

**WOMEN AND ECONOMY WORKING GROUP**  
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**ALLIANCE FOR A RESPONSIBLE, PLURAL AND UNITED WORLD**  
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**THE WOMEN AND SOLIDARITY ECONOMICS SEMINAR**  
**HYDERABAD, ANDHRA PRADESH, INDIA**  
**JANUARY 9-11 2004**

FINAL REPORT

*The seminar was co-hosted by the Center for World Solidarity (Secunderabad, India) and the Women and Economy Working Group, Alliance for a Responsible, Plural and United World*

Josée Belleau  
January 2005

This international seminar was organized by the Women and Economy Working Group of the *Alliance for a Responsible, Plural and United World*, in partnership with the *Center for World Solidarity* (CWS) in Hyderabad (India).

Participants were invited to share their experience and analysis about women's solidarity economic initiatives in which they have been involved so far. The seminar provided an open space to discuss how women's solidarity economics practices are challenging the features of the dominant economic system and providing sustainable, equitable and fair alternatives for themselves, their family, their community.

Mostly, we would like to thank Violeta Murillo, Caridad Ynares, Sanjana Shrestha, Farida Akhter, Manjula Joshi, Ranjana Kumari, S. Chinnan, Vasantha Rodrigo, Elsa Beaulieu, Rukmini Rao and the CWS team for their participation and generosity in making this seminar a most positive experience for all.

This report is a summary of participant's presentations and discussions over 3 days. The first section of the report presents experiences in organic farming in different regions which leads to a discussion on the features of gender-based sustainable agriculture. The following section focus on diverse small scale credit, trade and production practices, concluding with a discussion on women's autonomy and control in micro-credit.

We invite you to share this report with people who are committed in building gender equity and solidarity economics.

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The *Women and Economy Working Group* is a loose network of individual women from diverse countries. Most members are connected to feminist and/or progressive organizations and support their actions. Our work is done on a volunteer basis. We are part of a larger international network called "Alliance for a Responsible, Plural and United World" who supports other working groups such as ours.

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## **CARIDAD YNARES**

SARILAYA (METRO MANILA, THE PHILIPPINES)

Caridad Ynares works with SARILAYA and is also a member of the International Committee of the World March of Women.

SARILAYA believes *health* (physical, emotional as well as spiritual) *is wealth* from which all the other types of wealth (material as well as relational) emanate. Women look after the needs of the young, the old, the sick and the disabled inside and outside the homes, whether they are paid or not for doing this care work. Whenever the state and the market fail in the provisioning of the society's basic welfare needs, women become the default providers of care, through an increase in our reproductive workload as well as additional pressure on out-of-the-pocket expense for health resources and services.

That is why SARILAYA, a socialist ecofeminist organization of women catalysts in the Philippines that is committed to mainstreaming gender and development, chose health as a major area of concern. At present, two projects have a direct bearing on health: Botika ng Kababaihan (village pharmacies) and organic farm initiatives.

### *Village pharmacies*

In 2001, the Ministerial Declaration on Trade Related Intellectual Property Rights (TRIPS) and Public Health was issued at the 4th Ministerial Conference in Doha. It was hailed by WTO member countries as a clear expression of their commitment to development, in this case, on the issue of public health and access to life-saving medicines for the poor. But only 9 countries have the capacity to produce medicines, while 60 don't have a pharmaceutical industry. The Philippines are among those countries, which have only have the capability to produce finished products.

Medicines in the Philippines are thus 3 to 9 times more expensive than medicines sold in neighboring countries. Basic health care services are also expensive, especially in the rural areas. The national government's allocation for the Department of Health has been a measly two (2) percent of the whole national budget. And women, as care givers, bear the brunt of this anomaly more than the men.

In 2001, SARILAYA with grassroots women from rural and resettlement areas started up pharmacies in six villages in Luzon to service a total population of 40,000. People who were also involved in the process were: local government officials, health professionals and Botika Binhi, an NGO licensed by the Department of Health to dispense medicines.

Before setting up the pharmacies, health surveys were conducted, followed by community meetings. Then they had to get approval from the local government units. They had to find counterpart seed capital, and a space to set up the pharmacy. A formal agreement was then made, followed by regular monitoring, reports and timely audits.

NGOs, people's organizations and local government units support the revolving drug fund system. There are local fundraising activities for counterpart seed capital. There are membership fees and monthly dues that entitle members to discounts on medicines purchased from Botika Binhi. When there is a net profit, members will decide on its repartition. For example, 10 % goes to the mother organization, 30% to the revolving drug fund, and 30% to be shared by the pharmacy aid and the auditor and the last 30% for training, education and services.

Some of the problems encountered so far are: irregular payments of monthly dues, occasional mismanagement of funds and mobility of pharmacy aides due to low pay, bureaucratic reports (inventory and accounting) and readiness of local organizations.

The six pharmacies in Luzon are women operated and managed. The pharmacy aides (all women) have learned new skills and knowledge such as bookkeeping, recording, stock inventory, reporting, vital signs taking, types and uses of herbal medicine. They gain self-confidence, exposure and recognition, as well as earn additional income for the family and for themselves.

The village pharmacies are sustainable cooperatives that provide good quality and affordable generic medicines (or drugs). They also promote herbal medicines. Non-medicinal products can be sold at the pharmacies. These pharmacies are springboards for providing many other services to the community. Part of the village pharmacies' success comes from the fact that they do not commercialize dispensing of drugs. Their prices are usually 15-30% lower than regular drugstores. Community management of their drug system is a key factor of success.

SARILAYA's initiative is part of Botika Binhi's 13 years of experience supported by millions of Filipinos. In December 2003, 996 village pharmacies had been set up in 50 provinces covering the span of 15 regions. Almost 700 are still active (regular purchases and reports). This is the beginning of a community managed health program with capital coming from members and their fund-raising activities.

### *Organic farming*

Following a series of dialogues on sustainable development at the local level with 500 grassroots women in early 2001, SARILAYA decided to start a pilot project on sustainable agriculture with the participation of five rural women vegetable farmers, their husbands and an agronomist. This initiative was validated by a participatory rural appraisal on food security conducted in the village in the last quarter of 2001.

The project is located in the village of Imelda Valley, Central Luzon, in the Province of Nueva Ecija. As in many other rural areas, there is a continuing decline of land productivity, so the project's aim was to bring back the land's fertility and reduce the incidence of poverty in this village. The primary goals are self-sufficiency, food security, and health for the family. Once that is reached, there will be more focus on income generation and trade at the local market. The project is also based on the recognition of local traditional knowledge about ecological agriculture, and knowledge sharing between women farmers and scientific women.

By May 2002, the farm planning was done: it included food production; land rehabilitation, water supply and fire prevention. In June 2002, there was training on organic fertilizer, seed selection and storage, mulching and recording. In July 2002, they began planting cereals, vegetables, fruit and forest trees. Some vegetables are grown as natural pesticides. The 3,000sqm land is used for home consumption (500sqm) and for commercial purpose (2,500sqm). School grounds are used for seed production.

Some other features of the project are:

- Land Rehabilitation: using organic fertilizers & pesticides and planting legumes for nitrogen;
- Water Supply: digging canals, impounding small water and collecting rainwater;
- Fire Prevention: planting banana, bongavilla and alibangbang trees, plowing fields and cutting cogon grass.

An interest free loan was provided for 5 rural women and their family. Assessments are made after each planting season and there are regular visits by the agronomist.

The initial breakthroughs were to go from chemical to organic farming, from mono to multicropping, from one to two planting seasons, from only vegetables to rice and tree growing. The food volume and variety increased in their households. There were some monetary gains, as well as new knowledge and skills for the women farmers, their husbands and children. The women farmers are faced with challenges such as pressure from their husbands to sell the land. It is still difficult to increase their production and income, to convince more farmers to go organic, and to involve local government units.

### **VASANTHA RODRIGO**

GHANDIAN UNIT FOR INTEGRATED DEVELOPMENT EDUCATION (CHENGALPATTU,  
TAMIL NADU, INDIA)

Ms Vasantha Rodrigo is a development consultant with the Ghandian Unit for Integrated Development Education (Guide) in Tamil Nadu.

GUIDE's vision is to make Tamil Nadu women capable of asserting their rights to basic needs, to freedom from all oppression and violence, to equal participation in decision making at all level. They give priority to the social, political and economical empowerment of rural *Dalit* and Tribal women. Activities include capacity building and literacy programs in a rights-based approach. GUIDE is also closely involved in the Low External Input Sustainable Agriculture Network (LESIA network) in the Kancheepuram District.

