demand of labour may be high either in certain specific activities, seasons, or of certain scales. Within a region also numerous types of labour contracts have evolved which provide clues to the constraints that effect men and women individually as well as in groups. Apart from the informal labour contracts, the functioning of formal labour contracts for employment opportunities like Employment Guarantee Scheme in Maharashtra also provide numerous instances where women are disadvantaged while availing opportunities provided under public policies for the purpose.

Communal Level Risk Adjustments

Most of the grazing lands, water tanks as well as some of the open wells are managed as common property resources. In some areas the caste panchayat provide a platform for resolving individual conflicts under group norms.

The problems of employment and income generation for poor households cannot be compartmentalized by restricting attention to either private resources or only common private

resources. Both have to be analysed together. The problems women face while grazing the animals or collecting the manure or fuel wood from government or common property forests have been looked into to raise these issues here.

Public Risk Adjustment Strategies

Apart from the drought relief employment guarantee scheme, government takes recourse to several other programmes to provide relief to people during the drought year. Some of these programmes are not designed keeping in mind the problems of rural women who have to face several responsibilities alone. The extent to which public programmes of employment and income generation (aim at risk management, diffusion, or reduction) reflect the concerns of poor women, depends upon the appreciation we have for the problems of the women in particular but poor households in general.

Studies of Risk Adjustment Strategies : Glimpses from the Lives of Poor

In this section we present the actual examples from the case studies of 10 households with specific reference to household strategies in credit market and also show the links with other strategies. There are several dimensions of credit market which came up during the case studies. If we underplay certain dimensions it is not because they are not important but perhaps the families whom we studied did not have anything particular to report on those dimensions. In few of the other studies done by the first author we will recall such aspects as well towards the end of the section.

1. Credit for Consumption

Undoubtedly this is one of the most frequent reasons for borrowing as well as for getting into debt trap. We had earlier mentioned while discussing the internal resource management by small farmers in arid regions (Gupta, 1981) that if credit has taken for productive purposes but used for essential consumption then the process of repayment may involve considerable complex strategies involving land, labour, and product markets. For instance we had shown how sometimes one could borrow from one person to pay to the next and borrow from the other person to pay to the former and the cycle continued. The issue is that the necessary consumption during the months when employment and productive opportunities are minimum cannot be made from historical

savings or from concurrent income. Thus one has to link the public distribution system and the credit market in a manner so that poor people do not continue to get deeper and deeper into the debt trap.

In Kangar, Jhumrubai could not get the jowar ground in a flour mill in the village because it did not do so on credit. She had to go to another village three kms. away and even there it would take them about six months to square up the small amount of credit taken for grounding of jowar.

In Takli Dhokeshwar, Manjulabai had to borrow even the spices from the neighbours which she could pay back only in kind when she gets some income. Sometimes they would use salt required for one time cooking for cooking two meals just to economise. They would borrow the provisions even though they were charged extra price. They would never default in the repayment of trader's money because then they would not get the provisions next time, even if they had to forego meals sometimes. Apart from numerous examples of the loans for marriages, sickness, there was a case where loans were taken for the education of children in Mahaisgaon. The seriousness of the drought effects could be gauged from the fact that in Sutharwadi, Kansabai had to pledge even the utensils with the moneylender to manage concurrent expenses. Usually the moneylender would advise them to dispose of utensils, they would prefer to pledge with the hope that they will be able to take it back. In this village the village headman (Sarpanch) and his two brothers were the

important moneylenders. They charged as much as 100 to 120 per cent rate of interest. In 1981 this family had pledged the utensils which they could not recoup later and in 1985 things continued to be equally bad.

In Lamanvasti, a village situated near Sutharwadi things were equally bad. Manglabai mentioned that although many people considered the moneylender bad but during the time of drought (as this year) it was only the moneylender who helped them and enabled them to survive. Often they had to do their transactions with the moneylender secretly so that option of borrowing from different people at the same time was not foreclosed.

In Dhawalpuri, comparatively large village near the roadside there were two main moneylenders even though the studied household normally borrowed from only one moneylender. The other moneylender would not entertain their request if he came to know that the borrower had approached his competitor before. Somehow they had to manage both the moneylenders quietly. Earlier they had disposed of all their jewellery. Now they had pledged several brass utensils. They were not sure if they will be able to get them back. From neighbours they were able to borrow only 7-10 rupees.

In Panoli just to get a loan of Rs.125 silver anklets and three copper vessels had to be pledged even though they were advised to sell rather than pledge.

The kinship relations had an important link in the chain of credit transactions. In Panoli, Sumanbai would borrow from her neighbours whenever she would need amount to the extent of Rs.15 to 20 and later she would borrow from her mother when she visited her native place to pay back these loans. Some of the daily needs like soap for washing cloths, medicine etc. were particularly neglected by men and therefore could be managed only by borrowing from neighbours without telling them. Since she did not tell her husband about her borrowing she could not ask her husband to pay back these loans. In 1981 Sumanbai was one of the most educated (up to VIIIth standard) housewife we had come across. It was not surprising therefore that one of her many suggestions was that poor people should be allowed to educate their children without fees. So much for the free elementary education in the country.

Often, borrowings for clothes and grains in bulk were managed by the husbands. In fact in those cases where the men-folk worked as contract labourers with the landlord they would get some clothes and grains as the part of their annual payment and therefore would insist their wives not to buy any such things paying cash or on credit.

There were cases like in Lamanvasti where the shopkeepers would use their musclemen for recovery of loan if the same were not paid every month regularly. The vulnerability could be imagined from the fact that even the grinding stone

had to be pledged/pawned by some people to get loan at 120 per cent rate of interest per annum. It was obvious that many of such securities were foreclosed because of the excessively high rate of interest.

In Takli, Manglabai's husband who worked as "saledar" (annual contract labour) and leased out his own land had to repay from his wages the loans taken from his brother-in-law and three other moneylenders at the rate of 36 per cent and 60 per cent respectively. In 1981 he used to till his land himself although he borrowed bullocks from from the farmer in whose field Manglabai worked as a labourer. They had to provide the fodder for these bullocks from their fields. Later on they found it difficult to cultivate the land themselves.

Often the grains kept as seed had to be consumed, and so the seeds had to be borrowed for the next season. Perhaps distribution of seeds on loan or as tacavi to those who do not have any stock as was followed in the early 1950s and 1960s might still be a useful strategy. There was no doubt that production inefficiencies increased because of constraints of this type. It prevented these people from using improved varieties of seed because at the time of sowing their cash flow was particularly constrained. Given the fact that cost of seed formed very small proportion of the total cost and also that it could make some substantial differences to the yield, such an intervention was urgently called for.

Loans for repair of implements (for example, in Kangar) or for education, consumption, clothes, repair of roof of the hut, purchase of seeds, etc. were only some of the examples of the vulnerability of households in the drought prone regions. The common factor was that most of these loans were small-scale and often borrowed at a time when the environmental uncertainties were highest. The lesson is not that such needs can ever be made through formal loans. However, the thin line between consumption and production loans in drought prone areas in the households of the poor needs to be dissolved. There was nothing which prevented loans for production purposes being used for consumption and vice-versa. The important role that these loans may play in terms of timeliness, adequacy, or intensity or various farm and non-farm production opportunities does not have to be underlined.

Livestock Related Credit Operations

It is well-known that livestock plays an important role in utilising slack labour as also bio-mas from common property resources for converting resources and skills into opportunities. There have been certain trends which have continued for the last five years. For instance in Lamanvasti the practice of lending fodder noticed during 1981 still continues. Generally ten bundles were loaned at an interest of 100 bundles of fodder in a year. In Takli, Kangar, Bhondre, and Patharwadi also the borrowing of fodder

was noted. The fodder of jowar was generally priced higher and carried more interest than that of bajra. Often because fodder was borrowed in small quantities several times in a year the interest burden was higher than it would have been if it was borrowed at the time of harvest when prices were low.

In Kangar the farm yard manure was also borrowed and it had to be returned in kind.

In Bhondre the stress caused on account of fodder was revealed in a very poignant manner. During the period of drought they had thought of giving their cow and calf to a village teacher in lieu of Rs.800 as loan. Their understanding was that the teacher would use the milk for 5-6 months and feed the cow and the calf. Later when the rains would come and situation would improve they would bring back the cow and the calf. However, when the fodder prices increased the teacher refused to take the cow and the calf. Later even when they requested him to keep them free, he did not agree. Subsequently they decided that if they did not find any buyer they could give it free of cost to someone.

In Patherwadi, Manglabai had borrowed Rs.1000 from a school teacher to buy a cart-load of jowar fodder from the nearby market. Money was to be paid back when her son returned from Konkan, where he worked as a labour contractor. The interesting cultural aspect of cow loans was revealed in the

same village where loans for purchase of cow did not carry any interest for the first two years. Apparently the traditional respect for cow amongst Hindus had manifested in such terms of credit.

The problem of fodder scarcity was reported in Patharwadi as well. Even the big landlords did not sell any fodder. The fodder prices last year (during 1984-85) went up to Rs.3 per bundle. One woman had planned to sell the bullocks within a year because of the fodder shortage.

In Kangar, one household used to get from their cow about 7 to 8 litres of milk per day which they sold for Rs.20 per day. When enquired as to why the cow worth at least Rs.3000 was sold for Rs.2500 when their daily income was so good, they replied that the interest was increasing on the loans and also fodder prices were rising. When enquired about the plans to purchase another cow the women of the house replied that they would not be able to buy a cow now because loans had to be paid urgently and they had no money for even buying seeds. They had to buy seeds of jowar or bajra costing at least Rs.150 but she was not sure as to how would they get it. They would have to request some farmer to give seeds on loan.

The decision of selling cow was taken by her husband, husband's younger brother, and her father-in-law. She was not even asked about this matter - she had overheard when this issue was being discussed.

When we enquired as to how the person whom they sold their cow came to know about the possibility of their selling it, she mentioned that at the time of delivery of the cow they had called a veterinary doctor from Rahuri. They requested him that he should tell them if knew of any buyer.

Whether it is a cow, goat, sheep or poultry the problem of providing fodder or other inputs (as in case the of poultry) were fairly serious in the period of drought. As revealed during 1981 the trading link for poultry eggs extended from far flung villages of Ahmednagar right up to Bombay market. Because of intermediaries necessary for such distress transaction the price realised by the people in the villages was of course not very remunerative.

The problem of fodder and that of violence on account of animals grazing in others' fields were widespread all these years. Some of them hesitantly told us about their intense humiliation experienced especially the abuses that women and children had to hear when they went in the morning to collect grass or to take animals for drinking water or grazing. We had noted similar problem faced by women in Western Haryana (Gupta, 1984). In some cases children were withdrawn from the school essentially because of the problem of grazing. We will discuss the general aspects of livestock related stress later on. Here we have just tried to demonstrate the importance of livestock in the survival under risk. At the same time it has also been illustrated

that during the period of drought in some areas the cattle ceased to have any market value and thus became a burden.

Access to Formal and Informal Credit

It was not surprising that most of the women we had contacted had never borrowed from the banks or cooperative societies. A typical case was the village cooperative society of Takli Dhokeshwar where out of 550 members only 350 had borrowed loans for various purposes. Amongst these only nine were women. Out of these nine one had taken a medium term loan of Rs.7000 for gober gas plant and another had taken Rs.4500 for laying an irrigation pipeline. Some others from better endowed families had come to take loans only because they did not have any adult male members to look after the agriculture. By and large, poor women were extremely sceptical about the possibility of borrowing from formal institutions.

In Kangar, when a woman was asked why she did not take any loan from the cooperative society or bank and instead went to the money lenders, she replied "we do not try for loan from cooperative society because for that we have to go to the nearby town (Rahuri) after leaving work here. We have to give bribe and even then we are not sure whether our work will be done or not".

