WOMEN IN INDIAN DEVELOPMENT:

THE DAWN OF A NEW CONSCIOUSNESS?

A thesis submitted to the Faculty of Graduate Studies and Research in partial fulfillment of the requirements for the degree of Master of Arts

by

Jacqueline Winters

Department of Anthropology
McGill University, Montreal
July, 1987

WOMEN IN INDIAN DEVELOPMENT : THE DAWN OF A NEW CONSCIOUSNESS ?

ABSTRACT

This thesis examines whether the new awareness of women's role in development has given them access to the income projects sponsored by Inter Pares, a Canadian non-governmental agency and two Indian non-governmental agencies located in Tamil Nadu, the Association of Sarva Seva Farms and Land for the Tillers' Freedom. Variability in leverage, levels of female management, and sensitivity as well as local socio-economic factors are examined for their effects on women's access to resources and participation. The research concludes that Indian agencies are not very sensitive to women's problems and do not deal with women as a specific category of the poor with special needs. Women's access to resources seems to be improved when leverage is applied by funding agencies, but is not necessarily improved through female management of projects or agencies. The rhetoric and policies regarding women's contributions to development are not being transformed into performance at the grassroots level and women continue to have limited access to economic opportunities within these agency projects.

RESUME

Ce mémoire étudie l'effet de la prise de conscience récente du rôle de la femme dans le développement sur l'accessibilité des femmes aux projets générateurs de revenu. Les projets de revenus considérés sont parrainés par l'agence canadienne non-gouvernementale, Inter Pares, ainsi que par deux agences indiennes non-governementales situés au Tamil Nadu, "Association of Sarva Seva Farms" (l'Association des Fermes de Sarva Seva) et "Land for the Tillers' Freedom" (Des Terres pour la Liberté des Cultivateurs). On examine la variabilité de l'exercice d'influence par l'agence, de la gérance féminine et de la sensibilité dans ces trois agences, ainsi que des facteurs socio-économiques locaux, afin d'identifier leurs conséquences sur la participation des femmes et leur accès aux ressources. Cette recherche démontre que les agences indiennes ne sont pas particuliérement sensibles aux problémes des femmes et qu'elles ne considérent pas les femmes comme étant une catégorie spécifique parmi les pauvres avéc des besoins uniques. L'accès des femmes aux ressources se voit amélioré lorsque les agences de subvention exercent leur influence. Cependant, la gérance féminine des projets et des agences ne contribue pas nécessairement à une plus grande accessibilité aux ressources. La rhétorique et les politiques concernant les contributions des femmes au développement ne se transforment pas en réalité au niveau du peuple. Les femmes continuent à avoir un accès limité aux bénéfices économiques à l'intérieur des projets de ces agences.

ACKNOWLEDGEMENTS

This thesis was researched and written while I was a recipient of a SSHRC Special MA (1985/86) and a Saul Hayes Major McGill Fellowship (1986/87) and I wish to acknowledge their generous support. I also wish to acknowledge the financial support of SSHRC McGill and the Cooperatives and Rural Development in India Project, sponsored by IDRC and FCAR.

I am grateful to my thesis supervisor Dan Aronson for his encouragement and guidance in helping me pursue this reseach topic, and to Laurel Bossen for her ideas and ethusiasm on women and development. Both Dan and Laurel painstakingly read all of the drafts of the thesis and offered thoughtful and helpful suggestions.

Helpful advice was also received from Don Attwood and Richard Salisbury the other members of my thesis committee.

I am particularly grateful for the cooperation and warm welcome of ASSEFA and LAFTI staff, my translators and the village people who made the research feasible. The initial agency contacts in South India were made possible through the kindness of Inter Pares staff.

A special thank you goes to my friends in the Anthropology Department especially Deidre Fowles, Pauline Heron, Gloria LaLonde, Linda Boodanoff, Fern Brunger and Theresa Gray whose friendship and encouragement have made living and working in Montreal an enjoyable experience.

For her kindness, understanding and efficiency I wish to acknowledge the graduate secretary Rosemarie Stano who has provided a shoulder to lean on.

A debt of gratitude and appreciation is owed to Doug Robbins for meticulously producing the three very detailed maps for this thesis.