#### *Agriculture in Tamil Nadu*

Sustainable agriculture relies on available basic resources such as land and water. But the "green revolution" is in fact industrialized agriculture based on irrigation and pesticides. The water supply and soil fertility is decreasing. The community control over the common lands, seed preservation and water supply has been undermined. For example, landlords take away community water for their private use.

In the Kancheepuran District, industrial agriculture is becoming unsustainable. Because of the high level of chemical input, the land has become more saline and the yield has considerably reduced. Most farmers are dependant on well irrigation. They are inclined to cultivate crops that need high water input and have been using the water excessively. The well water levels have thus gone down. Most farmers find that this type of agriculture is still not profitable, so they have switched over to farming that needs less labor such as growing casuarinas, cashews and sugar canes. Even marginal farmers who still do the subsistence farming are using more machinery than in the past to cut down the cost of labor and are moving partially into cash crops.

The number of marginal farmers is increasing, but they hold a lesser amount of land than before. This has caused adverse impact on women from marginal and landless families. Not much paid employment is available and there is an increase in sex work. Men migrate to the cities and take a second wife. *Dalit* women come from families that do not own any land. When a *dalit* family holds land, only men can inherit it. This leaves women dependant on available agriculture work. They often have to accept lower payments for their work and their bargaining power is weak.

#### *From income generation to organic farming*

GUIDE has tried various economic programs over the years. The first type was focused on income-generating activities such as soap making, injection moulding, fruit juice and jam making, mushroom growing or carpentry. Overall, they were unsustainable because anybody could take on such activity and thus reduced greatly the possibility that poor rural women could compete with others.

The next step was to take up land-based or related activities as a means to promote solidarity economics. Some of them are: set up a “passing the goat” program where 2 women receive 2 goats and then in turn give 2 offspring about a year later; buy or lease at low cost a common land plot for vegetable growing and supply their families; grow tree saplings in the free space around the house to be sold on local markets. But after five years, these activities were still not sustainable, because they were subsidiary to agriculture.

The last step taken by GUIDE was to introduce organic farming as a strategy to create sustainable employment in rural areas, based on local skills and trade, on small scale production for self reliance and local markets. Because organic farming is more labor intensive, it has to be done by those who are used to work in team, such as the village women associations. Organic farming is based on biodiversity (multiple crops), biopest repellents (cow urine), biofertilizers (vermicompost), water conservation, value addition (processing and packaging) and direct outlets.

Farmers are growing fruit trees, seed and vegetable crops and they are raising livestock. Livestock waste is used as land fertilizer. Products are mainly sold on local markets, and when there is a surplus they are sold in an outlet in the nearest town

In 1998, the experimentation started with 20 farmers from one village. Today, GUIDE works with 60 farmers (women and men) from 3 villages. And through the LESIA network in the district, there are now 200 women from 8 villages that are participating. The project includes both men and women farmers.

There was also a need for short loans to support the experimentation of organic farming. Women farmers felt that they needed the loan to avoid falling into the trap of middlemen and pawnbrokers and then lose the ability to continue their organic farming experiments. So they raised together the money and set up a self-managed and controlled loan fund. A committee decides who gets a loan, based on their farming experiments and related activities. This loan system works as a shock absorber and enables them to continue their hard-established experiment. The Rs 500 loan (11 USD) is also considered a way to support the farmer’s motivation to continue the experiment.

The cost of organic products is slightly higher and in normal markets, most consumers will tend to buy what is cheaper. There is also no way to guarantee the “organic-ness” of the products. It is necessary to build the farmers’ network more strongly so that they can sell their products directly to the consumers (and not through intermediaries). This is why the project introduced sale outlets in local markets where farmers themselves would sell their products to the consumers, while inviting them to come to the farmland at any time to see how they are grown. Even if few consumers went to the farms, this direct contact was enough to build trust between farmer and consumer.

Since the Kancheepuram District is close enough to Chennai (ex-Madras), farmers can go there to sell their products, taking turns each time. Corporate companies may find organic products as a profitable venture and could outwit the women farmers through colorful and powerful advertisement and door-to-door supply to the individual consumers. This would be hard to handle and could be a setback to the sustainability of the project. So one of the important next steps will be to find a way to keep the one-to-one relationship between organic farmer and consumer.

**ELSA BEAULIEU**

**WORLD MARCH OF WOMEN (MONTRÉAL, QUÉBEC, CANADA)**

Elsa Beaulieu is a member of the Alternative Economics Committee of the World March of Women. She is also a member of the Youth Committee of the Québec Federation of Women in Canada.

In 2003, Ms Beaulieu was part of a research action team in the northern Guanajuato region of Mexico working in partnership with the NGO CEDESA. At our seminar, she presented an overview of CEDESA's experience of ecological agriculture development in the village of San Antonio, focusing on the village women's participation.

*The CEDESA initiative in ecological agriculture (Mexico)*

In the Guanajuato region, drought, deforestation and industrial agriculture has degraded the environment and land productivity. There is also gradual disintegration of peasant society due to massive immigration of men and youth looking for employment in big Mexican cities or the USA. A cultural gap has grown between young and old, as well as migrant workers and those who chose to stay in the villages. Government policy has reinforced export-oriented industrial agriculture to the detriment of small-scale subsistence production. There is no support for small-scale peasant farm production and it's increasingly difficult to access land and keep it. Money mainly comes from expatriate husbands and children.

CEDESA works with community local groups in over 53 villages of the Guanajuato region in the experimentation and development of new ecological techniques in agriculture. Their aim is to build an alternative peasant economy based on families, community values, equality, solidarity and environment protection.

They want to improve material life and health conditions through:

- Diversification of food production
- Recovery of medicinal plants knowledge
- Better use of land and water
- Priority to women and landless people

To increase peasant control over vital resources and development process, they have set up:

- Village assemblies for water management
- Network of honey producers
- Peasant Communities Association

People in the village of San Antonio have chosen activities that do not use much land but still give a high yield result. Some achievements include: honey production; community mill; community bakery and store; local water systems and community water management; organic gardening; rainwater collecting and recycling around the houses. At the regional level, they have established a trade system between the peasant communities.

During the first ten years, women in San Antonio that were involved in the initiative were faced with their husbands' dominant and hostile behavior towards change in traditional roles and power relations. Today, some of the difficulties are that a lot of people have lost interest in supporting collective action and doing consciousness-raising work. It is also hard to attract the younger generation into the project. Thus the community store that is selling local products has been neglected over the last years and is now faced with the competition of six new stores where people spend their cash to buy junk food.



The CEDESA initiative did not integrate a gender-based approach and did not address the issue of domestic and sexual violence. But the fact that many peasant men migrate to work and that the project addressed issues of power in planning and decision making processes did have an impact on gender relations. Women acquired a political analysis on rich-poor relationships that they could transfer to men-women relationships.

The project's approach is clearly at odds with neoliberal capitalism. They are reembedding small scale subsistence production, increasing local and regional food security, reducing dependence upon money and industrial products and supporting the community-based control and management of development. An alternative peasant economy needs more education and training about production, trade and consumption. It requires a deep cultural change that has yet to be achieved. Major challenges to that effect are: economic policies that are detrimental to small-scale local production; social policies that individualize problems and demobilize people; relentless advertisement on consumer products and lifestyles.

**FARIDA AKHTER**  
UBINIG/NAYAKRISHI (BANGLADESH)

Farida Akhter works for UBINIG in Dhaka. She is particular involved with Nayakrishi Andolon, the new agricultural movement of small and poor farmers in Bangladesh, where a women's traditional reciprocal system in livestock rearing is being promoted.

*Women in agriculture*

Overall poverty means that a person cannot buy enough food and non-food items to satisfy essential needs (nutrition, clothing, energy and housing). In Bangladesh, nearly 63 % of the population lives under the poverty line, women being the majority of the poor. And based on average monthly income, the bottom 30 % of women headed households are among the poorest in the country.