In Takli, when we enquired a woman about her perception of the formal credit delivery system she informed that she had never been to a bank but she had heard that it was easier

for rich people to get loans than poor. She also felt that the richer would get their loans in lesser time whereas the poor like them would have to wait for months to get a small loan and that too not without giving bribes. When enquired about depositing money in the bank, she felt that even though deposit was easier, lot of problems were faced while withdrawing the same.

Both with regard to credit as well as savings it was noted that the scepticism regarding formal institutions was not always based on experience. It was perhaps a case of learnt helplessness. Perhaps few experiences recounted many times had made a large number of people sceptical about the possibility of their ability to get credit from institutions. In Mukolhol, Yashodabai and More had tried for a sheep loan few years ago but in vain. Since they did not get any loan they did not vote during the recent election. They felt that when nobody helps them why should they vote for anybody. Significant as this protest is given the other social forces, it also becomes ineffective when exercised at individual level. Yashodabai herself has never gone to a bank again.

As regards the informal credit there were numerous illustrations of varying terms and conditions at which people borrowed. In Ganjibhoire, Dashrat had died and his wife had borrowed loans from the shopkeeper as well as from landlord for marrying her daughter a year ago. Given her

poverty the landlord had agreed not to charge any interest. However, since she could not pay anything they had started charging 60 per cent interest. She had not even been able to pay Rs.100 borrowed for the last rites of her husband.

In general opinion about the severity of terms and conditions amongst big and small moneylenders was quite mixed. While some felt that the small moneylenders were more considered since they knew the problems of poor better than the rich moneylenders, others felt the opposite. In their view since bigger moneylenders had better capacities to absorb losses they were more considered.

Likewise the opinion regarding loans borrowed by women vis-a-vis men was also mixed. Subhadrabai in Bhondre never went to any moneylender for borrowing any loan. Her husband told that while the women could request the moneylender they could not pester him by touching his hand or feet the way men could do. Without this, moneylenders might not easily agree to give loans.

Kansabai in Sutharwadi felt that women were not given loans for more than 10-20 rupees. For bigger loans men had to approach the moneylender. In her view, the smaller moneylenders charged much higher rate of interest (7 to 8 per cent per month) than the bigger moneylenders (3 to 4 per cent per month). There were instances where women did borrow from the wife of the moneylenders. For instance in Relegaon the moneylender's wife gave loan on the condition

that such a transaction should not be revealed to her husband. There were cases when such loans were not repaid and the moneylender's wife asked her husband to put pressure for recovery. In Relegaon, Anthu's son has passed out I.T.I. course and has got a job in the State Industrial Development Corporation office nearby. The loan taken for his education remain to be paid. The Rotating Saving and Credit Association (BISHI) was in existence in Warwandi as well as in Takli. The Bishi in Warwandi has since closed down. The school teachers who had helped the Harijans to organise it have since been transferred.

In Takli, Rangnath did not allow his wife to participate in this because he did not want temptations to grow. Manjulabai kept her savings ranged from Rs.50 to 100 at her home but her husband kept it with his employer. Similar practice was found in some other villages as well.

The patterns of borrowing in the native village were quite different from the ones in the villages where poor men and women migrated for seasonal work. From Lamanvasti Revabai migrated every year to Konkan where she borrowed money to pay back the local loans and also to buy a pair of bullocks for transporting wood used for charcoal making. Generally they borrowed money in the beginning of the season and when they returned, most of it was deposited against their names. Apart from the facility these loans provided, they were also means to ensure that the labourers went to the same employer every year.

The only instance of repeated use of formal loans was revealed in Konkan where first a joint loan was taken for digging a well and then a loan for buying a cow. To get the loan they had to spend about Rs.50 besides of course taking several rounds. They had given a goat for Rs.200 to a person from whom they had been borrowing the fodder. This man used to pasture them daily for payment and so they asked him whether he would agree to take a goat instead.

We will present other examples of credit affecting labour or product market later. It is necessary to note two points here:

- 1) Credit market is not only extremely segmented but it also discriminates against poor women more than the poor men. This happens through cultural taboos and less involvement in public information networks.
- 2) The interventions in the formal credit market to improve the excess of poor women will not succeed unless the efforts were made to improve the poor men as well. In other words there is a need for reforming credit market in general in a manner that special attention could be paid towards the problem of poor women in areas where males migrate away for part of the year.

Itemisation has its own costs, as Beskard Schatter had put it. Too much of targetting may increase monitoring

costs unless people were directly involved in this process.

Employment

Operations on labour market constitute one of the most important opportunities for survival under stress. Given the fact that labour is the major resource of poor it is important that we understand the implications of various strategies that poor use for using this resource. At the same time we would also need to understand strategies used by the employers in different sectors, spaces and seasons so that socio-ecological implications of any policy intervention effecting households and in them the women could be precisely worked out. People operate individually as well as in groups, locally as well as in far away places and in sexual segregation or in heterogeneous conditions. Often only one of the adult male or female would go out for work leaving other person to manage the household. The perceptions of men and women sometimes do vary regarding the utility of migration and labour market given certain conditions. There were some exceptional cases where women workers were managed and supervised by the woman supervisor or farmer's wife. While doing this research sometimes exclusive permission was taken from the supervisor to talk to our respondent without affecting her wages for that period of time. We also tried to compare the employment opportunities in the native village of the women vis-a-vis

of the adopted village after their marriage. Though in general there was a psychological bias in favour of their native villages the contrasting features were also noted. This could also be a reflection of agricultural bias whereby household generally tried to marry their daughter into the families with comparable or slightly lower status to be able to manage such relationship smoothly.

There are implications for the credit market both in terms of the conditions which influence evolution of terms of labour contract and policy. The specific instances have been presented here to illustrate some of the features mentioned above.

Perception of Work at Native Place vis-a-vis the Adopted Place after Marriage

In Sutharvadi, Kansabai aged 35 years originally belonged to Rahuri where her father owned about 50 acres of dry land and she did not have to do much work. Things were of course quite strenuous after coming over to this place.

Chandubai was a Harijan living in Warwandi with her three sons and a daughter. Her sons worked as casual labourers in the agriculture university farm nearby. Despite the proximity to the university farm they had never used any new technology on their own rain-fed lands.

Subhadrabai, originally belonged to Parner where her parents had 10 acres of unirrigated land. In Bhondre, where she now

lived she did not find much difference in the wage rate compared to her native village though she felt that she had to work harder here compared to her native place.

Manglabai, aged 50 years had four sons and a daughter and did not see any particular difference in her native village and her present home in Patharwadi.

Yashodabai, 65 years old had a daughter and son daughter-in-law and their children. She had to work as casual labourer on others' fields even at this age because her husband had suffered from shortsightedness and could not work on others' farm because of his old age.

Manglabai, aged 25, came to Panoli in 1981. She had seven sisters but no brothers and thus her father married again a year ago. She viewed the employment opportunities in her native village to be far better than here. She went for work in the morning at 8'o clock to return in the evening carrying a daughter of 10 months old with her.

Hirabai, aged 40 had four daughters of whom only three were married. She had a young son who went to school.

Sumrubai, aged 30 came to Kangar about 12-13 years ago after marriage from Belapur. She felt that employment opportunities were far more in her native village than here because there they lived outside the village near the farming lands of some of the farmers. Thus when anybody needed labourers they would be generally called first. The

wage did not vary much however. Whenever somebody came home to call them for work she had to go -sometimes she travelled few miles to another village. She normally did weeding, harvesting, sowing of sugarcane, etc. and she had to work from 9.00 a.m. to 6.00 p.m. If she reached late she had to work late and if only little work was left the farmer paid little extra to finish the work so that he didnot have to hire labourer next day. The wages are paid generally on Thursday which was a market day. The choice of payment in cash or kind depended on the labourer. The wage rate for women was Rs.5 and men Rs.7 per day. She also went on public works under EGS but only if she was able to come back in the evening because her children were very young. Some days ago she went to a village eight kms. away but the labour contractor refused to hire women and thus she had to come back. She preferred to work at farm rather than EGS because she was more used to this sort of work and also she found earth cutting or leaving more straneous. However, when there was tension at home and they did not have money she had to go for public works as well.

Nature of Work

We gathered data from number of villages on various activities ranging from household help to work on others' farm. Hirabai, aged 40 preferred to work on others' farm than work under any employment guarantee scheme because she could work at her convenience and if necessary come back

even earlier. However, in some places the work was preferred under employment guarantee scheme compared to the farmers' field because it was less strenuous. Often when women managed to go on work on others' farm they had to work extra hours because the employer would insist on completing the work even if it exceeds the scheduled time.

Sumrubai mentioned that the employer did not normally pay any extra wages for the extra work done. At the same time they would not mind if a labourer got late once in a while. They did not calculate the number of times the labourers came late or worked late. The labourers also recognized that for little work the employer would have to hire a labourer for full day. This often led to labourers putting in extra hours for no extra wages.

Kansabai from Sutharwadi provided a contrasting situation. In the public works where she worked, they were asked to go back if they were late. Also the payment from public works (EGS) was made after 15 days and that too not always regularly whereas the landlords gave them payment every week and even earlier if somebody so desired. If a labourer wanted his wages in kind the employers often complied. Those who grew vegetables gave some vegetables in lieu of their work. The experience regarding public works was similar in Lamanvasti and Panoli. Manglabai mentioned another reason for preferring to work on others' farms. Carrying head-load of earth, in her view, created more stress and reportedly caused stomach ache.

In Kangar the pain in the back caused on account of tying sugarcane bundles and pain in the hand caused due to earth cutting were also reported. It was obvious that things had not changed much in the last five years. Sumrubai worked without taking lunch and fell ill in 1981, September, because harvesting of bajra had to be finished before it started raining. Since that land was leased in, the family could not take chances with harvesting. In 1985 she continued to work even when she was ill and not because she was asked to do so. Given the domestic conditions she could not think of anything else.

Conditions of work even on the farms of landlords were changing over the years. In Lamanvasti there were landlords who expected the labourers to reach by 9 o'clock and if somebody was late he/she was paid half of the wage. Recently when the jowar was being harvested they were paid only Rs.2 and when somebody grumbled she was asked not to come next day. Next day when she went she was not only refused employment but also scolded severely.

Sumrubai in Kangar narrated how the nature of work compulsion at home and other factors influenced the working conditions.

In Takli Dhokeshwar, Manjulabai did weeding, harvesting, and even worked as construction labourer. She preferred to work under employment guarantee scheme because there she would

necess to look after the children even though the wages were not paid regularly. She mentioned about hiring of labourers in groups for harvesting sugarcane. Normally the group kept on changing but generally they were from the same neighbourhood. At present the group in which she was working had women from families having land ranging from one to five acres. Usually the people informed their acquaintance about the availability of work under EDS or contract labour. Even if one or two members came late on such works everybody left late in the evening. Manjulabai had to leave her three-and-half years old daughter at home to be looked after by her elder daughter who had been taken out of school for this purpose. Earlier she used to take her son when she went for work but then he used to insist on reaching back home early. She therefore stopped taking him along.

Manjulabai worked on the field of a Maratha farmer under the supervision of landlord's wife. The researcher paid her one day's wage and requested the landlady to relieve her for a day. This was done because Manjulabai was worried whether her employer may consider it improper if she talked to the researchers by stopping the work. She got about six to seven rupees a day for such work and she got work ranging from 20 to 25 days in some months to no work in some months. In Panoli, the men and women got equal wages when they worked as a part of a team of 10 labourers for digging canals.

In Mahaisgaon, the nature and timing of work was determined by transportation arrangements of the sugarcane farmers. Sometime when sugarcane mill was closed or the transportation arrangements were not finalised, the farmers would not let the sugarcane to be cut because the cane might otherwise dry. The women normally helped in piling the cane in the truck during day time. Men worked only at night. What everybody resented most was the fact that they had to forego the wages on a day when farmers did not ask them to do the work even though they were willing to do so. Given the demand and supply situation they had no choice.