I am indebted also to Pauline Heron for her patience and willingness to translate the abstract and copy edit the final draft.

Lastly but most importantly I want to thank my children Jennifer and Michael and my husband Rick for their unfailing support and encouragement of my aspirations in anthropology and for giving me the space to develop personally.

TABLE OF CONTENTS

LIST OF MAPS

LIST OF TABLES

APPENDICES

INTRODUCTION

Meeting the needs of the rural poor through grassroots development projects is presently perceived by the international development agencies as one way to address Third World development and poverty. New emphasis on local participation and basic needs (health, education, food and income) is part of the presently accepted strategy of planned economic growth. These new strategies are direct responses to the failure of previous development models to alleviate Third World poverty. The failure of many development programs has been attributed to a lack of cultural sensitivity, top down planning, exclusion of the poor (especially women) from the development process, and inappropriate development projects.

Non-governmental organizations, perhaps because they are more grassroots oriented themselves, have generally endeavoured to construct projects to meet the socio-cultural and economic needs of Third World communities. Nevertheless, projects are still largely ethnocentrically biased in favour of the western values predominant in private and public agencies (Rogers, 1980). Thus the development process has tended to favour males by giving them greater acccess to resources and technology. However, in the past ten years some emphasis has been given to the role of women in development. Understanding how and to what degree women contribute to grassroots development through their productive

and reproductive roles, has raised the awareness in development agencies of the value of women in developing sustainable strategies for Third World societies. This new sensitivity should increase the participatory role of women in development projects and furnish them with new opportunities and increased access to resources.

My thesis is concerned with how the process of planned development, initiated by non-governmental organizations, affects women in Third World rural communities. Given the international emphasis on the necessity of integrating women into development during the ten years of the Women's Decade (1975-85), I examine whether and how women have been incorporated and whether changes in their access to new resources within development projects has provided them with a wider range of income opportunities and social power.

This research investigates the impact of non-governmental development projects on village women in Tamil Nadu using as case studies two local Indian agencies. These agencies are funded by Inter Pares, a Canadian non-governmental agency which has as one of its stated objectives the participation of women at all levels in projects. To gain some understanding of whether and how this objective is translated into performance, I compare the degree of sensitivity toward Indian women in these agencies by investigating women's access to resources and participation in their development projects. I also investigate whether the gender of the staff in

non-governmental agencies affects women's access to agency resources.

The following hypotheses are examined to determine the variability of awareness in agencies, what factors might influence women's participation and how women use new resources. This is accomplished by applying the hypotheses to the data gathered on this case study of projects of local non-governmental agencies in Tamil Nadu, South India.