The agricultural "Green Revolution" (industrialization, cash crops, monoculture) has created adverse conditions for small farmers, by promoting chemicals for higher yield, industrial seeds, hybrid varieties of poultry and mechanization. Even International Aid's "empowerment programs" are giving machinery to women, because mechanization is seen as "development"; but usually, the men (husbands or community men) will appropriate and use the machinery. This process has been particularly negative for women farmers. For example, the use of industrial seeds for rice plants is to the detriment of women: they are harder to crush than traditional organic seeds and thus the men take over the crushing. The livestock population has also decreased because of fodder scarcity, thus many farmer families have given up livestock keeping. Poultry keeping, goat keeping, cow raising is usually done by women. But with the introduction of hybrid varieties, rich families have taken on the raising for commercial purposes.

Anti poverty interventions tend to have more success in reducing poverty among small farmers who start out with some assets and marketable skills, than in eliminating poverty among the disadvantaged landless laborers. Development activities usually bypass the poorest people For example; the lowest 15% of the poor never receive micro-credit because they are not deemed credit worthy.

The household-leading role usually means that the person takes care of family income, expenditure and issues related to property. Households are supposed to be "headed" by men in a patriarchal understanding. Feminist research has shown that the conflation of household and male head resulted in gross undercounting of female work, reduced access for women to new technologies and services such as credit and weakened women's rights to land and other resources.

In Bangladesh, female-headed households are disadvantaged: they have less land, less resources and lower incomes. The number of female-headed households is increasing among the poor landless and marginal farmers, due to male out-migration to cities and overseas as migrant labor, increasing socio-economic differentiation and shifts in family and kin relations, such as the decline in “inheritance” of widows.

Livestock and poultry rearing is predominantly a women’s activity carried out within the homestead, and is therefore much independent of land ownership. Only 46% of female-headed households have a homestead land and for most, it is below 0,50 acre.

Official labor statistics did not recognize the vital role that women played in agriculture. A 1984 survey showed that only 2% of women aged 10 and above were in the agricultural labor force. But in 1989, when the labor force survey included livestock and poultry rearing as economic activities, the activity rate of women increased up to 40%!

### *Nayakrishi Andolon*

More than 100,000 households (male and female headed) in 773 villages in 14 districts are involved in Nayakrishi Andolon, the new agricultural movement of small and poor farmers. A Nayakrishi village is a village where more than 80 % of the households have adopted the Nayakrishi practices. The participating households include people who already own land and landless female-headed households. Over 48,000 hectares of land are under Nayakrishi cultivation, which means no use of chemical fertilizer or pesticide, no ground water extraction for irrigation, use of local seeds and biodiversity enhancement (seeds and livestock). Their organic farm products now have an outlet in Dhaka that’s also a food shop and a restaurant.

The Nayakrishi Andolon farmers give priority to local species, breeds, seeds, livestock, poultry and fish. Without using chemical fertilizers and pesticides that poison the land and water, they also get more varieties of fish and a wider range of crops. Livestock and poultry are also seen as part of the farming family. It is important to preserve and care for the genetic diversity of resources. Animals are still counted as members of the family: for example, when there is a war or a cyclone, women will not leave the animals; they will stay and put their lives at risk to save the animals.

Seed control is the lifeline of the farming community. Women are in charge of seed conservation, propagation and germination. Losing household seeds means losing power for women. This is why women of Nayakrishi have started to build their own “sampad” or seed wealth. They do not use the term “seed bank” because they’re against the centralization of seed wealth in the form of a “bank”. In each village, one or two households have the responsibility to ensure that all common species and varieties of seeds in their natural habitat are replanted, regenerated and conserved by the village farmers.

### *Adhi: a traditional investment and production system between village women*

UBINIG had the idea to adapt a hidden village system of livestock and poultry raising that exists between rich and poor women. This system is called “Adhi”, where rich women give a young cow to a poor woman for her to tend and raise. The poor woman keeps the milk, and when the cow is raised, she sells the cow and gives the money to the rich woman. This becomes a source of production for poor women and a source of independent income for the rich woman. It is a kind of “investment program” that rich and poor women have already set up in villages, a form of property ownership of livestock across caste and class.

In the adapted Adhi system, UBINIG is playing the role of the rich women. UBINIG lend livestock to female-headed household who will give it back once it is raised. Then UBINIG lends it back to another woman. This was a way to reach the poor female-headed households to build food security and introduce them with the notion of ecological agriculture. This adapted Adhi system started in 1998 as an experiment. There are now 2,500 families participating, mostly in the northern part of Bangladesh. In the first 2 years, there was less productivity, and after 3 years, there is more multiproductivity and less cash involvement.

The process in a village starts by a baseline survey to find out the female-headed households in the Nayakrishi village. In female headed households, there are women have the family responsibility de facto, and those who have a legal one. These are families which do not have a male member above 14 years old, families with male members who are not living in the household and don't have any relations with the family, and families with male members who don't take any responsibility in running the family. To participate, the family must have enough space and manpower available for maintaining and keeping the cows, goats or poultry birds. The production and repayment system varies depending on the type of animal.

- Cow raising. The recipient owns the cow's milk and dung, and the first calf. The second calf and its mother are passed on to the original donor after 3 years, and then they go to a new recipient.
- Goat raising: the recipient owns the goat's milk. All the calves are distributed equally among recipients and donors. After the 2-year raising period, the mother goat is given back to the donor.
- Chicken or duck raising. All the birds are distributed equally between recipient and owner. After the 6-12 months' raising, the recipient keeps the mother hen.
- Ox and male goat raising. Market value is fixed up at the time of distribution. It is calculated again after the 3 years' raising for the ox, and the 2 years for the male goat. Recipient and owner equally share the increase and additional money. Recipients can also get money through ox raising for breeding or land ploughing. There is 1 ox raising for 10 cows, and 1 male goat to 5 female goats to maintain genetic diversity.

This adapted Adhi system can vary from one Nayakrishi village to the other, depending on geo-ecological situations. In some areas, women prefer to raise cows, in other goats. It depends on the availability of fodder and grazing facilities. Women also express their preferences through the animal's skin color, horn types, tails and foreheads. These preferences help maintain the livestock diversity. Within six months, women reap the system's benefits: access to milk, eggs and meat improves their health. Selling their chickens' eggs or lending their bull to other farmers for insemination can be additional sources of income. Women are also recycling the cow dung.

## **RUKMINI RAO**

CENTER FOR WORLD SOLIDARITY (SECUNDERABAD, ANDHRA PRADESH, INDIA)

Dr V. Rukmini Rao is the executive director of the Center for World Solidarity in Secunderabad. She is also a Board member of the Deccan Development Society (DDS) that has been involved in a local sustainable agricultural development in the Zaheerabad region, Medak District. Dr. Rao first presented an overview on globalization's impacts on rural communities and women's livelihoods and then focused on the Deccan Development Society's food sovereignty strategies to fight back globalization.

### *Globalization*

Globalization processes have a differentiated impact on the population of developing countries. Globalization relies on externalizing inputs, institutionalizing dependence on importations, industrializing agriculture and other natural resources and subjecting people to market forces. The elites may have new opportunities for employment and business, but poor men and women are further marginalized.

Globalization is destroying rural livelihoods, food security and sustainable agriculture in many parts of the world. This means the loss of community control such as women's control over seed production and preservation, the deskilling of people and the loss of social structures and human dignity. With an industrialized export-oriented agriculture, farmers are told what to grow and they are no longer in control of markets. Moreover, global trade treaties related to agriculture and intellectual property threaten biodiversity and rural communities' traditional knowledge. The introduction of GMO seeds and foods increases dependency on global agribusiness corporations.

In the early nineties, India faced a serious economic crisis and was forced to adopt a Structural Adjustment Program, resulting in social sector spending and subsidies drastic cuts. Food security was jeopardized considerably. In Andhra Pradesh, food prices more than doubled. In the region of Zaheerabad, the government allotted land to poor and marginal farmers from the *dalit* community, but without financial or technical support. Furthermore, this land was usually of poor quality and was not productive. Women farmers trying to improve their land borrowed money from moneylenders and ran into debt. This land distribution was a failure overall.

#### *Deccan Development Society (DDS)*

DDS is a two-decade-old grassroots organization working with women's Sanghams (voluntary village level associations for the poor) in about 75 villages around Zaheerabad in Medak District, 100kms away from Hyderabad. Most of the 5000 members of the Society are poor *dalit* women. The women sanghams have worked toward autonomy over food production, seeds, natural resources and management, market and media. DDS programs focus on meeting the sustenance needs of sangham members: food security, natural resource enhancement, education and health.