In Lamanvasti the payment for repair of quilts was made on per foot basis regardless of the breadth of the quilt and this was one example where the women workers felt bad when their work was not properly accounted for in the labour market.

The collection of fuelwood, cow-dung, etc. was invariably done by women in all the cases. In Lamanvasti after walking for six to seven miles a day for collecting cow-dung in the nearby grazing land they would be able to collect pack worth Rs.5.

There were two examples where the nature of work had changed during 1981-85. In Lamanvasti some of the families used to earlier extract liquor and stopped this activity on the

advise of the moneylender. In Mahaisgaon the barks of the salt-trees were not collected any more because they did not have the permit.

In Kangar different family members had to go out for work in different places and most of the time they were not able to form labour group or work teams. The children were looked after by the aged parents. Normally they did not change their employer till the assignment was over. The work ethic apparently had institutionalized such a behaviour.

Payment under Employment Guarantee Scheme

It has been mentioned earlier that despite irregularity of payment under employment guarantee scheme the men and women continued to work mainly because the work was less strenuous and it provided them recess for looking after the children as well as the work was finished in time enabling them to return in time. However, there were several problems with regard to payments which they faced. Even though the payment under EGS was supposed to be made at the rate of Rs.8 per day, they got hardly Rs.3.50 and that too after 20-25 days. When only little work was left they were paid off and in their place some land-owning farmers were employed to do the light work. The ration shopkeeper refused to honour the grain coupons which they got in lieu of the work done under EGS. Thus practically they were able to get only the cash component of the wage which was 50 per cent of the entitlement. Earlier when they used to get grains they had

to pay 50 paise per coupon to the shopkeeper. Now even that was not possible. They had coupons worth 45 kgs. of grains but of no use. In Panoli they reported the same problem regarding grain coupon given under EGS. When the ration shopkeeper did not honour the coupons, the labour supervisor purchased these back at the rate of Re.1 per coupon of 5 kg.

Though large number of problems continue to affect the employment guarantee schemes yet it remains one of the major relief mechanisms for the poor in Maharashtra.

The scope of improvement indeed exists.

For example, the problem of women workers who often had to take their children to the work site. As Manjulabai suggested in Panoli there was a need for providing creche or kindergarten facility for children in the village or near the site so that women could concentrate on work. It must be noted that the concern was expressed more from the point of view of the output they would produce rather than from their concern for the children.

Distance of the Work Site.

As mentioned in the case of Kangar the women just like the men had to walk long distance in search of work and sometimes had even to return without success. Jamunabai had to go as far as eight kilometers away for earth lifting because no work was available nearby. Often she was denied

work there because the employer did not hire any woman labourer. Since they lived outside the village there were also constraints in terms of forming groups.

Whether it was an issue of going to weekly market for making necessary purchases or for going to dispensary or collecting fire-wood, cow-dung, etc. the long distances had to be covered on foot. This is a reality which would continue to affect the nature of work for a long time to come even though under employment guarantee scheme Maharashtra provides an assurance of organizing employment within 5 kms. of the place of residence. As subsequent discussion with the organizers of the scheme revealed this was proving to be a serious difficulty since no work was available within the stipulated distance in some of the villages.

Seasonality of Work

Like any other agricultural related activities, seasonality of employment imposes an important constraint on the ability of households to manage other resources.

In Bhondre, during the month of April to June in 1984 Subhadrabai and her daughter worked at a public work programme 5 kms. away. In this village, the experience was, anybody informed or called the workers for public works. Generally new workers were engaged on Thursdays and seven women could form one team. If somebody did not work well here, she was ousted from the team. Each team took contract

for the work and they could get such work for about 3-4 months in a year averaging Rs.5-7 per day. Recently when schools were closed, most of the girls worked under EGS. Sometimes when the son came back early from school he would work in lieu of his mother. In Sutharwadi employment under EGS was available for about 40-45 days a year and on others' farm for about 4 to 5 months. There was no employment available during monsoon. In Takli, during the period from May to August, they got about 10-15 days' work in a month. The problem of employment during rainy season compounded the difficulties of managing domestic consumption in Kangar as well. In Mukalhol weeding work at the rate of Rs.6 per day was available only for five to six days a month. In Kangar sometimes the labourers had to work in lieu of food without any cash payment during the period of drought.

Another aspect of seasonality was related to the work in forests particularly regarding collection of fuel-wood. In Kangar, on the days when male members of the house did not get work everybody went to forest for cutting wood. There are some trees, wood of which can be used only during summer because in other months it remains moist. When women went out to collect twigs and branches of trees they went together but while searching fuel-wood they got separated. The result was that they had to bring back only as much as each one of them could tie and carry. Normally each one of them could carry 10/15 kg. of fuel wood easily. When the fuel wood stock was finished they collected the leaves of

the trees and tops of the sugarcane but these gave out lot of smoke when burnt. They generally cut the branches or twigs only from those trees which were old and did not have enough leaves. They never felled any tree. When we asked them as to what did they think about the supply of fuel wood for the children, Sumrubai replied, "How can we think about future supply of wood for our children? What we are doing at present is also for our children".

Contract Labour

Malati had worked for 12 years as contract labourer in a village away from his household at Khonurpathar. His wife used to manage the house. When his mother died he returned home to look after the children, house and animals. He used to take sheep for grazing, a task which his daughter looked after now. Since there was no water source nearby he had to fetch water from a long distance for animals and the family. The grazing became very difficult during rainy season because of the muddy soils and yet he continued as long as he could. In Mahaisgaon in one family where the sons earlier worked as contract labourers had now stopped working. Another instance of change of employer in annual contract labour was provided in Takli. Ranganath earlier worked with a peasant in the village who paid Rs.1,500 per annum plus food and clothes. He neither paid in time nor did he give any extra loan. The new employer with whom he now worked was very different. Since Ranganath had incurred

heavy debt he got this job with the help of his brother-in-law. The present employer had lend Ranganath's wife Manglabai money even when Ranganath was not around. Also whenever employer came to this village he visited Manglabai's house and enquired about their well-being. They hoped that when Ranganath succeeded in getting a loan for the well they would repair the well and perhaps stop working as annual contract labourer.

Migration

Migration-seasonal or year long-is an endemic feature of drought prone economy. Apart from the usual stress that a family faced on account of migration there were some structural features on migrant economy which deserve urgent attention. Some of these inadequacies were noticed during 1981 and unfortunately they persist even now.

In Lamanvasti the people were not given any ration card because they were away from the village for more than six months. When they went out they reported their departure to their Panchayat office and likewise reported the arrival thus only those who stayed behind got the ration. Paradoxically those who went out did not get any ration at the place of their work in Konkan. It was paradoxical that huge subsidies were provided in urban areas whereas in such genuine cases as mentioned above the government tries to economise in the matter.

In Mahaisgaon, Babu and his wife went to Pune for cutting sugarcane. Babu's younger sister went with them but worked in a brick kiln. The contractor with whom Babu had been working for three years took them for this job after giving them an advance of Rs.150. The wife was pregnant but still worked. The males usually cut the cane and the women collected and bundled these during day time. The loading was done by men at night. After six months when Babu returned, he did not bring any money but only 8/9 bamboos and two wooden poles that he had got for his temporary hut in Pune.

In Panoli, even though they had about 40 acres of unirrigated land hardly four acres were fertile. Every year the two sons went to Konkan for charcoal making. They grew mixed crop during 1984 and 1985. The dry fodder prices increased from Rs.50 per 100 bundles in normal time to Rs.250 per 100 bundles during drought period. In a year they were able to collect about 50-60 cart load of FYM which was applied their own fields. When they went away to Konkan they authorized the local moneylender to lend money to their family members in their absence.

In Lamanvasti, Dattu worked with another labour contractor of the same village earlier. Now he formed his own labour team and worked at Konkan. In charcoal making and wood cutting the labourers were paid food, fodder for their animals, plus some wages.

In Ganjibhoire, till three years ago Hirabai used to go to Bombay, to work in the brick kiln. After marriage of her daughters there was nobody left to look after her children and hence she stopped going for that work. At that time three of them used to get about Rs.2,000 for three months. She used to work in the night too. Her husband who was ill stayed behind.

These instances reveal the hardship poor men and women face at both native and work places.

Health

The poor have to spend 80 to 90 per cent of the income from labour on essential consumption and so they cannot consider health as unproductive in nature. This simple realisation has yet to dawn on the bankers who always draw a false dichotomy between consumption and production needs of the poor. For instance, Sumrubai was extremely ill for 2-3 months recently. She had pain in her joints and back and occasional fever. The family had to spend about Rs.300 for treatment. Her old mother-in-law needed medicines worth Rs.15 per month. Two months ago everybody had got malaria in the house. They had all gone in a bullock cart to a dispensary in Rahuri and had to spend Rs.100 for medicines and consultation. They did not buy the prescribed medicines as they had already spent whatever they had borrowed.

It is obvious that disability amongst various members on account of insufficient medical attention affects directly the ability to earn wages. It is also obvious that a person with ill health cannot command same wages as a healthy person. Likewise any irregular worker cannot get the same type of employment opportunities as a regular worker can get in the labour market. Recently Manjulabai's grandson was ill and they wanted some money for which they were willing to sell the farm yard manure (FYM). When a buyer from Bhawalpuri approached they asked Rs.45 for the entire lot. The buyer offered only Rs.15. Later they asked for only Rs.15 and even then the buyer did not come again to collect FYM. The grandson remained without medicine.

One of the most telling example of poverty was noticed in Takli where to get water from a neighbouring landlord's well they had to pay Rs.12 per year in lieu of the use of his rope for drawing water from the well. This was less dramatic than the case in Lamanvasti as well as in some other villages where they had to go a long distance to get water during the drought period. The sale of goat to arrange money for the treatment of her husband's eyes in Mukolhol, or sale of land, bullocks and jewellery in Lamanvasti were only some of the many examples where sickness had induced borrowing or disposal of animals. In Kangar, Anjanibai talked about how financial constraints prevented her from getting medicines for her daughter or

even at the time of delivery of her daughter's children. She particularly recalled an incident of 1981 when our researcher stayed at their house. She mentioned that sometimes researcher offered to pay for medicines or injections. She went out for a while and told a lie to him that she had already taken the medicines. After all how long could one manage on such assistance.

It may be true that there is no end to the problems of investment created by poverty linked disabilities and these cannot be solved by interventions in formal credit market alone. At the same time it is also true that the effectiveness of whatever interventions are made in credit market can be improved considerably if only the link between credit market and other sub-systems of household economy in an ecological context are properly appreciated. This should not distract us from realising the need to improve health facility and help the poor households overcome the superstitions and get out of the clutches of the quacks. For example, Manjulabai at the age of 23 allegedly suffered from the impact of some evil spirit few months ago. When despite the medical treatment she did not improve, she had gone to a quack in a nearby village. He took a few poultry birds and clothes to cure her. She also complained about blisters in her feet caused when she went out to collect dry cow-dung.

There were numerous instances noted during the earlier survey in 1981 when diseases of women were given less attention than those of men even within the poor households. In Kangar, the daughter-in-law had remained ill for several days before medicine was obtained and in Warwandi, a mother confessed that she herself would neglect her daughter sometimes in comparison to her son. The culturally biased patterns of inter-household resource allocation would take a long time to get corrected. But the economically induced hardships do not have any inevitability about them so long as it is recognized that the cost to the household directly or indirectly on account of sickness of women could be as high as compared to the sickness of men. The problem arises when despite this realisation, poor find themselves incapable of doing anything better. The responsibility rests on researchers, who consider poor only responsible for it and state which always finds such researchers who legitimize the role of NGOs or so called self-help by the poor but state help for the rest.