General Hypothesis

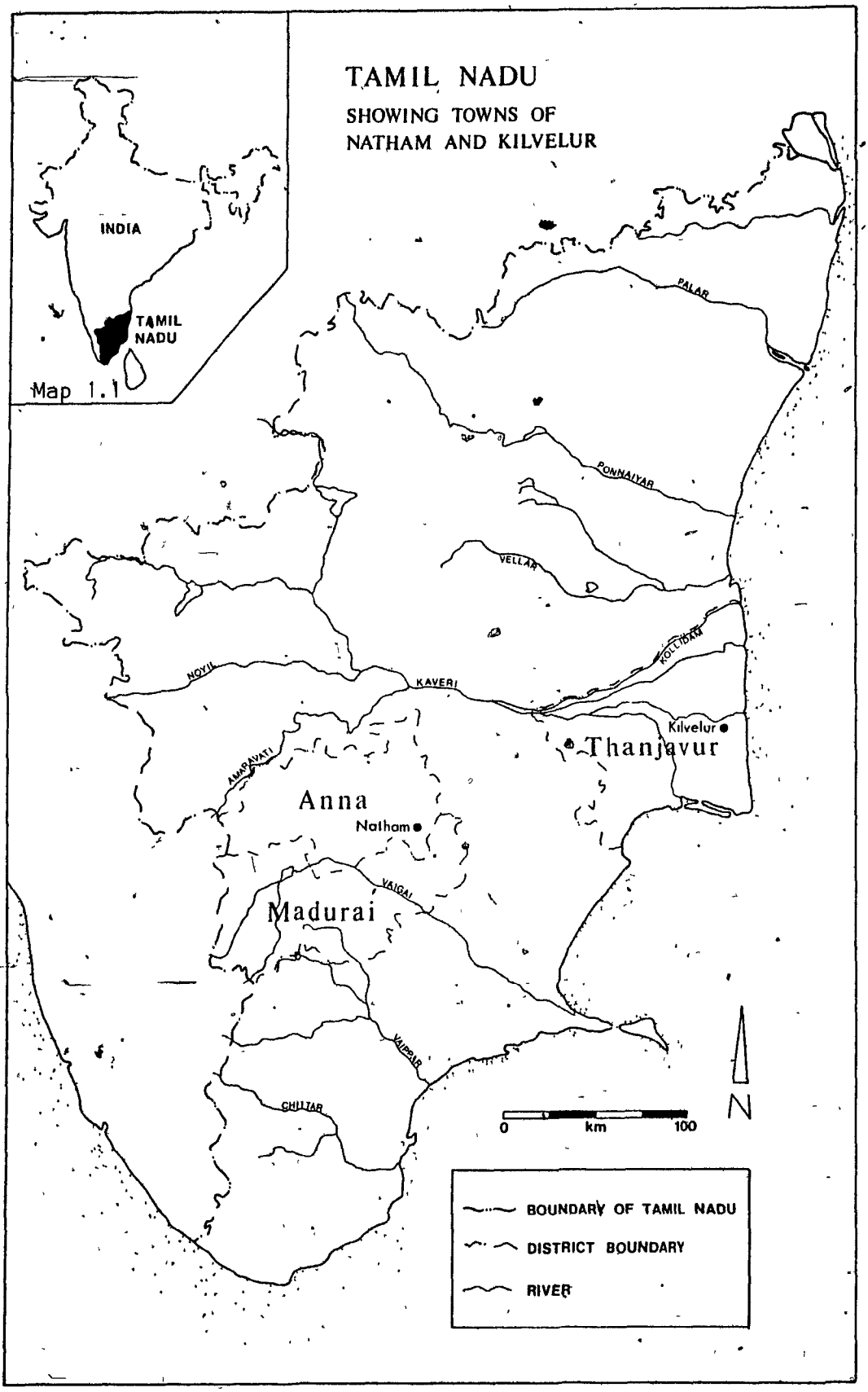
A new awareness within non-governmental agencies of the need for involving women directly and equally in the social change process leads to new economic opportunities as well as greater access to and participation of Third World women in development projects.

Specific Hypotheses

Sensitized non-governmental agencies use their leverage to increase female participation in the projects they sponsor.

Development projects managed and directed by women can improve female clients' access to project resources and activities.

Women who obtain access to the resources and activities of development projects can increase their cash income, their contributions to the family and their social power.


TAMIL NADU
SHOWING TOWNS OF
NATHAM AND KILVELUR
INDIA
TAMIL NADU
Map 1.1
PALAR
PONNAIYAR
VELLAR
KOLLIDAM
KAVERI
NOYIL
AMARAVATI
Kilvelur
Thanjavur
Anna
Natham
VAIGAI
Madurai
VAIPPAR
CHITTAR
0
km
100
N
BOUNDARY OF TAMIL NADU
DISTRICT BOUNDARY
RIVER

Map 1.2

RESEARCH METHODOLOGY

This research evaluates agency projects; it is not a village ethnography. The subjects are the agencies and their intended beneficiaries. I sampled the agencies' projects in each district by way of brief site visits and interviews with individuals and groups in the agencies and the villages.

Data and Sampling

I visited a total of fifteen villages in Tamil Nadu, six in the Anna District[1] near Natham in which ASSEFA (Association of Sarva Serva Farms) has projects, and nine villages near Kilvelur in East Thanjavur where LAFTI (Land for the Tillers' Freedom) has projects. All fifteen village sites are used as sources of research data. Approximately three weeks were spent in each district researching the agency's projects in the villages.