Over the years, with DDS support, women's Sanghams have set up:

- Pachasaale: a "green school" for out of school working children aged 10-16 providing formal stream of education, life skills, ecological agriculture, carpentry, pottery, herbal medicines, permaculture, book binding, etc.
- Balwadies (childcare centers)
- Krishi Vigyana Kendra: a farm science center that offers training programs and conducts independent participatory research with local farmers
- Ananda Nilayam: a safe home program for women facing domestic violence providing a short stay home. The home committee also helps to settle marital dispute through local Panchayats
- Mobile Biodiversity Festivals: a celebration of the agricultural diversity

DDS is also member of: the Andhra Pradesh Coalition in Defense of Diversity and the South Asian Network for Food, Ecology and Culture.

#### *From food security to food sovereignty*

To overcome the increasing vulnerability of rural communities, especially *dalit*, DDS worked together with women sanghas (organizations) in 32 villages in the Zaheerabad region to create food security at community level. Participatory rural appraisals were conducted in an open process to understand farmers' problems and identify the poor families. Vulnerable families were wealth ranked to determine their share of grain from the grain bank.

Along with their families, 1765 women participated in this program. Since men own the land, they enter the program in legal contract with DDS to follow the program's norms. DDS negotiated with the Government of India to get funds of Rs 85,66,000 (1,854,539 USD). The program was met with resistance

from the local elite. District politicians interfered midway and blocked the funds to be released by government. So DDS had to campaign to settle the issue and find suitable international donors to provide the financial support of the program.

This money was used to buy one thousand hectares of unproductive fallow land to cultivate and finance women's agricultural activities like ploughing and applying organic manure to the land, then carrying out timely ploughing, sowing and weeding operations. After grain harvest, each family retained their share and contributed a part to the village grain fund. These grains were then sold to needy families at a pre-determined subsidized price, which was much lower than the market price.

Sorghum is the staple food in the region. 800,000 kilograms of sorghum was produced as well as enough fodder to sustain 6,000 heads of cattle. Cow manure is used for land fertility. This created 2,500 extra wage days of work in each village. 4598 families were allocated ration cards from the seed bank. Cash collected by grain sales was pooled into a village fund to be used in the next season. This has provided an ongoing fund in the 32 villages whereby they can continue their work on a sustainable basis. Fallow land was made productive, more local food is accessible, fodder is generated and community control ensured. Since *dalit* women manage the program, their status in the village community has improved. Other villages are now adopting this model.

People's basic needs were met. Indicators are food security, nutrition security and health security. Women's strategic needs were met through skills building in leadership and decision-making. Indicators are: planning and evaluating in public decision making spaces, public visibility and public mobility.

For DDS, fighting back globalization means: attack externalization, reinstall self-reliance in agriculture, move people's agriculture away from mainstream markets and reorganize people's markets. To address the problem, DDS has invested in food crops, encouraged low internal inputs such as biomass generation and traditional crops, reinstalled people's confidence, moved from food security to food sovereignty with no external dependence, shifted decision making control to women and *dalits*, enhanced land productivity by farm manure (cow dung recycling) and vermicompost, and rebuilt people's stake on their lands (land use and land ownership)

Alternative economic development is a legitimate demand. Projects such as those supported by DDS need at least a 10 year period of experimentation, including learning by doing and ongoing evaluation. Considering that the Indian government is now subsidizing mobile phones (and not local sustainable organic farming) for an amount of 15 millions rupees/year, we have to build the argument that government have to provide some input for alternative farm production, to counter the argument of "dependence of the poor". International institutions also have to commit themselves in that direction. The mainstream notion of "cost-effective" should also be challenged. Multiple bottom lines, including health security, food security, etc. are cost-effective. Finally, middle class consumers have to be educated to buy local organic food and clothes.

## **GENDER-BASED SUSTAINABLE AGRICULTURE**

Gender-based sustainable agriculture is one of the features of solidarity economics in Asia. Seminar participants discussed some key dimensions such as gender sensitive projects, land access and ownership by women, women's skills, and local self-sufficiency and sustainability.

From the starting point, women's access to resources (land, tools, credit, training, etc) is framed in a women's rights perspective. Women's traditional skills and assets are also seen as a foundation for alternative economics. Moving organic farming from the margins to the mainstream is an important strategic issue and many participants stressed the need for advocacy, links and trade across communities and countries in Asia.

Following is a summary of what seminar participants consider as key features of a gender-based framework for sustainable agriculture (organic farming).

### Gender sensitive/inclusive projects

Strong women leadership is a key component of a gender inclusive initiative. However this leadership should not be token, and that is why there should be a plan of discussion with women on what they do, why they do it, what do they want, etc. This process will provide women a space to start articulating what is happening in their lives. Ongoing discussion should address fundamental issues such as the value of women's work as human beings, women's human rights and violence against women. Within this ongoing participative process, women's committees, groups or organizations will be developed and institutionalized (they will not be a temporary feature of the project; women's committees or organizations are considered as local institutions).

Women should be able to manage and control their own assets (credit, savings, land, skills, knowledge, etc.). Women's access to land, credit and training has to be planned for. Individual and collective access/use/ownership of land should also be specified.

Gender differentials before, during and after the project should be highlighted, for example gender differentials that may exist in land use and land property and how is this favorable or not to women's equity. Part of the project is to pay attention to the changing gender relations and division of labor within the family and the community? For instance, are women's individual and collective autonomy improving or not?

Overall, a gender inclusive project aims for women's access and control of resources (land, seeds, livestock, etc) and women's access and control of decision-making (local development; agriculture, etc). Gender equity indicators such as those highlighted in Sanjana Shrestha's presentation can be of use in this assessment.

### Women's land access and ownership

In India, poor women and *dalits* may have access to land, but it is mostly fallow land, wasteland or barren land. But this can be a starting point for poor women to organize and work collectively. Thus women's groups have been developing fallow and wastelands with government programs that can facilitate their access to common resources. The women's group usually pays for the land ploughing. With land access, they can grow food and raise livestock. Women are also using their traditional knowledge and skills for growing plants, grains, for planting trees (fruit or nut trees, trees for timber harvest).

Some are also buying land that is available. In some cases, women buy individual lots, but manage the land collectively, or it's a women's group or a community group that buys the land. There are also women's groups who lease land from rich farmers and work collectively on that land.

Decision-making over land use is an issue for women's equity. Land use by women may be restricted or taken away when the community decides that cultivation land becomes grazing land for livestock. Women must be involved in the decision-making bodies at the local level.

Even when women or the community has access to common land, the land is still government property. In some cases, the community manages the common land but without a strong mobilized community, control of land use and resources will be difficult. For example in India government owns most of the forestland. For many tribal communities, forestland is a source of livelihood: the nuts, fruits, seeds, medicinal plants and timber they find have much value for food, health, energy or trade. But when government wants to use forestland for mining or else, these communities have to organize and fight strongly to keep the forestland for their livelihood.

In India, women are equal in law to access land by inheritance since the 80's (Hindu Law). But dowry tradition is an obstacle to the transmission of land from mothers to daughters. Because women want to keep the land within their family, they will give land to their sons who do not move out, like their daughters who marry and move out with the in-laws. Above all, mothers give mobile property to their daughters such as livestock (cow, goat) or "unproductive" assets such as gold and jewelry.

In Bangladesh, under Muslim Law, women are entitled to land property and inherit half the land of the brothers. In the Philippines, there is joint ownership (husband and wife) of the land when signing away the land for sale, although in inheritance, the house goes to the youngest child.

### Women's economic roles and skills

Some of women's traditional skills and knowledge in agriculture are seed growing and preservation, weed, plant and leftover grain gleaning (by elder women), livestock raising and manure management. Organic farming projects can change women's sense of empowerment by building on their traditional skills and knowledge, notably because key components to organic farming are seed property and manure as land fertilizer, plus uncultivated foods like "weeds" have a high source of minerals and are often used as medicinal plants.

Traditional knowledge and skills are thus considered a source of power for rural women: control and management of seed production and preservation, livestock rearing are both a source of food security and social status within their community. However women are losing power in decision-making, production and intellectual property when globalization processes moves in the local economies promoting export-oriented industrial agriculture over local self-sufficient agriculture.

In projects described by seminar participants, most economic roles played by men and women are gender-traditional. However, there were some exceptions: in Kota, Rajasthan, Muslim women can work as weavers while weaving is usually done by men in India; in the Bayog Valley, Philippines, copra trading is women-managed, as men are the producers; in Kavre District, Nepal, women run and manage a rural cooperative.