Tenancy

Given the fact that soils are generally poor in terms of fertility in semi arid regions the tenancy market is not very buoyant. Wherever there was some irrigation things are different. In Mukolhol, Jagannath More's land was situated at the tail-end of the lift irrigation society. During 1981 he had complained bitterly about the unfair treatment he got

in the lift irrigation society regarding distribution of water. However, last year Jagannath More had given his land on lease to a Maratha farmer for two years. The lessee provided all the bullock power and the cost of inputs including labour and production was usually shared on 50 per cent basis. Since their hut was in a bad condition many times he and his wife stayed with the Maratha tenant.

In Relegaon, Yamuna had 11 acres of land in the family out of which two acres were irrigated. For the last three years they had been leasing out their land to the same person because they did not have their own bullocks. Since there was a shortage of bullocks in the village they could not borrow it when they needed and they did not have any money to pay for it. They shared the cost of inputs and also the outputs. They had sown sunflower for the first time thinking that it was drought tolerant and might fetch good money. For this plot as well as another half an acre of groundnut plot two bullocks were provided free of cost by the lessee of the remaining land. Common well that they had originally was shared by three owners but due to subdivision of families there were 27 householders. In a week they got water only for eight hours which was much lesser than what they needed.

In Sutharwadi even though now the family had only six acres of dry land they had to work on others farm to manage their expenses. During 1983 the wife had taken three acre of land from her brother in Rahuri on lease. All the expenses were

met by her brother and she and her husband were paid 1/6th share besides food and stay. Subsequently in the wheat season they again went and obtained 1/10th share as against 1/6th in case of jowar. Out of the 1/10th share, 50 per cent had to be given to another person whom they had kept as a co-sharer because wheat required lot of labour. Out of 300 kg. of wheat they got 30 kg. after putting in 3-4 months of labour. Her son had stayed back with her older in-laws. During the next year i.e., 1984 they went for work only in wheat season. They got 1/12th share for harvesting, threshing and packing. The change in terms of conditions from 1/10th to 1/12th was made because last time they had to pay Rs.100 for crushing machine which they did not pay this time. Later this year they did not go to their brother's village because they leased in some land within the village here. Normally they leased in only good land because they would not gain anything if they got only dry fodder and no grains. Here they had 1/6th share for jowar. In wheat the share was 1/7th because it was costlier. During 1985, they took some land on lease for cultivation of chillies. They shared 1/3rd of the cost of the seed besides all the inputs. In their own field's fertility was low so they had sown local variety of bajra.

A variety of terms and conditions of tenancy was noticed during 1981 (Gupta, 1983 : 510, 511, 513). It was noted that whenever a lessee had irrigated land even if his land was not as large as that of lessor, he had advantage over

the large but dry land farmer in tenancy market. Second, when both lessor and lessee were dry farmers the farmer with more land had advantage over the other. In a separate study tenants were found to be more efficient producers of land although majority of these small farmer tenants suffered in the drought years more compared to those who did not have to operate in tenancy market (Gupta, 1984).

Asset and Farm Produce Disposal

Most families felt shy about discussing this aspect of household economy. The situation in late 1970s had greatly improved when compared to 1960s (Jodha, 1976). This was due to the improvement in employment market. Particularly because of the public works asset disposal no more remains the first preference while dealing with the drought induced indebtedness. The disposal of foodgrains, farm yard manure, livestock and other assets followed obviously different pattern.

In Panoli, they had taken one acre of land on lease from a farmer within the village on 50 per cent share basis. They got two bags of wheat from that land. They did not sell the grain at the time of harvest. Whenever they needed money they sold 5-10 kg. at a time. She regreted that when she went to sell her grains she had to sell it at the rate of Rs.1.50 per kg. but when she went to purchase she had to pay at the rate of 1.90 per kg.

In Lamanvasti, recently several people had to sell the farm yard manure at the rate of Rs.75 for half truck and Rs.50 for cart load. Hirabai sold half truck load for even Rs.50. Because of domestic compulsions they had to sell it so cheap.

The sharing of livestock within the kinship networks has been an age old method of risk adjustment.

Sometimes the assets were disposed off to buy some more productive assets, for example livestock. In case of Kangar, out of three goats she had, one was given by her sister on share basis because her own house was very small. The other one they purchased from Shrirampur market at the cost of Rs.200. The money was raised by disposing off some of the jewellery of Jhumrubai. When asked whether she felt bad about it she replied in the negative. She said she was fond of maintaining goat because she would be able to give some milk to her children. Moreover her husband had promised to release those pieces of jewellery pledged with the landlord after a month. On due date they had to dispose of three hen for Rs.20 besides some jowar worth Rs.50 and remaining amount was raised by borrowing at the rate of 60 per cent per annum.

Jhumrubai had sold two months ago some more jewellery to purchase clothes for the children. The younger daughter still did not have sufficient clothes. The younger brother's wife also had to dispose of all her jewellery for

Rs.850 despite lot of altercations. Out of this Rs.400 were spent to meet the domestic expenses. Another Rs.450 were used to pay back a loan taken one and a half years ago to meet the expenses incurred at the time of the delivery of a child of Jhumrubai.

In Bhondre, few weeks ago, the husband of a woman had sold some of her jewellery because they had nothing to eat in the home and children had not had anything to eat for two days. Even though her husband promised in the past that he would get the jewellery made again but due to their poverty he could never do that. Normally they take decisions after consulting each other and sometimes her husband brought certain things which was not required at home urgently. He returned the same at her advice.

Livestock

Not only women play greater role in management of livestock they also have to bear greater hardship undertaking such activities like collection of fodder or grazing the animals. Many times ability to provide the fodder determined whether or not somebody could get bullocks on rent or share basis. By and large the decisions to sell and purchase are taken by the man - the women were rarely consulted.

In Lamanvasti, the cows were given out for grazing at the rate of Rs.10 per month because children went to school and there was nobody else who could go for grazing.

Conflicts on account of grazing were very frequent. In Mahaisgaon, Balu's mother brought grass from some other farmers' field without permission. Sometimes when she was caught she had to forego the grass, sickle and even the cloth with which she tied the grass. It had happened many times. When they went for weeding, the weed/grass were retained by the land owner and the same were given back only if they agreed not to take their wages of Rs.4 per day. The women also took the cows for grazing to the nearby fallow lands or barren fields.

During 1981 in Mukolhol similar practice was noticed when the landlords did not pay any wages for weeding in the sugarcane fields because grass collected was considered sufficient in lieu of wages.

During the period of drought, animals were left loose because nobody bought or kept animals even on share basis. When they went to far away places for work they slept there only to save the energy in going and coming. This also prevented them from taking care of livestock which could neither be left at home nor taken with them to public work sites.

Whenever animals strayed into somebody else's field the person grazing the animal had to face the rebuke. The girls had to even face assaults at times. Instances of scolding of this kind took place in Kohnurpathar, Takli Dhokeshwar, Sutharwadi etc. In Sutharwadi a landlord of Dhangarwadi

grazed his horses in the standing crops of Kachru. He filed a case but nothing happened. In Takli, and Mahaisgaon, the animals were taken to the forest areas for grazing without any formal permission and when caught not only fine had to be paid but sometimes bribe had to be given lest the animal was put into the cattle-house.

In Bhondre, Subhadrabai's husband had weak eye sight and could not do any other work except grazing the animals. He found running after the animals whole day very exhausting. There was no choice because if animals strayed into anybody's field there was a heavy fine. Goat and poultry birds were often exchanged as gifts amongst close relations in Ganjibhoire, Kangar, Takli, Relegaon and Kohnurpathar. Sometimes conditions were attached to such exchanges so that as and when the offspring were produced they had to be shared. In Relegaon a woman had taken a goat from her husband's sister because they did not have any fodder. It was taken on returnable basis. In Ganjibhoire, Hirabai had got a hen from her sister few months ago. She planned to sell it because she did not have bus-fare needed to fetch her daughter who had gone to her elder daughters's house.

The green fodder for goat had to be purchased in cash in Kohnurpathar even though dry fodder for bullocks could be purchased on credit and that was the reason why goats remain hungry 4-5 times in a month. In Bhondre, the bullocks were saved by keeping in the government animal farm. In

Bhondre, the land had to be leased out because bullocks were sold at the time of daughter's marriage.

The crop failure was quite frequent in such areas. During 1984 there was no grain yield in the bajra crop and the fodder obtained was used for grazing animals. Later they borrowed bullocks from others to sow jowar which fetched them about 50 kgs. of grains. When people migrated to Konkan they had to sometime abandon the bullocks on the way because the famished bullocks could not climb the hills.

Livestock Purchase

Many times animals were purchased on credit or from savings from the wages. In Bhondre they had purchased a small calf of Rs.200 on two months credit four years ago after saving money from their labour and borrowing Rs.50 from two of their neighbours. They paid back the cost of the calf. The neighbours were also paid back the money with three months. When the cow grew up and delivered, she gave four litres of milk per day. They used only a little amount for the purpose of tea in the house and the rest was given to the calf for rearing it for eventual disposal.

Only case of purchase of a cross-breed Jersey cow was noted in Panoji. The cow was purchased on loan. They got five litres of milk per day. They had another two local cows which were dry. They supplied the milk to a dairy at the mid-night at the rate of Rs.4 per litre. Whenever the fat

content was low the milk was returned. Whenever the milk was spoiled they distributed the buttermilk to their neighbours.

In Sutharwadi and Lamanvasti it was a common practice to purchase young calves, rear them and then sell them.

In Kangar two years ago a man had purchased two poultry birds for Rs.50 saved out of daily wages. Out of those two birds the family got 18 off-springs and received 10-12 eggs per month. They sold 8-10 eggs out of these at the rate of 40 paise per egg. The income from poultry was used for buying oil and vegetables. In a year they sold about 7-8 poultry birds. Income was used for buying clothes for the children. Sometime back wanted to buy the older birds for about Rs.150 whereas they asked for Rs.200. Finally they decided to keep the birds for 15/20 days more so that with further increase in their weight they might fetch better price.

The bajra fodder was selling at the rate of Rs.70 to 80 per 100 bundles while the jowar fodder was sold for double the price. They had taken Rs.500 worth of jowar fodder from the village. Besides this, they also used wheat chaff and dry leaves of sugarcane. The sugarcane tops were sold for Rs.8 for 500 tops. The farmers from the sugar factory sold this and gave it on loan without interest whereas the factory

sold it in cash. As far as the green grass was concerned they never bought it and instead collected it from their own field as well as from the neighbouring farmers.

When we enquired about the sheep herd which they had in 1981 the woman explained that with denudation of the forest her father-in-law had to take the sheep a long distance for grazing and because of old age he found it very difficult to keep the herd together. After giving the share of the sheep-owner they had 10 sheeps which they sold for Rs.800 to a buyer who had come to the village. Money was needed for digging a well.

Farm Yard Manure

There were many examples where the farm yard manure was sold to others instead of applying on one's own field.

In Panoli, about one truck load of farm yard manure accumulated in a year and applied in their own field but in Lamanvasti they had about three to four cart-load of farm yard manure which was lying waste for want of bullock carts. So far they had not carted it to the field, nor had they found any buyer. Everybody wanted it free.

In Bhondre, even on the leased in land the farm yard manure had to be applied because the costs costs were shared and this was included in the arrangement. In Sutharwadi, farm

yard manure worth Rs.300 was accumulated over a year but they did not want to apply it in their own field because the soil was very poor. They wanted to sell it off.