Before going to India, I interviewed an Inter Pares representative in Ottawa to elicit information about the agency's awareness of the need to include women in development projects. I asked how agency objectives were transformed into performance and how agency personnel viewed women's role in development. Questions regarding who plans, designs and approves, and runs projects for women were discussed

Inter Pares opinion and evaluation of women-specific

projects versus those in which women participate as part of a community group was sought to determine which projects the agency felt gave women better access to resources. Agency documents and evaluations of the projects in India were also reviewed for clues concerning the policy and practice of Inter Pares in using leverage to increase female access to development resources and participation in projects which they sponsored in Tamil Nadu.

Primary Sources

Information for the research was gathered from both primary and secondary sources. The primary sources are the twenty-seven women in the Anna district, the twenty-eight women in the Thanjavur district, and the eleven group interviews with village women. These interviews were all accomplished with the aid of a translator. In the ASSEFA projects female teachers acted as translators; but in the LAFTI projects I used male community workers. Many of the project staff and officials spoke English; so I was generally able to conduct staff interviews myself. I also interviewed the translators with whom I worked closely.

Sampling procedure consisted of filling quotas as opportunties arose. Some women were interviewed because my translators or other project staff told me these women were involved in specific projects. Other women were picked because they were group leaders and/or more outspoken. In other cases

it was strictly a matter of which women were available to interview. The Mathar Sangams, or parent meetings, constituted the group interviews.

In some villages I spent only one day while in others I stayed overnight in order to attend evening meetings. Two to five women were interviewed in each village. The variable here was dependent on whether there were or had been any projects in which women had been involved. These village women were asked a series of open ended questions about their productive activities within development projects, and their access to project resources.

Project staff were also interviewed in the village, and at the local and regional headquarters. The staff interviewed were usually selected because they were at the site or because they managed the projects in which I was interested. I also interviewed my translators to check their biases and to gauge their level of sensitivity to village womens' needs.

Site observations of project activities, participants, staff, meetings and village life including marriages and funerals were conducted and recorded to provide background for the research and to establish an etic perspective to people's ideas and interpretations of their own behaviour. In one village I took part in a fertility ceremony to bless the planting of the seeds. The various ritual and symbolic occasions enabled me to gain a some perspective of village life beyond

economic strategies.

I observed two parent meetings, three village assembly meetings, and eleven women's meetings. At the women's meetings I also questioned the participants. On my visits to the village I was often invited into the homes of people where I could observe their material wealth and the use of space in houses. Travelling between villages by bus, bike or walking enabled me to perceive people and their activities within the context of their rural landscape.

Secondary Sources

Secondary sources of information used in this thesis come from the literature on women and development, rural Indian women, the role and status of women and family structures in India, village studies and the economic history of Tamil Nadu. Other data was obtained from agency documents including pamphlets and books, planning documents, evaluations and demographic surveys. Newspaper and magazine articles provided material on women's needs, problems and status in Indian society.

Ethics

The criteria for ethical research, including consultation, explanation, consent and feedback, were met in the following manner. The research was discussed openly with all the agencies and copies of the research proposal were distributed to

them. On my arrival at project sites I explained the nature of the research and how I wished to conduct it to project personnel. Village informants were also appraised of the reasons for my visit and their consent for interviews was sought before each interview. At the same time, I assured village participants of anonymity in the research report and the thesis. Feedback on the research data was provided to the local agencies in the form of a short report (ASSEFA) and a presentation to staff (LAFTI) before I left the field. All agencies will receive a copy of the finished thesis.

Problems

Since many of the income projects were not operating when I visited the villages I had to obtain a sample of women who had previously worked or been involved in these projects. Informants were often selected by my translators because they knew these women. In the case of female landowners in the LAFTI projects, I often had to interview women who had not obtained title to land since only a couple of villages had done so at the time. Since the sample was small it was not truly representative. This affects the level of confidence in my findings. However, group interviews permitted me to cross check individual women's answers. Taking into account the dynamics of group interviews, I observed that most women responded similarly to questions about the projects.

Another source of uncertainty arises from a lack of

baseline data in the agencies on women's income, status and roles prior to the implementation of the projects. This research relies on retrospective qualitative data gathered from women in villages and agency staff and thus is subject to reliance on memory and/or the participants' knowledge of the facts as well as subjective interpretations. However, the data I gathered and the observations I was able to make reinforce the information given to me by the villagers and reduce some sources of error. (See Appendicies 1 and 2 for women profiles.)