For seminar participants, it was considered important to strike a balance between valuing women's traditional knowledge and skills, and women's learning and building on "new" skills (non-traditional, political, business, technological, mechanical, etc.). If traditional skills and occupations are considered as assets to build community, new skills or trades for women can also be seen as part of community building, for example, computer literacy.

### Self-sufficiency and sustainability

Beyond food security, sustainable agriculture (organic farming) is aiming for nothing less than food sovereignty. Food sovereignty means to be able to live healthy. People's sustainable livelihood is the end goal.

Key dimensions include:

- Preservation and enhancement of local knowledge systems about ecological agriculture (valuing and enhancement of access, use, production, preservation and management of land, water, seeds, food products);
- Food products and trade: family use first (food security and health security), then trade in local market, regional market and international market.
- Food security and quality: self-sufficiency of and access to quality food products; healthy food and not junk food

What is considered cost-effective should be thus challenged. Money should not be the main legitimate indicator of success or failure of a project's productivity. Food security, health security, gender equity, skills enhancement and skills enabling are part of sustainability.

Moreover, organic farming initiatives should not be only for the elites or the tourists. Producers of food should consume the better food first for themselves (health) and then outlet the rest or the surplus. Food surplus should be first sold locally to the poorest in the community. Consumer education about food security and sovereignty is of utmost importance, so that they can start to eat food that is produced locally and that is organic, pesticide free.

Participants think that the next step for the organic farming movement is the linking up and safeguarding local sustainable self-sufficient organic farming initiatives. The basic idea of self-sufficient, local-based, organic farming communities has to be spread across the country, not as models or clones to be replicated exactly, but as processes. More resources are needed for organic farmers to be able to trade as well as to share skills and knowledge within the region, across the country and on the continental level. Could workers' cooperatives be used in a strategy to eliminate trade intermediaries? How could the fair trade movement be responsive to local food sovereignty?

What is at stake is the control over resources and development processes. The same processes going on in sustainable self-sufficient agriculture should be extended to other sectors such as textile, pottery, fishery, blacksmith, and bamboo products. But is this sustainable self-sufficient model strong enough to "compete" with the industrial export-oriented model being imposed by globalization processes? This is why it is most important to articulate demands both at the national and international levels.

Finally, some participants pointed out that armed conflict is an obstacle to sustainable development action. In Asia, there are armed insurgencies in regions where alternative economics are being developed with the support of international and/or local NGOs that may accept to deal with armed militia, and this was seen as very problematic.



### Investing in sustainability

The organic farming movement is thus at a historical juncture between field level and advocacy level. It is important to link the women's rights issue with the biodiversity issue at the grassroots level. There is high need for real-life documentation and demonstration of what is going on at field level, as well as a need to create a political discourse based on what is going on at field level.

There is a strong need to bridge gaps between laws and policies and influence government bodies to bring more access to resources. For example, in the Philippines, 5% of the government budget is for gender initiatives, but actual implementation is less than 1%. If this budget could be really accessed by local women, they could do a lot more. Furthermore, if one-time grants might be interesting for experimenting on models, they are not very suitable for building the self-sufficiency capacity of communities (or organizations). A government pledge for 3 years investment funding would be a welcomed improvement. Middle class people can and should act as mediators of resources with funders (government and international), for example, they can get government to target policy to the poor.

Finally, will the next generation of women and men in the community continue to pursue sustainable livelihoods goals? Many youth in both rural and urban areas are expressing different cultural aspirations than their parents or elders. Some aspire to the consumer culture being manufactured by corporate publicity and mass media. How can we build bridges between generations? How can we bridge the gap between individual lifestyle and community-based lifestyle? Middle-aged women (and men) should bring their political education to children and youth about alternative lifestyles that also give a better material life to all. There is also a need for cultural symbols that are appealing to youth, for example the anti-globalization activist movement has a certain appeal to the young educated generation.

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## **CREDIT AND TRADE**

### **S.CHINNAN**

CENTRE FOR RURAL EDUCATION RESEARCH AND DEVELOPMENT (DINDIGUL DISTRICT, TAMIL NADU, INDIA)

S. Chinnan is a rural development program officer for the Centre for Rural Education Research and Development in Tamil Nadu. Micro-credit has been one of the main programs set up to promote social change in the rural areas, notably by focusing on women's capacity and leadership building.

Chinnan presented a micro-credit program in the Nilakkottai and Batlagundu blocks of Dindigul District where 1,500 rural women are now involved in 300 self-help groups. The total amount of their savings so far is Rs 5,18,700 (112,162 USD) This rural area has been drought prone since 1985. Food, water, fodder and fuel are scarce. The average annual income per family varies between Rs 11,000-12,000 (238-260 USD). Employment opportunities for women count for only 100-120 days per year. Many women are in bonded labor in the floriculture sector, working as flower pickers.

### *A micro-credit program in Tamil Nadu*

The program aims to empower poor women through self-reliant women's groups (self-help groups or SHG). The funding comes from a Tamil Nadu government program that allows women's access to credit, as before the money was only going to men. The credit program is designed on the Grameen Bank model. The government micro-credit program provides a revolving fund of Rs 10,000,000 (216,500 USD) and has an interest rate of 12 % maximum, which is an improvement compared to the local moneylender's rates that can be up to 160%.

The program's objectives are to:

- Develop savings habit amongst women
- Develop and promote entrepreneurial abilities
- Create access for women to credit
- Enhance women's income generating capabilities
- Use micro-credit as a means of socioeconomic change in the lives of poor women
- Raise awareness of the formal credit delivery mechanisms about women's needs
- Initiate action to tackle social challenges

#### The micro-credit self help group (SHG)

Each self-help group is made of 5 women living in the same neighborhood. They are married and live under the poverty line. Since the loan is territory-based, only married women can access the loan, because single women may move out if they marry a man outside the territory. Preference is given to widows, divorcees, deserted and handicapped women. 60 % of participants are "scheduled castes" (*dalits*). Their age varies from 21 to 60 years old.

Each member pays a membership fee of Rs 50 (1.08 USD). Each week, members have to attend their group meeting. In each group, there is a leader who is responsible to collect the weekly savings and loan repayments from all members. Together they act as mutual guarantor for all the group's loans.

SHG members also get training sessions on life skills, participatory rural appraisal, gender awareness and micro-enterprise development. Some economic activities started by the group members include coil making (thread and rope made from coconut shells) and garment exporting. There are family businesses (home based) and group businesses.

#### The loan procedure:

The group leader assesses the need, capacity and productivity of the individual members. Group members review each other's ability to earn before offering their mutual guarantee. After six weeks of regular savings, 2 members can apply for a first time loan. After three weeks of regular loan repayments from the first two members, the other three members can apply for a loan. The second round of loans will only start after all five first time loans are fully repaid. The interest rate is 12 % and the payment schedule is set at 50 weeks. After assessment by the group leader, the member fills in a loan application form that is forwarded to the loan officer who will review the application before final approval by the Credit Manager. The NGO is responsible for credit management until the group members are trained to do it by themselves.

**SANJANA SHRESTHA**  
MANUSHI FOR SUSTAINABLE DEVELOPMENT (KATHMANDU, NEPAL)

Sanjana Shrestha is working as a project co-coordinator with Manushi for Sustainable Development (MSD). MSD aims to support movements for self-reliance and democratic values at community level amongst women, men and children for good governance and human rights. It also seeks to empower women and children from poor vulnerable communities through income generation activities and micro-credit opportunities. Various training programs are provided such as literacy, leadership, income-generation, cooperative store management, etc. MDS also offer Gender training programs for grassroots communities, project managers and decision makers.

Ms Shrestha presented an overview of the socioeconomic situation of women and poor people in Nepal. Here are some highlights:

- 38% of Nepal's population lives below the poverty line; while the population literacy rate is 40 %, women's literacy rate is 30 % compared to 66 % for men
- Women from rural areas, lower castes and ethnic minorities experience higher levels of gender disparity, particularly in education.
- Women's equality is undermined by gender biases in property rights, inheritance laws and labor laws, as well as social norms. For example, while more than 90 % of Nepalese women are involved in agriculture and contribute to - 60 % of the agriculture production, less than 5 % of the land is owned by them.
- Over the years, the Nepalese government has adopted policies and strategies to mainstream women and women's issues into development plans and programs. This has improved women's access to land ownership, agricultural technical training, and reproductive health services. More women are becoming involved in national and local governing bodies.