Women and Farming Operations

In general the involvement of women in agricultural operations was quite evident amongst the poor households. Sometimes they were far more precise in stating the cropping patterns and the input use. For example, in Kangar when Jhumrubai was asked about plot-wise cropping pattern her husband answered that they had planted sugarcane in 1.10 acres. Just then Jhumrubai interrupted and clarified that plot was only 1.08 acres and not 1.10 acres.

In Takli, Manjulabai and her husband did their entire cultivation themselves and did not hire any labourer. At the time of ploughing of the soil they did use the tractor of her husband's employer and for threshing of crop they took the bullocks of neighbours.

Ranganath, his wife, and brother all cooperated to dig a well at a place near their land. Even though they did not get enough water they thought if they could get a loan they would deepen it and line it.

In Kangar they got jowar and wheat crops threshed mechanically because greater income was obtained by hiring out the bullocks. The threshing charges for wheat were

reported to be more than jowar because in the latter case only crop was threshed as against weed plant in the case of the former. In Mahaisgaon, the conflicts regarding the lift irrigation society continued and we had mentioned earlier they had leased out their land to a Maratha landlord. In Kangar, the women had precise understanding about the conditions under which different crops could be grown on different types of soil and under different climatic conditions.

In Panoli, women's participation in the farming operations was low. In Kangar the women showed considerable sensitivity towards the types of seed which should be grown and the quality of fodder vis-a-vis livestock preferences. Last year they had sown local jowar. They had used seven seers of seeds which they exchanged with another farmer. They had kept 500 gundos of fodder at home for the animals. They did not grow hybrid jowar because the fodder was not relished by the livestock. They had planted sugarcane in 1.10 acres out of 3.50 acres and the income from that crop sold to the sugarcane factory was used for paying back the loan. The wasted cane was paid as fodder to the animals. They also had grown wheat in one acre and grass in half an acre. The seed was purchased by selling a goat and some savings from employer.

In Relegaon, recently, a tree plantation programme had been organized in which many people participated even though land had to be given for five years. Generally the land of poor

quality and undulated topography were covered under this programme. The social forestry department had started the programme of tree plantation as there was considerable enthusiasm amongst men and women in this regard. In Relegaon the concern for soil fertility as well as for risk adjustment was illustrated. They got their jowar as well as wheat threshed by machine because of the risk of theft and damage by rains if the crop was left unthreshed in the field for long. Generally they had three years rotation in the field. After growing jowar for two years they grew bajra mixed with hulga and muth. The mixed cropping with pulses, raised the soil fertility.

Education

There was a general bias with regard to formal education in almost all the villages studied by us. The withdrawal of daughters from the school whether in Warwandi, Takli Dhokeshwar, Kohnurpathar and Lamanvasti were generally because they either did not have books or other resource but most of the time it was because the younger children had to look after the household when both the parents had to go out for work. In Mahaisgaon the withdrawal of girls was twice as much as in case of boys but the important point was that it was quite high in case of boys as well. The local villagers had started a scheme called Dattuk Palak (adopted guardian) under which girl students from the poor families were provided education and other support with the help of

some donors within the village. For the last several years no girl had gone for education beyond seventh standard. Out of 235 students in school only 70 were girls and the proportion of the girls came down to almost 20 per cent in fifth and seventh standard. In Takli Dhokeshwar, out of 541 students 171 were girls (about the same proportion as in Mahaisgaon) and similar rate of withdrawal was noted in higher classes.

In Sutharwadi, even though a boy was asked to go back by the teacher because he did not have the uniform the family still continued with the education as long as they thought it was possible. In Relegaon, a woman used to collect neem seeds which her son sold in the city to buy books. The son had now passed I.T.I. and had a job.

The interface between education, employment, and consumption was vividly narrated by Jhumrubai. Her eldest daughter was six years old and studied in a school two kms. away. After coming back from school she took animals for grazing. Sumrubai mentioned that she would send the children to school as long as they were young but later she would withdraw her daughters to help in the household works. Many times she asked her daughters to come during half time because she had to take animals for grazing. It got very late after the school time. Apart from the fact that the daughter would be married off, another reason for not educating daughters beyond fifth or sixth classes was the

expenses to the extent of Rs.150 to 200 per month. Normally, the decisions to withdraw the children were taken by the male members.

Consumption

While describing the conceptual framework, the pattern of intra-household and inter-household strategies of risk adjustment as used by different classes in risk ecologies was also discussed. The intra-household risk adjustment included strategies like asset disposal, migration, and modified or reduced consumption. The examples related to consumption are mentioned here just to illustrate the relationship between consumption and other sub-sets of household economy. The kinship relations become again very important in managing consumption just as the importance of the relationship was demonstrated in case of livestock related risk management studies. In general only small purchases were made by the women whereas the bigger purchases were left for the men.

In Takli, they had to eat chappatis with the leaves of some weeds since they could not buy any pulses or vegetables. They had stopped giving milk also to the children. During the period of drought the fodder price also increased as mentioned earlier to as much as Rs.2 per bundle. The income from bullock sale was used for paying back the loans and also managing current consumption.

In Kohnurpathar they could not purchase their full quota of ration since they did not have sufficient money for the purpose. Contrast this with the case of people in Lamanvasti and Panoli where the migrants could not avail all ration even if they wanted to. Some of the grains they consumed like jowar and maize had to be ground frequently because the flour could not be preserved for long time. The keeping quality was particularly bad in case of improved varieties. Since often they could not afford to get it ground in the flour mills they had to do it themselves and this resulted in increased burden on women.

During the month of May and June no work was available and the stock of food at home was not enough. In Kangar, if they borrowed one bag of grains they had to return two bags after six months.

In Takli, due to scarcity of fuel-wood in the areas around they had to purchase it in cash and spent about Rs.10 per week. Considerable smoke was produced when they used sugarcane tops and other leaves. Besides the heat was also not sufficient. They had one acacia tree in their farm from which they got twigs which lasted them 6-7 months.

Just to illustrate the average consumption patterns in Takli their consumption for a week was as follows:

Jowar - 25 kg: Rs.40, Groundnut oil - 250 gms: Rs.5, Vegetables: Rs.6, Spices: Rs.5, Sugar: Rs.5, Tea: Re.1, Pulses, rice and meat: Rs.150 (per month), Medicines and clothes (per year) Rs.1000 approx., Milk: Rs.300 per year.

There are several weekly markets in this area but they could not go to the market which were far off even if things were cheaper. They got their wages in the evening and so they could not go early in the morning. Also the whole day was wasted in going to a far off market.

In Kangar, they had to buy provisions from different shopkeepers so that they did not violate the credit limit imposed by any one shopkeeper at a time.

In Kohnurpathar, they had to dispose one or two sheep to buy fuel-wood in the rainy season. In Lamanvasti, they had to go one km. away during the night for getting drinking water. They could not go in the day time because army personnel practiced firing in the range near the source of water. In the same village due to scarcity of kerosene they had to use groundnut oil for lighting lamps even though they could not use it for cooking.

The extent to which poverty could lead to economic and social deprivation could be imagined from one case in Ganjibhoire, where an elder daughter of a woman had delivered a child after ten years but she could not call on her for last one year because the customs required that she should take some presents if she wanted to go there or she

should invite her daughter back to stay with her none of which she could afford.

It is possible that the cases we have presented are not widespread. It may also be true that these instances represent only the tip of the iceberg. The actual conditions may be much worse in many cases. However, that is not the issue. The fact is that the conditions of deprivation - psychological, social, and economic - were such that many of the problems were not even felt even though they exist. And some other problems which were felt were taken in their stride without prejudice. In Takli, a local pro-verb was narrated which implied that "bullocks and women had no price". Invariably in most cases while women could articulate within the household they could never do so in the village meetings or forums. The proper ending of the session would be to recall what Jhumrubai had said when researchers had finished their discussions. She said, "you have asked us so many questions number of times but you have done nothing for us". The sister-in-law of Jhumrubai intervened to say that more we ask the questions more we would be able to learn about their conditions. Only then could perhaps the system change. They mentioned that the problem of credit could not be understood so easily because many times they had to borrow for a week from one neighbour and return it by borrowing from another. If they did not do so, it would be very difficult to manage day-to-day expenses.

Policy Implications for Improving Effectiveness of Credit in Drought Prone Regions with Specific Reference to Women

There is a need for innovation in credit system. We need to learn from the traditional institutions like Rotating Savings and Credit Associations (ROSCA). It is not conceivable that in the foreseeable future major institutional extension would take place. In absence of that it must be assumed that informal source of credit would continue to remain as important as ever. However, within the informal credit market formal innovations should be introduced by helping in organizing rotating saving and credit associations with the help of local school teachers or village development officials. It might appear utopian at this stage, however, given the respect that teachers in general command in rural society and also the fact that many of them do have some spare time, it would not be totally impossible for them to undertake such interventions. The example of Warwandi is quite illustrative where the BISHI of Harijans was quite different from that of the Marathas. As explained elsewhere (Gupta, 1986) the BISHI of Harijans did not involve discount as it did in case of Marathas. Also the size of contribution was very small and management was provided by a teacher. Every month the total contributions were given not on the basis of discount offered by any member but on the basis of respective need. The whole group decide whose need was most urgent. Some modifications would be made in the arrangements in such a manner that some

incentive money would be collected for the promoters. In some cases even the enterprising women from poor or middle class families could be motivated to organize this ROSCA. A training programme can be taken up to try this innovation on pilot basis.

2. From various examples the relationship among credit needs and use of technology, management of livestock, improvement of health infrastructure, ability to avail opportunities for migration and/or labour market comes out quite strongly in some cases. What cannot be ignored is that in one form or the other deficit in the household budget of poor leads to indebtedness which in turn generates both dependency and deprivation. Most of the indebtedness was on the account of necessary and unavoidable consumption or production investments. Only rarely in the cases under study did social reasons contribute towards indebtedness. Under such circumstances the definition of consumption credit vis-a-vis production credit have to be modified.

Several innovative ways could be discovered by which credit, product, and labour market could be linked.

- a) The employment guarantee under EGS could be converted into some sort of guarantee coupons or certificates against which banks should advance loan keeping some reasonable margin. The government should redeem the certificates in due course. A discipline can be built under which people would fulfil their labor obligations

called for in the certificate. For instance if a family is entitled 200 days of work they could be given a certificate only for 100 days against which 80 days worth of wages could be given to them in advance. There is no question of abuse in such system because poor people would not like to forego 100 days committed in the certificate.

- b) The frequent complaints of grain coupons under EGS being disposed of on discount could be overcome if the grain coupons could also be used as collateral by the banks, both cooperative and commercial. The government should in turn honour these coupons for what they are worth. There are precedences when sugarcane bills issued by sugar factories in a district of Uttar Pradesh were kept as security for advancing crop loans in 1976-77 in a pilot project designed by the author. Loans worth about Rs.30 lakhs were advanced against such securities enabling farmers to get money in advance during Kharif season. In the usual course the bills would remain unpaid and they would not get any interest on this bills despite provision in the Cane Act. In this particular case sugar mill not only paid the interest on the loan but also paid the loan by purchasing the bills.
- c) On the one hand banks face considerable problem in managing and supervising credit and on the other hand they are generally averse to the idea of the

appointment of credit agents for the purpose of supervision. When a suggestion to this effect was made in a paper entitled "Policy Options for Rural Credit in Drought Prone Regions", (Gupta, 1983), discussed in a national seminar organized by NABARD and chaired by its Chairman and Deputy Governor of Reserve Bank of India it was decided that insurance corporation would submit proposal for fidelity insurance of such credit agents. Unfortunately such a proposal was never put forward. It will be useful if the idea could be revived and poor women could be appointed as credit agents for mobilizing savings and extending credit of small size, say Rs.50 to 100. Nominal commission could be paid to these agents. There is no reason why when banks could trust the credit agents under small saving collection schemes in urban areas which run into crores, they can not trust the poor women in this regard. Such an innovation would go a long way in mitigating the stress of poor women and men in improving their chances of coming out of debt trap.