The use of translators may have introduced problems that affect the research material. The translators were selected by the agency based on the workers' knowledge of English and proximity to development projects. None of the translators used in gathering research material had any training in interviewing. Some had difficulty understanding and translating my questions into the local village idiom. This was partly a result of their unfamiliarity with the nature of the research, the fact that they were more educated than the villagers we interviewed and also my occasionally incorrect phrasing of questions.

At times I would have to rephrase my questions to translators because they did not understand my English wording and/or categories. On other occasions the translators had to rephrase their questions in Tamil because they were not receiving an adequate response from the village women. To

correct for some of this, I constantly discussed the research and the answers received with the translators to help them develop an understanding about reasons for specific questions and to alleviate possible problems. This strategy proved to be a learning experience benefitting myself and the translators because we were able to discuss the problems of women more informally.

Problems of translator and personal bias did affect the interviews with villagers. The translators were employees of the agency and their livelihood depended on agency projects. It is likely that this situation would tend to make them stress the positive rather than the negative aspects of th projects when asking questions and translating answers. My personal bias based on my knowledge of the literature on women and development affected the phrasing and type of interview question and the tendency to interview women rather than men.

The brief site visits created problems for gathering data and participation. Since I was in each area for only three weeks I was unable to gather indepth enthographic material or participate in village life. I was not able to establish a specific role for myself other than that of foreign visitor, and since I was introduced to the villagers by project personnel I may have been viewed as an official from the funding agency. These problems affected both the quality and quantity of the research material because I was not able to develop any long-term relationship in the community.

The two agencies (ASSEFA and LAFTI) are organized upon Gandhian principles, which deny the relevance of caste affiliation as a basis for obtaining access to resources. Agency workers with whom I worked were reluctant to deal with questions relating to caste, as agency projects were aimed at equalizing villagers through cooperative effort. This problem, plus the brief length of my stay did not permit me to delve into the issue of caste as a possible variable. However, LAFTI worked only with untouchables and scheduled castes and the villagers in the ASSEFA projects generally belonged to lower castes.

In spite of the fact that some methodological compromises were necessary to carry out the fieldwork in Tamil Nadu, I did endeavour to be as thorough as possible and take advantage of the opportunities that presented themselves to study women's role in the development process. At the same time, I gained some insights into the difficulties facing anthropologists who are hired to conduct evaluations of agency projects (quick and dirty fieldwork). However, the task I set myself was limited and I did complete fifty-five individual interviews with women, from which I gathered the material to examine the hypotheses.

ANALYTICAL FRAMEWORK FOR WOMEN AND DEVELOPMENT

General Development Theory

This thesis takes as its starting point the observation (Boserup,1970) that women and especially rural women are currently obtaining fewer of the benefits of development than are men and that they are becoming victims of development. It looks for ways to reverse that trend by considering which development projects do help women.

The contemporary development process has induced changes in Third World societies. Development as a concept became an international concern only within the last thirty-five years (U.N. Declaration: 1951). Early definitions of development were mainly concerned with economic growth through increases in gross national product, "a simple and easily quantifiable variable which appealed to political leaders and economists alike. It was assumed there would be a trickle-down effect from this increased national income" (Nelson,1979:3; Rogers,1980; Charlton,1984). This trickle-down to all levels of society, however, has not been forthcoming. Instead, economic development has tended to increase inequality in developing countries, with most benefits going to urban and/or higher income groups, thereby creating dualistic sectors (traditional and modern).

Olin offers a definition of development that goes beyond strictly economic considerations. "The major purpose

of development is to increase the output of society's resources, human and non-human. This may be achieved through the introduction of new or modified methods of production, which in turn require changes in economic and social organization" (1984:63). Greater importance is too often given to material advantages. Social implications are often treated peripherally to the dominant theme of economic renewal even when the social effects are unclear.

Women and Development Projects and Planning

The role of women in the planning of development projects was largely ignored until the mid 1970's. Industrial and agricultural projects aimed to employ male workers, ignoring women's active role in the Third World economy (Boserup,1970; Rogers,1980; Charlton,1984). In social welfare projects of health, child development, nutrition or education, women were considered as "clients" not as participants.