*Savings & Credit: from self-help groups to a Women's Cooperative*

Since 1984, MDS has been involved with a rural women's development cooperative in Pandhkhal, Kavre District, located east from Kathmandu.

The first step was to set-up and support informal Savings and Credit groups. They were 83 members and 16 groups at the onset. In each group, women collected their money and brought it for a monthly deposit at the Women Development Office. Group members could then access loans at lower interest from this collective pool, instead of borrowing money at high interest from local landlords or merchants. A year later, the group members developed themselves control and monitoring mechanisms for loan repayment. They also had access to training programs such as Women's rights or Income Generating Skills. In the years that followed, women also took initiative in local issues such as road construction, tree plantation and installation of tap water and toilets. Women have been involved in income generating activities such as vegetable growing, livestock raising and selling farm products in local markets.

Nine years later, the group members decided to register as a formal cooperative, the Gramin Mahila Bikash Sahakari Sanstha. They collected money from members and from the national banks. This was used to establish their office and to access bigger loans. They also conducted awareness raising campaigns on issues such as women trafficking, women discrimination, and alcoholism. They also formed children's education groups.

In the recent years, the women's cooperative has been involved in a political empowerment project that focuses on marginalized women and female-headed households. The training provided to develop advocacy and lobbying skills and the social mobilization has strengthened the participant's knowledge on their human and legal rights. There are now 24 women motivated to participate in a forthcoming election.

The cooperative members can access diverse development programs including leadership and governance training, gender and development, entrepreneurship and cooperative management. Many have also learned through skills training programs new technologies relative to food processing, soap and cosmetics, woven cloth, floriculture, organic farming, apiculture, non-timber forest products or candle making.

The women's cooperative now counts 739 members who have collectively saved Rs 3,000,000 (64950 USD) The coop members have set up mechanisms such as group guarantees, group collateral, character based lending, short-term loans and more time to pay their loans. Linking micro-credit to market access, skills training and technology access is a key factor to good repayment.

Some of the project's impacts/results include:

Members' involvement in community affairs has increased. Many have been involved in local arbitration and conflict resolution. They have mobilized local resources for the improvement of water and sanitation, agriculture and irrigation, health and family planning, education, environment and income generation.

Income generation activities and access to credit have provided women with extra income and thus more financial autonomy. There is an estimate average of 15% in income raising. They have become more involved in the household decision-making and have increased control over resources. They are more aware of the necessity of child education. More children, including girls, are going to school and have improved their health.

Social networking provides them key information for their economical activities and many opportunities to share problems, experiences, and best practices and seek solutions for the future. Some women have become resource persons on women rights and gender governance. Others have developed their confidence and leadership capacity to access and participate in local governance bodies. Many are now aware that past traditional beliefs and practices have been a barrier to their thinking and their mobility. They have raised their voices collectively to the government and demanded for women specific programs.

For all these improvements, there are still some strong challenges to be met. Social and cultural norms are still very powerful in reinforcing women's primary role in the domestic activities. Leading women entrepreneurs still do not access new technologies. The government's redistributive capacity is still weak. If part of the urban economy has grown under a liberalized economy, the rural sector has been ignored and has been losing access to basic services in health and education. The gap between rich and poor is increasing.

#### *Gender equity indicators*

Ms Shrestha also talked about the specificity of women's economic practices and submitted a series of indicators that can highlight a project's impact on gender equity.

Women's economic practices differ from mainstream economic practices.

- More livelihood oriented than profit oriented
- Market access is much more limited
- More access to micro-credit and rarely to larger financial resources
- Quality control is not a strong concern
- A traditional approach to earning and saving money
- Very much concerned about poverty, gender and social inclusion.

Women's individual empowerment can be measured by the improvement or increase in her

- Personal mobility (being able to attend a women's meeting, visit a health center, go out shopping and selling, visit friends and relatives)
- Authority (decision making and control over the purchase of cattle or land, borrowing or lending money, house repairs, medical treatments, number of children and when to have them)
- Husband's behavior towards her (decrease of violence, threats, exploitation)
- Attitudes toward her children's education and age at marriage.

Overall development results can be considered as gender equality indicators, for example:

- Women's increased access to and control over her household's and the community's resources and opportunities
- Health improvement
- Income raise
- Equitable participation in decision-making process about resource allocation that may produce for example better health services delivery or water access in urban slums
- Improved media images of women's roles in relationships and society, promoting full human rights and discouraging violence

Operational process results can include:

- Emergence of committed gender-sensitive leaders and planners, both women and men.
- Institutional mechanisms promoting gender mainstreaming such as formal government policy and gender focal point in government department.
- Adequate resources provided for collection and analysis of gender disaggregated data on policy/program impacts.
- Mechanisms that facilitate women's groups' participation in policy consultation and validation.

However the use of gender indicators and gender promotion mechanisms can be impaired by:

- Government or agency personnel that perceive gender mainstreaming as an additional burden
- Lack of incentives
- Lack of understanding about gender equality goals
- Poor documentation and data collection

## **VIOLETA MURILLO**

**LIKHAAN (QUEZON CITY, PHILIPPINES)**

Violeta Murillo is presently working with Likhaan in Quezon City (Metro Manilla). Likhaan is an organization working with mothers on women's health and access to basic health services. Likhaan is a Filipino word suggesting a space for creativity.

Ms Murillo is a community leader and has a long experience working with urban and rural poor women on grassroots economic empowerment. Her presentation focused on her involvement in three grassroots projects with women in the Philippines: Copra Trading, Ginger Tea and Community Health Services.

Some features of Philippines women's economic situation are for instance, that rural poor women are generally tied to household chores, child rearing & serving their husband, assuming a secondary role in income generation. Rural women who migrate to city may have jobs as domestic helpers. Their urban counterparts living in poor areas are also tied to household and childrearing chores, servicing their husbands, but they have a more important role in income generation. They can work as vendors, laundry persons, garbage collectors or scavengers (recycling junk from dumpsters). A small number are factory

workers in the garment or plastics industry. Some urban poor women may raise chicken and pigs in their backyard, however this can cause health problems.

*Bayog Valley Farmers Multipurpose Cooperative (BVFMC)*

Coconut farmers in the rural areas (men and women) are generally victims of merchant's usury and copra trader's price manipulation. Landlords and big business control the price of copra (food by-products and oil made from the coconut). Men generally dominate copra production. Women usually have supporting roles such as meal preparation and other tasks. Men normally undertake the copra processing activities while women take the supporting role as cook and other domestic roles. Management and trading are still considered "non-traditional" type of work for most women. However, at the Bayog Valley Farmers Cooperative (where you find both men and women farmers), women run the copra trading from management to selling in 8 villages of the Bayog Valley (Northern Samar, Visayas Islands). Initially, 150 women were involved, now there are more than 3,000! Women also represent the cooperative in dialogues with government for funding assistance. They are also active in fighting against the landlord's control of the land and the big businessmen's usury.

At the onset of the project in 1999, the money came from the women's pockets. When the bank saw that the trading was successful, they approached the women to offer them loans! They got a million pesos loan from a bank through a program of the Department of Agriculture. Local business people and government officials are slowly recognizing the cooperative. Agrarian relations and land access are slowly improving.

A cooperative can be an effective means for poor rural women who do not have the individual resources to be economically productive. Individual monetary and material contributions are the seed funds to start the operations. Members are exposed and trained to different tasks and have the opportunity to meet many types of people.

The women are now running the copra trading business. They have acquired strong business skills, they have more control over the land and they can resist the usury of big business. Income generation has increased the family income and access to basic food and education needs are slowly being met.

*Makalaya/Alamid: Ginger tea making*

A hundred poor women started this project in 1995. To start up a small business, the only source of capital is often a venture loan at usurious interest rates. The seed fund was raised from individual contribution of the members. They make small loans to women and youth vendors. The women also started a small-scale ginger tea making. The skills training program was funded by the Department of Social Welfare. Production is done collectively. Tools for production are few, hence a limited capacity production. The tea is sold on the local markets of 3 shanties (villages) of Tacloban City. The women vendors' supplementary income has increased. The project provides a venue to women for discussing common concerns on how to improve the family income.