- d) In those cases where males migrated away and households were managed by either the older males or women left behind, the investment decisions in crop and livestock for almost half of the year were made by the women. There was thus a need for both agricultural extension department to identify this need segment and decisive strategies for reaching them and also for banks to

recognize that these women may not be able to reach bank on their own. A suggestion made earlier may be recalled again that such women should neither be asked to produce a male co-obligant nor be discriminated against for want of collatorals. It is well-known that as per the recent IRDP policies loans can indeed be given under single signature. Soon policy-makers and government officials should make it mandatory for the banks to monitor the loans given to women particularly from poor families and in poorly endowed regions. "A change not monitored is a change not desired" (Gupta, 1984). The implication is that if government did not monitor this there was no hope of such a change ever coming about.

The health insurance, livestock insurance, and even general insurance have by and large remained restricted to urban areas. In no other places than in drought prone areas implementation of such schemes is called for most urgently. Government has already implemented one of the suggestions we had given regarding credit link^{ed} insurance. Although we had recommended this only in drought prone areas government has done it on much wider scale and for a larger number of groups. There is a need to link life insurance and livestock insurance also with the credit insurance. One danger of such linkage must be made explicit. If the access to credit remains skewed the access to such additional facilities would inevitably get skewed. Therefore

simultaneous efforts for widening the access to formal credit will have to be made. One possibility in this regard is organizations of women cooperative societies distinctly separated from that of the men. It should be stipulated that wives of farmers having already borrowed from cooperative banks will not be eligible to become member of these societies unless those loans have been paid off. Also it may be ensured that only one of the family members could borrow. Given the widespread cooperative structure such a policy could be atleast tried on pilot basis in some districts and depending upon the feedback it could be tried on a larger scale in selected drought prone districts of the country. Even if fraction of total resources being spent by NABARD on the other pilot projects could be spent for such trials it would go a long way in improving the understanding of bankers about the potential that women have for managing institutions as well as individual investments.

There is a need for developing mechanisms to recover loans in kind and also for ensuring that these links were effectively maintained during the period of drought. For instance if women could pay back in the form of farm yard manure, grains, fodder in the normal years their ability to borrow loans and improve productive efficiency would be considerably enhanced. Under social-forestry projects large area is being brought under tree plantation. No institutional efforts has been made to improve the fertility of the tree pits or the saplings. If women groups could be

given contract for supplying farm yard manure or irrigating saplings or even protecting saplings they could convert this contract into liquidity by using it as a collateral if necessary:

It must be mentioned that improvements in credit market alone would not help in overcoming the weaknesses of labour and product market. For instance if marketing of some of the non-farm products such as trinkets and ropes made from sisal fibre (for instance in Lamanvasti) could be ensured, it would certainly add value to the efforts of women. The question basically is whether or not such initiative would be taken and in what time-frame the planners would like to recover the investments. The paradox is that often the banking system follows the same repayment period for poor in dry regions as for poor in better endowed regions. If rate of return, marginal propensity to consume, employment opportunities etc. are not uniform in different regions, how could the proportion of incremental income which should be used for paying loan could be uniform? This is one of the biggest paradox of formal credit market. It is not surprising therefore that many of the supply side constraints prevent emergence of demand from the poor for formal credit.

THE UNHEARD VOICES : PERCEPTIONS OF WOMEN [Ⓢ]

While the small and marginal farmers do not get much opportunity to have a decisive say in matters regarding wages, developmental policies or programmes, the most forgotten factor is the wife of the small farmer. Traditionally it has been assumed that the household head makes all the decisions in a particular family, manages the resources, handles various crises, etc. This bias has been reinforced through the survey research methods of social scientists who invariably interpret the version of the household head as reflective of the opinions or perceptions of every other family members. In this study we made a specific effort to overcome this difficulty by having a lady researcher who not only stayed with the family and developed their case but also talked to the wives of many farmers whose perceptions were recorded by the other male researcher. Thus the assumption that it is the household head who made most of the decisions was discarded.

The lady researcher's stay, from our point of view, has also brought out many dimensions which, despite prolonged stay of the male researcher with the farmers, were not available. One of the most important issues which emerged was that the short term, low scale, cash flow management involved many transactions which only the women of the family knew about. Further, this effort also revealed many such aspects of household decision-making towards which sensitivity of males generally is lesser.

Varwandi - Rahuri Taluka

Name : Shrimati Jhabubai Powar
(W/o Sri Dathiji Powar)

Age : 45 Years

Children : 2 sons, one daughter

Village : Varwandi

Ⓢ Excerpted from, Gupta Anil K, 1983,
Impoverishment in Drought Prone Regions -
SDC/NABARD/IIM, Ahmedabad, mimeo.
This is based on field work in 1981, St. Bhimnagar

Jhabubai originally hailed from Manurikendra village (Rajur, which was much bigger than Varwandi and had plain black cotton soil in contrast to Varwandi which had sandy loam to loam soils and undulated topography. Her husband worked in railways and earned Rs.300 per month. Totally, they had about four acres of land, two acres dry and two in lift irrigation scheme which was very unreliable. So, for all practical purposes, the entire land remained dry. Before 1968, they had 14 acres of land but in 1968, they had disposed off ten acres to the Agricultural University in lieu of which her elder son and daughter-in-law got casual job in the university. They were paid at the rate of Rs.5.50 per day for about seven to eight months in a year.

In the course of our discussion, Jhabubai said, "This time we have sown 3 kg. of bajra in 0.75 acre, but it has not germinated because of drought. In $\frac{1}{2}$ acre hulga and sesamum was sown but the latter never survived the drought. Recently (October, 1981) jowar has been sown in $\frac{1}{2}$ acre but kardi (oil seeds) has not been mixed with it because in the black soil this particular soil seed did not yield much. Even otherwise we would not have been able to sow it because money could not be arranged this year. "A couple of years ago, one handful of kardi had been borrowed from a Maratha farmer (high caste) without any payment and was sown. But it did not germinate well. Whatever had grown, was used in cooking at home. This year let us see how it rains because in dry land even if the crop grows but does not mature because of the failure of second rains, shall we have enough to eat?"

After pausing a little, Jhabubai added, "Do you know even to-day I have borrowed one paili (5 kg) wheat from a Maratha farmer? I have promised to return it in about eight days time when I asked her about the conditions of borrowing, she said that as soon as she received the salary of her elder son she would pay back the amount. She emphasized that even if they have to go hungry for a few days they would not mind but would never break their promise."

"Last year, we had the following pattern of yield.

Bajra - 1 acre - two quintals

Jowar - 3 acres - three quintals

Wheat - 3 acres - four quintals

While last year we got water from the lift scheme at the time of wheat sowing and even later, we could get this much yield. This year it has neither ruined well nor is there any water in the lift. Moreover we have to pay the bullock owning Maratha farmers an amount of Rs.400 also in cash for land preparation, sowing etc., which is the reason why we have sown much less bajra this year, further it would have meant raising loans from Marathas and then paying back."

Involvement of women in cultivation

When I asked Jhabubai about the process of cultivation she replied that they grew bajra mixed with muth and tur. While the male members sowed bajra and muth and tur seed was sown by hand by the women who trailed behind the plough man. Hulga and sesamum mixed with jowar were sown with some fodder crops on the border of the fields. Harvesting was largely done by women who dried the crop in the sun and pounded it with hands to thrash it. When they had substantial yield, they thrashed by making the bullocks move over the ears. They stocked the grains in indigenous bins.

Regarding livestock Jhabubai said, "I have a cow which was bought by my father three years ago for Rs.65 from a cattle fair and which was presented to us. The cow does not yield milk currently. We also have a goat. Everyday we have to buy half litre of milk from the Marathas and it costs about Rs.40 a month. The animals are taken care of by a professional grazer who looks after others' animals also. He charges Rs.8 for looking after the animals from 10 a.m. to 6 p.m. My elder

daughter-in-law brings grass from the Agricultural University while coming back from work. Actually the workers in the university farm are encouraged to cut grass in addition to the normal farm work as the university farms can thereby be weeded free of cost.

Her younger son who works only occasionally at the university farm works on other farmers' field also. Both her sons hand over their pay packets every month to Jhabubai who allows them to keep Rs.5 for pocket expenses.

Regarding borrowing habits she said that the husband and wife informed each other about whatever borrowings were made. Occasionally they have altercation about the excessive domestic expenditure.

The normal domestic chores included getting up at 5 a.m., providing hot water to bathe, packing the lunch boxes of her husband and son, scrubbing and cleaning the house, washing clothes, etc. Everyday, they consumed 5 kg. of grains and about 150 gm of cooking oil.

Today her elder son borrowed Rs.20 from a colleague to buy weekly ration from the Thursday market at Rahuri.

Although they had about 4 mounds of fuel wood at home, they do have to buy it occasionally at the rate of Rs.12 per mound. Her younger daughter-in-law and the youngest daughter (aged 12-13 years) normally go to the nearby forests every Sunday to bring twigs of neem, taruvar and sal. At a time they are able to bring about two head-loads.

Seasonality of expenditure

They spend the maximum during pilgrimage (March-April) and Diwali (October-November).

Many a times we have to borrow also. And if we do not repay in time we have to pay one-and-half times more than what we have borrowed. For example, 5 kg. of grains have to be paid back at 7.5 kg. We are never able to save for the festival because even on normal days there is a deficit in the budget. Therefore whenever we have a festival we have to borrow wheat, oil, gur, etc.

While the village has a watertank and is also electrified, the street lights have been out of order for the last six months. Like Jhabubai many others have not taken domestic electrical connections.

Bhondre

Name : Smt. Subhadrabai Jhaware
(W/O Madhav Keshan Jhaware)

Age : 37 years

Children : 2 sons and 2 daughters

Village : Bhondre

Subhadrabai came to this village 20 years ago after her marriage at the age of 17 years. She found Bhondre much better in terms of employment and business than her native village parner. She and her husband looked after five acres of land. While her husband did tailoring as well, she largely concentrated on sowing, weeding, and harvesting.

She said that she was having fever for the last four to five days but went to the doctor only to-day. She had not gone to the fields for the last four days.

Everyday she got up at 4 a.m. and brought water from nearby nullah. After cooking and washing clothes by 7 a.m. she went along with her daughter to cut grasses and fodder for animals. After feeding the animals and cleaning the house, she went to fields around 10 a.m.

When asked about the notable events in the recent past she said that Tulsidas, a school teacher, had recently installed an oil engine at his fields. Nobody in the village had done that before. She further added that while they knew about the cooperative credit society in the village they never became members as it was not felt necessary.

Regarding the drought of 1972 she said that they had not only lost all the crops and had to buy grains but had to sell off the cattle and a goat (which she had brought as dowry from her house). They had migrated to Nardar where her husband earned some money through tailoring.

Five years ago she had a mangal sutra (a golden necklace) weighing about 12 gm which had to be sold for Rs.300 to buy bullocks. Further they had to borrow Rs.500 more so that they could buy two bullocks and a cow. They paid back this amount in two years.

Cropping pattern

They grew the following crop combinations:

1. Jowar + kardi
2. Bajra + hulga + tur + muth

They sowed gram after bajra and harvested groundnut by February-March almost at the time when wheat also got ready. Last year they had sown 4 kg. of wheat in 0.12 acre, 5 kg. of gram in 0.05 acre and 15 kg. of jowar in three acres. They got three quintals of jowar and one quintal of bajra. They did not sow groundnut this year because they did not have money for seeds. They have only 0.05 acre of irrigated land in which they had sown wheat and gram.

She made particular mention of the threshing activities. Normally women had to harvest and pound the grains which caused a lot of pain in the hands and back, but there was no choice because traditionally

these activities were done by the women. Only when the production was high the threshing was done by the bullocks*.