Since 1975 increased attention has focussed on the promotion of projects intended to improve conditions for "the poorest of the poor" and to integrate women more fully in development projects and planning. The progress has been disappointingly slow. Three sets of explanations for this slow progress have been advanced, which will be discussed in this chapter and examined in later chapters: 1) those focussing on the structures of the agencies conducting projects, 2) those focussing on the inappropriateness of project design to

meet the specific needs and cultural environment of Third World women and 3) those focussing on the relative power of women in obtaining their fair share of benefits.

Agency Problems

Most Third World projects are conducted by Governments, and, even though women are heads of state of some Third World countries, all government bureaucracies are predominantly male. It is thus impossible to study what would happen if bureaucracies were composed of women.

Non-governmental agencies have increasingly supported development since 1975 and it is thus potentially possible to study whether the male-oriented structure of the development agency is a cause for the lack of success of projects for women. This "structure" has two aspects - the bias in staffing and the "sensitivity" of the agency to issues of women and development.

Lack of sensitivity to women in development projects can create gender imbalances where none existed and/or reinforce the asymmmetrical relations already present in various cultures. Rogers (1980) offers the most detailed analysis of these issues.

A) Male Bias In Staffing

In The Domestication of Women (1980), Rogers has documented the male bias and discrimination in development agencies. Since

World War II, most planners, directors, researchers and fieldworkers in international and Third World agencies have been males (see also Charlton,1984). This has also limited the sensitivity of agencies to women's views in development planning (Charlton,1984:22).

According to Rogers, when women are offered jobs in the agencies, they have been isolated from the economic development projects and confined to program sectors like education, health and childcare programs traditionally considered female occupations (1980:84). Rogers accuses male fieldworkers of being unaware of the variety and importance of women's work (Ibid:52). This lack of knowledge and the non-receptiveness of male planners, she maintains, has remained a significant barrier to the involvement of Third World women in development (Rogers,1980:59; Charlton,1984). The hypothesis we shall test is that agencies with female staff have more involvement of women in economic projects.

B) Sensitivity

To incorporate women, Rogers states that development agencies often "allocate a special section of the development institution, and a special set of programs tailored to the social role assigned to them by planners" (1980:79). A second critique of agencies is that they are insensitive to cultural differences, basing their projects on western concepts of women's role and so emphasizing welfare projects such as home

economics, health, nutrition and childcare and/or marginal income projects such as handicrafts for Third World female clients (Ibid:84).

Rogers claims that women in this paternalistic ideology are often categorized as "social problems requiring the establishment of special welfare oriented projects that can sometimes be attached at the margin of an economic development project, and sometimes set up as separate women's projects" (Ibid:75). In so far as these special projects are welfare rather than production oriented they do not assist women in their contribution to the development process and to family strategies of survival.

More far reaching is the critique that agencies are insensitive to the needs of women, to their current activities, and to the long-range impact of projects on women.

The fact that Third World women share most agricultural labour and process much of the family food would suggest that viable agricultural projects in which women can participate on equal terms with male farmers are essential. In reality there seem to be few such agricultural projects.

Even when women are recognized as needing cash incomes the choice of income activities can show insensitivity. In particular, considerable controversy has arisen over the value of handicraft projects when they are based on traditional skills, small capital investment and external demand (Boserup,1970; Rogers,1980; Charlton,1984). They tend to

provide extremely low rates of return for the work put in and so act to marginalize women as cheap labour.

Particularly serious is the possibility that such "cheap labour" projects can endanger even exisiting roles for women. New skills taught to women may pose a double burden because they do not alleviate daily routine problems and create more work. Women's handicraft projects, Rogers is convinced, may receive low priority and less funding and they are often the first programs cut if funds dry up (Ibid:80). Women who have become dependent on project incomes are then worse off than before.

Why, it may be asked, do insensitve agency personnel not recognize the agricultural, food and income producing activities of women. The answer generally given is that national income statistics make women's contribution invisible and it is these statistics that planners use when planning or evaluating a project.