*Likhaan/Mothers/Primary Health Care Services*

Women appreciate the importance of a healthy family and community. Good health is part of the dream among the poor in attaining a decent and peaceful life. Community based health clinics were created in different urban poor sectors such as Malabon and Pasay City in 1994. Likhaan health professionals train the health workers. The clinics provide free medical check-up, sell generic drugs at affordable prices and offer counseling to women on reproductive health and HIV. Likhaan also undertakes policy and law advocacy on health issues at the local and national levels.

### Building women's autonomy

The copra trading initiative, the ginger tea collective production and community health services were set up following several community consultations to address the problem resulting from poverty due to inequality in access of land ownership and housing, low-productivity, poor delivery of basic services such as health, unsafe water supply, etc. marketing of agriproducts, high prices commodities and unemployment.

Initially and generally, with the active participation of women in various lines of services of the cooperative/IGPs some tangible results came through. There was an increase in family income and women's supplementary income contribution to the family income has become significant if not a major contribution. Basic needs of the family are slowly being achieved especially food and education or schooling of school-aged children. Ms Murillo pointed out that there was an average of 15% in income raise. Indicators were that women were saying that now they could eat 3 times a day, and could also afford to send their children to hospital or college.

Women did face resistance from their husbands and from the local politicians, notably in the community health services project. Men feel threatened by their wives' economic and political empowerment and this can result in domestic conflicts. But in some cases, the social relations inside the family/ management skills have improved and incidences of domestic violence have decreased in number. Women have become major partners in domestic planning and management, livelihood efforts and reproductive activities.

Traditional politics are still controlled by landlords and local capitalists. They feel threatened by the people's efforts towards economic empowerment. However, through the different projects, agrarian relations and access to land have slowly improved. Some families have achieved the rights of recognizing tenants and some have actually owned the land they till. But there is still no government support and very little funding for local-based sustainable agriculture and land access by the poor. Government programs do not prioritize poor people's concerns. There is much focus on building public image instead of delivering results, too much politicking at the expense of true beneficiaries.

### **MANJULA JOSHI**

HADOTI HAST SHILP SANSTHAN (KOTA, RAJASTHAN, INDIA)

Manjula Joshi has been working with Hadoti Hast Shilp Sansthan (HHSS) for many years. HHSS is active in the districts of Kota, Baran, Bundi and Jhalawar, in Rajasthan. It runs development programs for women and tribals. HHSS works to build a new society for the deprived and poor masses: empowerment of women through their economic rights; emphasis on collective employment; support to save and avail for loans; women's awareness-raising about their talents and strengths towards their social and economic uplift. HHSS's experience so far has showed that sustainable economic development through gender awareness planning and policy has been a most appropriate answer to poor women's empowerment.

Ms Joshi talked about the marginalization of Muslim women in Rajasthan by the patriarchal society. In Kota, women from the Muslim weaver families do not have economic rights, even though they are working as weavers and artisans producing sarees and bangles. (Note: In other areas of India, weavers are usually men, as women are not allowed to touch the looms because of the menstruation taboo.)

*A woman weaver's story*

One Muslim woman weaver's account that could illustrate the situation for many others: "I don't know the value of my whole day labor. Women weavers are not weak but very strong indeed. I earn the expenses for my family by weaving and working the whole daylong. But my husband gives the bag (sarees) to the mediators and keeps the money in his pocket. I have to beg for that money to meet the basic necessities. I wake up early, cook food for the family, get fiber, silk and design from the "Boonker Mediators", and then I weave the whole day on the handloom while taking care of kids and domestic animals. The family's elderly women fill the role, the daughters carve the fiber, my son goes to school and my husband goes away to play cards. He comes back at noon to have his meal, and returns home when the mediators come with money. At night, when I ask him for money to run the house, he either scolds or humiliates me and then gives some money to buy flour and salt. I never have Rs 10 extra, and I do not have money for the education of my children. Despite the fact that my mother-in-law, my four daughters, and I we work together rigorously for the whole day, we are only able to fulfill the basic needs. Often, I feel that we are lifeless machines and perhaps this is the destiny of a women's life in the 1500 weaver families of Kaithoon village."

*The Muslim Women Weavers Association*

In 1991, HHSS set up a craft development program with an emphasis on the social and economic rights of women. The Ahmedabad Foundation for Public Interest supported the project. At that time, women weavers had less work (machine made textile is replacing more and more handmade saree weaving). Some came to the craft center and were interested in learning new designs and techniques. Women were skilled, hardworking and capable but their community could not accept that they had economic rights. Men took their products to the office and collected the labor charges as well. The exploitation was still happening. In 1992, a group of 20 women weavers agreed that the money should be given to the person who weaved the product. So the men started to bring along the women to the mediators' office where the women signed and got their money. But as soon as the women came home, the men took the money away from her. The exploitation was still going on. That is why they came up with another strategy: raising the awareness of women about their rights. During 12 months, women had access to craft and business training.

*A revolving fund for women weavers*

In 1993, the first women weavers group was set up in Kaithoon village. Women pay an 11rs membership to become part of the association. The women's association was supported in setting up a collectively managed savings and credit scheme and attaining a revolving fund of Rs 70000 (1515 USD) that was managed by the women themselves. Seed funds came from RASICO (a Rajasthan government program) and CCIC. The groups that were started up in 1993 have now up to 6 lakhs in their revolving fund (Rs 600,000) (12988 USD). This was the way for women weavers to secure the control over production and money. They had decision making power on how to use the revolving fund, what wages should they pay, which day should the payments be done, where the raw material should be bought, which women worker should go with HHSS to Jaipur and Delhi, who would deposit money in the bank or how much profit should they aim for.

Women weavers from this first group were now on the doorstep of economic independence and were starting to enjoy the right of decision-making in family matters. This first group brought a revolution in the community. In 1995, in the same area, another 100 women groups were organized and worked the same way. To build the groups' capacity, leadership training was offered by HHSS as well as Grass Roots Management training.



In 2003, there are now 200 groups, where 4000 women and men work together. Leaders and representatives from the groups are all women. Men do the support work, as it is important that they feel included in the project. They provide male patronage when women are traveling (3-4 men for a group of 20 women)

Muslim women weavers can now share economic rights with men and the community was starting to discuss the issue of equality of men and women. The women weavers also started to work openly in the market with family men members. In a society where women have no rights, seeing women and men working side by side in the market proved to be a milestone. In villages where women weavers' associations are strong, families are now known through women. Started in 1993, this initiative paid gloriously with the emergence of self-sustained and empowered women weavers, although there is still a lot more to be done to achieve socioeconomic solidarity.

### *Women and trade*

Marketing and selling women made local products is faced with many challenges. For example, the women weavers in Kota make quality sarees with handloom textile but face unfair competition from factory-produced wash & wear nylon sarees that are much cheaper to buy than those made with cotton or silk although wearing them in the sun can cause skin rashes.

What can we produce and how to keep the marketing within the control of women? How do you survive in a competitive environment where big industry use high profile advertising?

Local products need other means of trade, for example direct link between producers and consumers, direct outlets to bridge the gap. Women producers also need training in marketing their products. At another level, could there be an international standard for "gender-friendly products" as to count gender equity within trade costs?

### **RANJANA KUMARI**

**CENTRE FOR SOCIAL RESEARCH (NEW DELHI, INDIA)**

Ranjana Kumari is the director of the Centre for Social Research (CSR) in New Delhi. She has an extensive experience in Gender and Development, Social and Economic Policy at the national and international level. She is currently a member of the Indian Government's National Committee on Eradication of Child Labour. The CSR has many programs including gender training, advocacy, training and research. Some key concerns are: violence against women, gender and social justice, gender and governance, HIV/AIDS awareness, teenage girls' education, micro credit and enterprise.

Ms Kumari highlighted data from a CSR research conducted under the commission of UNCTAD & UNIFEM: Gender & Trade: Impact of Globalization on Women Workers in the Textiles and Food Processing Industries of India. Many women work in the Indian textiles and food processing industries that have experienced substantial export-led growth in the post-liberalization period. In 1999-2000, there were 34 % women out of 4.3 million workers in the garment industries, and in the food processing industry in 2000-2001, women constituted 27.3 % of the workforce.