They normally consumed a quintal of grains, jowar, and bajra every month, which made them purchase at least one to two quintals, some times even more for their consumption.

Last year's production was as follows:

Wheat	-	1 quintal
Bajra	-	2 quintals
Gram	-	45-50 kg.
Jowar	-	3 quintals
Kardi	-	20-25 kg.

They disposed off kardi at the rate of Rs.2.40 a k.g. and got about Rs.60 out of which she bought a saree and blouse for Rs.29 and some cloth from the society ration shop for the children. When asked about what other work she did, she replied that she got some work under E.G.S. at the percolation tank site at the rate of Rs.3 a day.

Borrowings

She had borrowed Rs.10 from a neighbour this month, Rs.30 from another three months ago, out of which Rs.20 was still to be paid. She had borrowed this amount for purchasing grains and other provisions. When asked about how she paid this amount she replied, "since I borrow this amount without the knowledge of my husband, whenever he gives me money for buying household provisions I do not buy as much as I was asked to and with the savings I used to make repayments."

* This brings out another dimension of drought when because of less production of certain tasks which otherwise would have been performed with the help of machines or livestock were done manually. And not only that, the increased pressure had to be borne by women who even otherwise had to carry a heavy workload.

"Further, out of the money (Rs.5 to Rs.10) that my husband gives me for out-of-pocket expenses I spend some amount on biscuits and sweets for my children and the remaining to repay the loans."

She added that she knows most of the borrowings of her husband, such as that he had borrowed Rs.200 from her father but had not paid it so far.

Regarding the issues on which normally there were tensions in the house she said, "often when I get late for going to fields or I am short of cash or some amount has to be borrowed or repaid and we have some altercation. Otherwise, whenever we have to dispose off any household effects we always consult each other."

They have maximum expenditure during the month of Diwali.

Fuel

They use dung cakes and wood for cooking purposes. Everyday her daughter collects one to two head-loads of fuel wood from babul, amla, and neem trees.

Starvation

A couple of months ago, (July/August) as they did not have any grains at home they went to bed without food. Next day her husband went to Kanhur and borrowed some grains from a trader-cum-lender. Such situation arose only once or twice a year, she added.

Name	Srimati Anjali Gaekwad (W/O Maruti Gaekwad)
Age	35 years
Children	6 daughters, 2 sons
Village	Kanhur pathar

Smt. Gaekwad originally hailed from Nibrak which was situated 8 miles away. In her native place her family did not have any agriculture. Her village had black soils, and the ground water was brackish whereas in this village the soils are brown and water is sweet. She had a tin-roofed single room but in which the sheep and cattle were tied in the same place where they slept. For the last 10 years she had been working on others farm. They had half-an-acre land which had been leased on 50 per cent share basis.

Livestock

They had six goats and 20 sheep, which her brother-in-law and elder daughter took out for grazing. For the last six months they have not been getting milk from the goat. Earlier they would get quarter kg. a day.

Last year they sold wool worth Rs.20 and the year before last, wool worth Rs.15. She did not know how much earning they had this year by selling goats or wool.

Regarding fodder she said that apart from grazing they did not feed anything extra to sheep but to goats 1 to 2 kg. jowar straw was given a month. When there were crops in the field they would collect some grass for mixing with dry fodder but farmers did not like this and often her daughter would ignore their rebukes and bring the grasses.

She also said about the disease which affected the goat, particularly about the one which affected the kid because it could not get enough milk from the mother goat.

General

She said that it was very difficult to get anything on loan in the village. They generally borrowed for the kitchen provisions. She particularly mentioned about the sweet-dish and other delicacies which they prepared during the recent Dashera festival. She said only at the time of repayment they realized their difficulty.

During this month she had borrowed jowar flour (about 62 gms) - one athwa which she returned in a week's time. Her husband never gave her any out of pocket expenses. Although the children asked money for their necessities. Thus whenever she got a few ruppes all was spent for meeting the needs of the children such as ribbon, soap, oil, etc. They met their fuel need by purchasing wood at the rate of Rs.15 per 40 kg. Her husband also makes dung cakes and collects some twigs when she goes to grazeing sheep. The wood suffice only for one week.

Recently, her husband had sold two goat for Rs.125 because they were about to die. When enquired about the way this money was used she replied that Rs.15 were given on the eve of a festival to her married daughter and the rest were used to buy various household things.

Sickness

When anybody fell sick they bought some medicines on credit but they did not consult doctors frequently. During her recent pregnancy, she did not contact the doctor except when she had some rheumatic pain. She said, "As far as we are concerned we get well on our own. It is only for the children that we have to go and get the medicines.

AN ENTERPRISING PARTNER WOMAN FARMER

Name : Smt. Harubai Ganpath Rao Chere
 Husband's Name : Wife of Ganpat Chere
 Age : 45. years
 Origin : Parner Village
 Total Land : 10 acres, partly irrigated by pumpset
 Member : Credit Society
 : Dairy Society
 Livestock :
 Table : 1

Name of the Livestock	Price	Period	From	Nos.	Remarks
Buffalo	Rs.10	1966	Butcher	1	
Buffalo	Rs.25	1970	From the	1	All these live- stocks were purchased at the time of drought.
Buffalo	Rs.40	1972	Market	1	
Cow	Rs.550	1976	DPAP Schme	1	The buffaloes were purchased as calves

Harubai has taken a loan of Rs.550 to buy cow from the Central Bank of India 7 years ago. The application etc., was processed with the help of the village Cooperative Society's President. She paid back the entire loan within two years and got 33% subsidy. She said that earlier they had only 3 acres of land but now they had 10 acres through the saving from dairy enterprise during last 15 years. She used to buy fodder and concentrate from the Dairy Society.

She got normally 50 to 60 cart load of dung manure. Last year she had applied 15 cart loads in Jowar and 15 in Bajra. While this year she applied 10 cart loads extra compared to the last year.

She said, "Even when I have fever I go to the milk collection centre to supply the milk. I only milk the cows and buffaloes although milking buffalo is very hard. Sometimes one develops corns on the fingers."

Table 2: Milk Production Details

Name	Morning supply (Litres)	Evening supply (Litres)	Total (Litres)	Selling Price (RS.)	Remarks
Buffalo	2	2	4	2.60 per lit.	By the wife or by attached labourer
Buffalo	2	2	4		
Cow (Cross-bred Holstein)	3	3	6		

Farmers do not sow the crops in rows but do mixed cropping such as Bajra, Mut, and Kardi together.

The farmer sowed about 2.5 kg. of ground nut in one acre land but only 10 kg. production could be obtained because of heavy incidence of disease. B.H.C. worth Rs.40. was also applied but did not have any effect because no water could be supplied.

Other Activities

Harubai has a sewing machine and she stitches clothes in the night on order from others. During market days she also does on the spot stitching. Her rates are given below:-

Tailoring Rates

Item	price Rs.	Remarks
Blouse	1.50 to 3.00	In the market day she stitches blouses for people who come from other villages.
Frock	2.00 to 4.00	She takes 1 hour to stitch one blouse.
Jumper	7.00 (skirt)	
pyjama	4.00	
Sweater	-	She knits for the family members

Wage Rate:

Wage rates have increased from 50np. in 1952 per day to Rs.2.50 to Rs.3.00 per day currently as given in Table 4. It appears that in real terms the wages have not increased much.

Table 3:

Wage Rate
Comparative; (as recalled)

Year	Rate
1952	0.50 ps.
1955	0.75 ps.
1958	1.00 Re.
1960	1.50 Rs.
After 1970	2.50 to 3.00

She has been a member of a credit society for the last ten years and the dairy society for the last six years. Her husband works in Newsa Taluka in the irrigation department so she practically looks after the entire agriculture.

She has hired two labourers who are paid Rs.100 each per year together with food and clothes. One looks after the buffaloes, bathes and grazes them the other concentrates on farming.

She got loan for a pumpset of 8 H.P. within two months of application from ADCC Bank on dated 28-9-1981. She felt that if she had been given additional funds for 30' of pipeline, she could have irrigated as much as 8 acres.

The engine cost Rs.6,750 but she got a loan only for Rs.4,750 and she had to pay the remainder somehow or the other.

She is said to be a progressive farmer in the village and takes 3 crops in a year. Last year she sold various crop produce as given below.

Table 4

Crop	Area	Production	Irr. Dry	Domestic consump- tion (qly)	SALE	
					Qty	Value
Jowar	1.60	20 quintals	Dry	10	10	1650
Maize	2.00	23 quintals	Dry	18	5	800
Cabbage	0.04	5. quintals	Irr.	0.20	4.80	950
Tomato	0.15	-	Irr.	0.10	N.A.	N.A.
Groundnut	0.60	12 quintals	Irr.	0.50	-	N.A.
Lady's finger	0.13	Yet to get production				
Rice	0.15					

She had taken a loan of Rs.1,500 for wheat in 1978 from the society which was still outstanding, because the crop was reported to have failed. In all she had lost wheat, jowar and bajra worth of Rs.4,900 in the last 4 years, because of natural calamities such as in 1978, water supply of

Adhela canal during winter was erratic uncertainty of rain; insufficient water in old well.

Apart from the crops and vegetables she had 150 plants of lemon, 20 of oranges, 200 of custard apple, 2 of guava, etc. All these have to be irrigated manually with the help of an earthen pitcher by herself. On an average only once in a week she had to hire a labourer for this at the rate of Rs.3 per day.

One intriguing aspect of the case was that she did get considerable income from vegetables in spite of which her loan for wheat crop remained in default. Probably the insistence on enterprise funding rather than household funding leads to such contradictions. Because the loan was for wheat which failed, probably banks also did not insist on recovery of proceeds from other crops.

Labour requirement on Field

Farm Operation	No. of labour	No. of days	Amount paid	Cash paid
Watering (Permanent labour)	1	365	3,000	600/2,400
Collecting tomato	3	120	148	1,480
Lady's finger and Cabbage	4	30	480	480
Cutting Bajra	4	4	120	120
Groundnut	7	5	450	450
Cultivation of Sugarcane	Contract	-	250	250

This case illustrates the other side of the story, a lady farmer engaging contract labourers, having access to various institutions has tried to make the best use of various opportunities. She is a defaulter not because she did not have sufficient income but because the enterprise for which the loan was taken had failed.

Name	Srimati Jhumabai Dhanode
Age	25 years
Children	One daughter, one son
Village	Kangar

Jhumabai is the oldest daughter-in-law of Dhanode family. She originally hailed from Belapur (an irrigated region). Dhanodes have 2.2 acres of land out of which only half-an-acre is irrigated.

Cropping Pattern

Three months ago groundnut was sown in .07 acres. This land had been lying fallow for the last one year. One one acre bajra was sown but hardly 10 to 15 kg. of grains were obtained. Although $2\frac{1}{2}$ kg seed was sown, due to lack of rain some did not germinate and some got affected by disease. They had expected at least 50 kg. of yield. They are now using the crop as fodder. For ploughing and other purposes they had borrowed the implements and hired the bullock, the rent for the tools was Rs.8 to Rs.12 per week. They have also taken one acre from another farmer on lease. The condition was that they had to do the sowing, weeding, harvesting, threshing and irrigation while the land owner met the input cost. All five members of the family worked in that land. The crop was to be shared equally (50 per cent). During June-July they could also get about two bundles of grass as fodder. They got one quintal of bajra as their share of the production apart from the fodder that they had collected earlier.

They had taken another one acre on lease from a different farmer in July and out of this their share was 17.5 kg of bajra because only 37.5 kg. was the total yield. The trashing was still to be done.