C) Statistics

National statistics and regional censuses usually exclude informal and non-cash output. Much of women's work occurs in the informal sector (unorganized industries or services outside the laws that protect the security and working conditions of labour) and or is on a non-cash basis and is therefore not valued or counted by economists. Women are not usually counted as "economically active" members of the

labour force if they have no regular employer but are considered as family aids, unpaid labour or housewives. They are treated as dependents requiring support by an "income earner" or by "welfare".

Much of women's work, in the informal or subsistence sector, is not reported in the GNP as women's contribution or in the records of labour participation. According to the president of CIDA, the productive activities of Third World women contribute 33% to the GNP. The invisibility of women's work has resulted in an underestimation of their contribution to the development process and thus created a myth of female dependency (Boserup,1970; Nelson,1979 ;Rogers,1980; Charlton,1984).

Male statisticians have also shown a preference for defining males as heads of household (Rogers,1980:60). This bias disregards the effects of male migration which leaves women in charge in the home village. Polygyny and other kinds of family networks absorb and utilize extra women in kin-based production units, though these women may in fact be the heads of independent domestic units.

In the calculation of female contributions to agricultural work, women are often calculated as providing only a portion of a "man-hour" for each hour worked. This serves to minimize and conceal their work; as John Kenneth Galbraith, in an article on the economics of housewivery remarks, "what is not counted is usually not noticed" (cited in

Rogers,1980:74). Planners can thus assume that women do not count except as dependents. Rogers claims that this assumption leads to women being categorized in the minds of many researchers and planners as dependent children or housewives (Ibid:67).

The hypothesis that emerges is that the greater the sensitivity of the agency to cultural differences and to women's needs and wishes, the more appropriate will be their projects.

Appropriate Projects

What are appropriate projects for women and development? The process of development has not only exacerbated the bias of traditional patriarchal cultures, but has also destroyed more complementary systems in which women have more equal status (Silverblatt,1980). Even those authors (Sudarkasa,1977; Wright,1983) who argue that there have been some positive results are aware that the development process seduces Third World men because they are often provided with greater access to strategic resources, new technology, new dominance over women and new institutions. Implicit in development strategies is the concept of the automatic trickle-down of economic benefits to all other family members from the male head of household (Nelson,1979:13).

Part of the problem of addressing the effects of development on women lies in the tendency to generalize

about women as though they were a homogeneous group in all societies. In fact, women are separated by class, age, race, religion, work, access to resources and geographic variations in most cultures. In addition, the development process has produced social change when it has interacted with different cultural and environmental conditions in developing countries. This has led to a wide range of differential outcomes and impacts so that not all women have been disadvantaged or to the same degree.

Women do perform similar biological reproductive functions throughout the world but not necessarily the same productive functions. There is an overriding role which at least implicitly links women with specific domestic tasks (child rearing and household work) to ensure the maintenance and survival of the family. Of course the role and the structure of the family varies among cultures, as do the forms of cohabitation which link men and women to reproduction. For instance, many poor women in Latin America, the Caribbean, Africa and parts of Asia are heads of households, since ideologically "preferred" formal marriage and residence rules can often only be achieved by the upper and middle classes in these countries. Divorced, widowed or unmarried women, if not maintained within prevailing cultural practices, become marginalized members of society if new rules make men the only viable heads of households. This is particularly true when traditional cultures have suffered disruption from colonialism and/or development schemes which

have altered the social obligations of kin groups.

In many cultures, it is the responsibility of women to earn and support the family regardless of marital status. The prevalent Western definition of the female role (wife and mother) scarely encompasses the tasks performed by many Third World women. Diverse demands are placed on women in the Third World, demands such as domestic tasks, raising and educating children, providing all or part of the subsistence base, and generating income for their families.

The reproduction of the labour force falls heavily on women in developing countries, especially since the introduction of the cash economy into these societies. Options and access for women to viable forms of employment, through which they can increase their productive roles, are usually limited because of the wide range of their responsibilities and perceived cultural restrictions. The basic needs of the family are the paramount factors which have shaped women's survival strategies in developing countries. Women have proven to be both creative and resourceful in finding ways to gain access to economic resources and productive work to maintain their families. However, these ways often mean long hours of hard work and low incomes in agriculture or the informal sector. "The basic problem which women have in common is that existing socio-economic-political structures do not afford them equal opportunities for remunerative employment; for access to productive resources, inputs or

credit, or for participation in decisions which affect them as well as others" (Loutfi,1980:10).