If women's employment has increased and their wages improved, they are over represented in the unorganized sector and in part time employment and their working conditions are still very poor. Since women are more likely to be displaced when production processes are mechanized, employers and the State should place a special emphasis on retraining women workers, such as provisions for skills

upgrading to increase their employability in better jobs or other sectors. Worker's employment and health should be considered important in any strategy to improve the country's international competitiveness. Workers' cooperatives directly linked with export houses are a strategy to avoid exploitation by contractors or intermediaries. Finally, gender perspectives should be included in trade agreements and economic policies. For example, Ms Kumari suggested the idea of an international "gender friendly product" standard, taking example on the ISO standard for product quality and safety.

#### *The Textile and Garment Industry:*

Textiles and readymade garments constitute the largest industry in India, and the second largest employer next to agriculture. The direct employment is approximately 35 millions. The industry also contributes to a large proportion of India's exports. In 2000-2001, textiles counted for 28% and readymade garments, 17 % of India's manufacturing exports.

The WTO Agreement on Textiles and Clothing (ATC) calls for a progressive phasing out of all the Multi-Fibre Agreement restrictions and the quota regime will be completely phased out by the end of 2004. Some impacts are increased international competition and lower prices. Half of the existing export factories worldwide may fall due to their inability to compete. India's neighboring countries such as China, Bangladesh and Indonesia) already have lower production costs. The impact of the industry's liberalization on textile workers should be an important consideration. There will more work casualization and lower remuneration of labour under the liberalization of labour laws. Moreover many jobs could be lost following plant closures.

#### Case study: the Tiruppur knitwear industry

In 1998, more than 33% of Tiruppur workers were women. The majority are 15-35 years old, literate, unmarried and from backward castes (BC). Most families of workers in Tiruppur earn less than Rs 2000 (43 USD). For more than 50% of the workers, their wages contribute over half their family's income. These wages have been stagnant since the 1980's.

Women are represented in greater numbers in operative grades, while men tend to dominate most senior management positions. Women were also more highly represented in labour intensive operations such as damage checking and trimming/folding. These women's jobs are at a greater risk of obsolescence than men's under technological and mechanical improvements of production. Moreover, seasonal demands of textiles and garments and uncertain market forces have resulted in the casualization of the workforce: employment is given for a maximum of eight months.

#### *The Food Processing Industry*

The food and agriculture sector contributes 26% to India's total GDP. India is the world's second largest producer of food, next to India and the leading producer of milk. In the last ten years, there has been a strong growth in exports of processed food, notably marine products. However, international hygiene standards are problematic for industries in the developing countries. Some are even irrelevant for product safety. Upgrading facilities will increase the cost of production. Over 60% of India's population is dependant on agriculture for their livelihood, of which food and processed food are substantial components. Employment and wages have increased in the food processing industry.

In 2000-2001, women constituted 27.3% of the workers in the food processing industry. They make up 21.9% of the full-time workers and 52% of the part time workers. Women earn less than their men counterparts. For example in 1999-2000, the average daily wage was Rs 36.91(0.80 USD) for women, and Rs 63.66 (1.38 USD) for men.

### Case study: Marine Exports

Marine exports (coastal fish) are the single largest processed food export from India. Women predominate employment in the marine processing sector, particularly in processes like peeling. Many are migrant workers from Kerala, but recently the trend has been to employ local women in the task. The majority of women workers are aged 15-24 years, unmarried and from backward castes. The monthly household income of most workers is below Rs 2400 (52 USD) and most households have multiple income earners.

Working conditions in marine processing plants are unsatisfactory and have resulted in the poor health of workers. The most prevalent physical hazard is the cold/chilled environment, which causes frostbites, chilblains, immersion foot, pneumonia, bronchitis and asthma. The long working hours, the lack of personal protective equipment and contact with chlorinated water also contribute to the poor health of workers. Migrant workers are often provided with a housing facility. Lodgings are located on the factory premises and generally accommodate 60 women. The lodgings are often overcrowded and have poor sanitation. If employment has given women workers financial independence and a chance to improve their standard of living, it is at the cost of their health.

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## **WOMEN'S AUTONOMY AND CONTROL IN MICRO-CREDIT**

### *Micro-credit programs*

Seminar participants expressed strong concerns about micro-credit programs and their pitfalls for many women. For instance, how many go through the whole process of micro-credit (getting a loan, repayment, business development)? Who get the loans? Is it only the entrepreneurial poor only? How can women start up a business if they have to repay the loan within 50 weeks? How can women make the weekly repayment if they do not have the money? Do they have to borrow again? How is the collection process done? What is the mutual guarantee? What happens when you cannot pay back?

Most if not all participants think that the weekly repayment scheme is not suitable for all women. Sometimes, they have to borrow money again from moneylenders to be able to repay their loan to their self-help group. Sadly, some women have committed suicide because they were not able to repay their loan.

Following are some participants' observations and opinions.

### Farida Akhter:

The Grameen Bank model was initially started in Bangladesh. At the onset, it was meant for poor people, and not specifically for women. It became focused on women, because men were resisting the weekly repayment scheme. It is interesting to make a parallel with the family planning programs that were first aimed at men contraception, but because men resisted, the focus was then turned on women.

Micro-credit does not ensure the use of money by women alone. The issue is therefore women's management and control of finance capital. Furthermore, banks and businesses are now using micro credit as a market penetration strategy. For example, micro-credit programs are promoted with the lure of access to mobile phones. Some other programs will impose business schemes such as raising GMO chickens.

Finally, there is now much more emphasis on trade activities, and less on productive ones. Finance capital is made available to divert people from productive activities (self-reliance) to change them into consumers. Having more cash flowing also means that consumption habits are changing: more people are eating fast food and junk food.

Vasantha Rodrigo:

In Tamil Nadu, government money is going directly to local people. Women's mobility has increased and there is more affirmation. But the micro-credit scheme does not in itself reduce women's dependency nor help women build their business skills or trade skills, and it can often be an overburden of work for women. Furthermore, men still play an important role in decision-making on the use of money in the household. Micro credit has also been used in conjunction with population control programs for women to get sterilized (you get access to credit if you get sterilized). Thus one central issue for women is the autonomy of their decision-making power.

Rukmini Rao

In many cases, the micro-credit interest rate is much too high for poor women: for example, there has been a 24% interest rate for self-help groups. Moreover, micro credit self-help groups do not always do consciousness-raising about the use of money and there are misuses of money, for example, money is used to pay dowry.

Saving money together and taking collective control of savings and credit does make a critical change. Although it is important to keep our own money, do we have to refuse bank loans or government loans? We also need access to investment money from time to time, for example there is investment money made available by lateral and multilateral aid, at interest free or low interest (2%). Finally, is the money staying in the local economy for local foods and products? Or is it used for consumption of non-local products sold in non-local markets?

Ranjana Kumari:

Women in India have a "savings" mentality in that they have traditionally used savings for food production and consumption. Credit was not originally part of the culture in India, which traditionally was not a borrowing society. But for many years now, banks and government policies have focused on credit and capital finance to create new markets. There is now a growing contradiction between poor rural women who have a savings culture and the middle upper class that are encouraged to borrow for living (inducement of a credit culture with globalization processes).

*Women's autonomy and control*

Even though micro-credit programs can allow women to get out of the moneylenders' hands, government micro-credit programs are using the self-help group approach to instrumentalize local women participation in giving or managing education and health services while not paying them for their work. Participants felt that the core issue in micro-credit is women's autonomous control, management and use of small-scale credit.

Beyond the failures of government-led micro-credit programs that are now market consumption oriented, what are the key elements to build on, for women's access and control of small-scale credit, of finance capital? What are the funding sources and their selection criteria? Is the money coming from women's own pockets, from a community-controlled fund or from a government program?

If women need credit for income generation activities, what are their priorities when do have an income increase? - Food security, health security, education? - Market consumption, debt reimbursement? - Re-investment in self, in family, in community?

If goals and processes are focused on women's autonomy in control, management, re-investment and use of credit, further discussion is needed about the advantages/disadvantages of the self-reliance model and the banking model, notably their selection criteria, interest rate, repayment scheme and collection process. Also to be considered are: individual or collective use of credit, and types of business.

If women's culture is more savings oriented than credit oriented, it's also because they give priority to family security and self-sufficiency. At community level, women tend to emphasize the demand side of economics and the local control of credit. So traditional models of women to women investment could be worth further investigation and recognition, for example the Adhi system described in Farida Akhter's presentation. Moreover, when women have more control on credit as a group, for example the Women's Cooperative described by Sanjana Shrestha, individual women can support their claims by using the collective decision.

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