In 1.5 acre of their land five kg of Jowar has been sown. If it rains well they might get 50-75 kg. of production. About 63 grains of Karadi (oilseed) would be sown (62 gm. = 1 Athwa i.e. one eighth of five kg. i.e. one paili). It could have fetched about $1\frac{1}{2}$ kg of yield given foodgrains but due lack of rains they have been using Kardi plants for cooking. Some quantity of Muth (62 kg) was earlier sown with bajra but this was also used as fodder.

Last year out of seven acres of groundnut, they had got 2 baskets (i.e. 10 to 15 kg. pods) of yield. The bajra yield was 50 kg. Jowar and Mut were not sown.

Livestock

They have a 9 year old bullock and another one, bought six years ago borrowing Rs.800 from a Maratha farmer. This loan was paid back by the daughter-in-law and the mother-in-law from the savings of their earning under the E.G.S. work on percolation tank as well as working on others' farm. They did not have to pay interest because they had dealings with the Maratha (i.e. they worked on his farm occasionally).

They maintained 115 sheep on share basis. The dung and the off springs would be shared equally between them and the owner of the sheep. They had stock of 100 kg bajra which would suffice for only one month, later they would have to buy some more.

During kharif (bajra crop) they have pola and panchmic festivals. During Roby (jowar) the festivals are Holi and Makarsankranti. They had to borrow pulses, gur (jaggery) during pola. The prices charged were very high. For pulse, they had to pay Rs.6.50 and Rs.4.50 instead Rs. 4 or Rs.2 for gur. They had provision for Rs.50 of which had to be returned in three months' time. If they failed to pay back the amount the trader would take away their bicycle. Earlier, they had borrowed domestic provision worth Rs.150 also from this trader.

The borrowings made were in knowledge of their husbands. Recently they had borrowed about Rs. 400 from a trader and Rs. 3000 from the sheep owner for buying a bullock-cart. Only about $\frac{1}{2}$ to 1 cup of sheep milk was obtained daily which was given to the children. They did not have any milk for the tea.

The women in the family collected fuel wood from the nearby forest and sugarcane tops from neighbouring farms. One cart load of fuelwood (twigs etc.) were sufficient for one and a half month.

The men of the family never attended any village meeting because they were always busy with their work.

Ten months ago, they had bought poultry birds @ two for Rs. 20 they had now 10 chicks and got 15 eggs in a fortnight. Thumbar bai said that when seven years ago the bicycle was bought, she was not consulted. Even now, she was not consulted much. She said that they knew about the cooperative societies but the old man (her father-in-law) had not become a member because he always wondered about the payment of the loans.

Name : Srimati Nangale Rathod
(W/O Sri Kaniram Rathod)

Age : 18 years

Children : one daughter (1 year old)

Village : Laman Basti (Dhawalpuri)

Mangalebai was born in Laman Basti and she married Kaniram, son of Bhasu three years ago. Her father had died six years ago and he had three acres land, while Bhasu did not have any land.

Mangale along with others in the family worked at EGS whenever work was available. She also worked at others' farm or helped her father-in-law in constructing the boundary wall of sheep-cote in the neighbouring villages.

On an average she got 1-15 days work which fetched only Rs.30-40 because they worked with the private contractor who had undertaken the execution of EGS work. This work normally fetched them about Rs.1.50 per foot per person. Work was quite strenuous, involving breaking of stones in addition to mud work.

For six months Mangalebai along with her in-laws and her husband migrated to Konkan region. Talking about her life in Konkan she said, "in Konkan we worked with a Seth who had taken contract for charcoal making. I would prepare the furnace for burning coal besides bringing water, collecting grass, etc. My father-in-law would collect the wood and through this collective work my father-in-law would get in one week Rs.15 and 15 kg. of jowar. I would hand over all my salary to my mother-in-law. This time during Makarsankranti festival we had borrowed from the contractor 1 kg of jaggery, 2 kg of wheat and $\frac{1}{2}$ kg of pulses to prepare various delicacies. If we had not got these things we would not have been able to celebrate this festival.

Borrowings

We normally buy provisions everyday and when we do not have anything, we go without food. Recently during the month of July-August, we slept without food for 13 days. We got very little to eat, that too only once a day.

Even to-day, there is no grain stock in the house. I thought that the Dhangar with whom I have been working for the last few days will pay me Rs.20 for the work done but he has not paid anything so far. My father-in-law has again gone to get some money. If he gets something we might buy 5-10 kg bajra, which might suffice for 2-3 days. Even then for buying vegetables and other provisions, we will have to borrow Rs.10 or so. Sometimes, we have to borrow from our maternal uncle who stays in this Basti and if we do not get from there, then we look for some Dhangar who might give some work. Till Diwali (November) some work or the other is available with the Dhangars.

Two months ago, we had pledged some utensils with a moneylender for a loan of Rs.100 at the rate of Rs.60 per annum. Whenever we are able to save enough, we will get it released.

Fuel wood

"Sometimes I go alone, otherwise my father-in-law also accompanies me. Right now our stock of wood is sufficient for 8 days. My husband never goes out to collect wood because he feels ashamed in doing that."

Name : Srimati Manjulabai Jhavre
(W/O Sri Raghunath Shivram Jhavre)

Age :

Children : 2 daughters and 2 sons

Village : Takil Dhokeshwar.

Manjulabai about her daily routine said, "I work on the farm as a casual labourer for harvesting, weeding, thrashing etc., and on an average I earn Rs. three a day. I am able to earn about Rs. four by repairing roads."

When I was talking to Manjulabai, her husband intervened and said that after having lost the bajra crop they were expecting at least jowar if it rained well. He also said that he did not have bullocks and borrowed these from the farmer in whose fields Manjulabai worked as a labourer. The condition of this exchange was that fodder for these bullocks has to be given from our fields. In other words, whatever grasses they get from the field while land preparation was given as fodder to the bullocks' owner.

Manjulabai said that the cows she owned were maintained by a cattle grazer who charged Rs. 10 per month, while at home all the family members looked after the cattle.

Manjulabai's one room hut is situated outside the village in quite a bad condition. She got married 17-18 years ago and originally hailed from Goregaon a comparatively drier and smaller village.

~~542~~
98

The discussion with Manjulabai took place in Primary Health Centre where she was convalescing after the delivery a child 15 days ago. She had also got tubectomy operation done at the advice of her husband. When I enquired Ranganath as to why he did not get himself operated when it was so easy for the males while women had to stay in hospital for seven to eight days he replied that the males have to do a lot of work. They have to lift heavy loads which makes one get tired soon if one was vesectomised. Therefore it is better if women underwent operation. When I asked whether his wife did not do much labour work and how he would manage for eight to ten days, he said that his niece had come from Goregaon to look after the family and animals and anyway, the males had to work much more than females.

Name : Suman Kanu Gaekwad
 (W/O Shri Kanu Gaekwad)

Age : 24 years

Education : VIII Std.

Native Village: Ganjibhore

Children : 3 (2 daughters and 1 son)

Total land : 7 acres
 i) 1 acre irrigated by well/mot
 ii) 6 acres

Village : panoli (parner Taluka)

Sumanbai appeared a typical bahu (daughter-in-law) when we met her. During the discussion, she did not mind being disturbed by her mother or father-in-law who would ask every now and then for something. She came to this village 8-9 years ago after marriage at a very young age. She gave the following details of her household economy.

Cropping pattern

They grow bajra, jowar, muth, hulga, groundnut, chillies, wheat etc. Last year they had only one quintal of wheat and other crops did not yield much. In a field having bajra mixed with hulga, tur and muth, bajra matured first. After 10-15 days muth and hulga matured and then in a month's time tur also was ready for harvesting.¹

¹ This pattern of crop mixture brings out the way traditionally the farmers tried to deal with the problem of labour utilization apart from the fact that crop mixture is a hedge against the risk. In contrast the current crop breeding strategies aim at synchronous maturing of the crop necessitating harvesting by employing more people within a short time. Traditionally the farmer prefers to harvest with the help of the household labour only.

If jowar was to be sown dry, Kardi was mixed.

Livesstock

They had a cow, two bullocks and a goat. Earlier her father-in-law had sold some animals because nobody could look after them. Now they have a servant from the last 6 months who, in addition to picking chillies etc., in the field, also takes the cattle for grazing. This person had mortgaged one acre dry land 5-6 years ago to borrow Rs.100 loan from younger brother of Sumanbai's husband. Now even when he wanted to pay back the Rs.100 the land was not being returned.

Her father-in-law had given away the cow recently to somebody in Pimpri village without any payment. She added "He did not consult any of us. If he did not consult me I could understand because after all this is my in-laws place (where the daughter-in-law is not supposed to speak), but he did not consult any body else also. When I asked my husband, he just mentioned that the cow was like our mother and that's all. The watering and feeding of animals is done by the servant as well as by me. Sometimes when needed we hire casual worker also. Whenever our bullocks are spare we lend them to others who in turn let us take water from their well."

Borrowings and Savings

I work from morning till evening. The condition of farming has not improved for the last 6-7 years. My husband has been working as a teacher for the last 9 years, before which my parents-in-law and others had to work as labourers on others' field. We have mortgaged the dry land (6 acres) for Rs.500 and wet land (1 acre for Rs.1,200, 9 years ago during a drought). Only two years ago was the irrigated land released by paying Rs.1,500. And all these years the production was taken by the lender. The dry land was released earlier.

During the drought year, apart from above hardships we also had to sell the animal and go out for work. During festival seasons we have to borrow Rs.100 to Rs.125 worth provisions.

My husband gets on salary of Rs.500 to Rs.500 per month but he hands over the pay packet to my father-in-law, and I am given only Rs. 5 to Rs.10 for pocket expenses. I use this money to buy biscuits for my children and also keep some savings. Through such savings, a few years ago I brought 12 hens out of which only two are still surviving, the rest died due to some disease. The eggs are sold to an egg collection agent who comes from an other village once or twice a week. When my father-in-law enquired about the hens I told him that my mother-in-law had bought them, on hearing which he did not say anything. I use income from this activity for meeting the sundry expenses for children."

New Crops

Sumanbai said that they had recently started growing banana in the irrigated land. It took about 9-10 months for the bananas to be picked. The ripe banana was sold at the rate of Rs.25 a basket containing 150-175 bananas. They got Rs.500 from this crop.

Domestic Consumption

They have to buy foodgrains about 2-4 quintals in a year. Normally they did not sell their own produce but when they were short of money she would sell 10-20 kg at the shop. Some of the utensils which they had pawned were released during the Emergency in 1976-77.

Her mother had also once pawned her jewellery with her when mother was sick, to get a loan of Rs.125. Later, since her mother could not pay back the loan, Sumanbai and her mother-in-law got a poendant made out of that jewellery.

Her husband often consulted her and she said, "when he bought bullocks for Rs.1,200 he consulted me and again when the land was released from mortgage 2 years ago, he had discussed it with me." She further said while her father-in-law was a member of the co-operative society she did not know how much fertilizer he brought and the cash he borrowed.

Fuel

"Since I do the cooking I have to go for collecting the fuel wood, although my father-in-law cuts the twigs from neem and other trees." Sumanbai particularly mentioned about her knowing stitching. But she regretted that if she started stitching she might not be able to do the work at farm. She felt she could earn quite a lot by using her skill. Now, when they have to get clothes stitched them sometimes pay in cash and sometimes gave a couple of bananas or papaya to the tailor. About some other issues which had irritated her she mentioned the following:

1. She and her husband often had heated arguments her buying new clothes. She added, "My husband wonders what I do with good clothes when I had to work on farm."
2. She felt that she was not given enough importance in the family. Whenever she or her daughter get sick, they would wait for 4-5 days and only then contact the doctor. However when her son or some male members got sick the doctors were urgently contacted.

General

She also narrated the practice of "irjik" which implied pooling of animals of different farmers to do each other's work. For this work she told that at whosoever field the work was done gave only food and no payment was made.