> "Although men and women may become victims of development; it is more difficult for women to adapt to new conditions; because 1) family obligations make them less mobile than men, 2) their occupational choice is more narrowly limited by custom, 3) they usually have less education and training, and 4) even without these handicaps they often face sex discrimination in recruitment" (Boserup,1977:53).

A much larger percentage of the Third World female labour force is engaged in traditional occupations in the informal sector. These occupations are often displaced by modern enterprises as a result of economic development. Women tend to lose access to the traditional productive resources and at the same time they are unable to adapt quickly to new conditions.

General development models are often inappropriate, according to Boserup, when economic conditions, institutional patterns, and attitudes to women's work vary so widely (1977:xiii). In short what women need are projects that would improve their income generating capacity and restore the base of their complementary responsibility in the survival and well-being of society (Nelson,1979:12). Where such programs are found, women will be better off.

Women and Power

Many writers believe that development has undermined and disenfranchised women both politically and economically to a greater degree than males in the developing countries

(Boserup,1970; Rubbo,1975; Silverblatt,1980; Mueller,1977; Nelson,1979; Sen,1980).

Olin feels that women are faced with special problems that go beyond the gender differentiation common in varying degrees in all traditional societies (1984:63). In Loutfi's view, traditional structures are replaced by new authoritarian systems which deny women's participation so that their interests are not effectively represented; nor are policies implemented consistent with their needs (1980:11).

To achieve development, this observation implies that only when women have equal power or enfranchisement with men will they gain equal benefits from development. To gain equal power they would need equal access to resources as well as to income earnings, and a change in stereotypes of male and female power. The hypothesis we would suggest is that where projects are concerned with giving females access to resources, women's status will be increased.

Measurement

Assessments of development projects are usually done by economists using quantitative measures of inputs supplied and funds spent and comparing them to the value of the outputs after the project. Sociological analysis may consider whether lasting institutions have been established or deadlines met. In industrial countries survey researchers may use questionnaires to find out how satisfied people are with a

government project, but rarely is this done with projects in the Third World.

In fact the preceding analysis of the theoretical literature on women and development projects suggests that many different measures are needed for different aspects of any project. The measure of whether the staffing of agencies by women is successful needs a measure of how many local women are involved in the project. The measure of the sensitivity of agencies is the degree to which projects are "appropriate". But to decide whether a seemingly "appropriate" project is successful requires a measure (or measures) of how much women benefit, either in income or in an increase in status. Clearly there are problems inherent in obtaining measures - other than impressionistic ones - of these variables.

The project that this thesis describes uses data compiled by the agencies studied and from official government sources. Perforce, however the measures of the variables described above have had to be collected by the author herself, using interviews of a sample of informants. It tries to establish the relative success of two agencies' projects in Tamil Nadu, South India in terms of female participation both at the agency and grassroots level.

Summary

All of the problems discussed above, those found in agencies, projects, ideology and statistics, imply that women

are more particularly disadvantaged by the development process. Women's work tends to be economically invisible and is therefore often overlooked. This invisibility together with cultural definitions of women's role generally relegates them to a powerless position in their societies. Agencies add to these problems when they fund mainly social welfare rather than income projects for Third World women.

RURAL DEVELOPMENT AND WOMEN IN INDIA

Rural Development

Since independence in 1947, the Indian government has made several attempts with its five year plans to develop the rural areas. In the first (1951-56), fifth (1974-79) and sixth (1980-85) five year plans particular attention was given to the agricultural sector where eighty percent of the population make their living.

Major land reform plans between 1947-57 attempted to redistribute land and end many of the semi-feudal systems still operative in rural India. Ceilings were imposed on agricultural holdings and rents payable by tenants. Some of the land was redistributed to smallholders but many of the large landlords circumvented the government's intention by registering different parcels of land with other family members. Land reform measures increased tensions between landowners and tenants (Srinivas,1980:84).

Inheritance practices had over time fragmented land holdings into small scattered parcels which the government felt limited the productive potential of the land (Government of India,1981-82:54). Land consolidation was introduced to combine smaller land holdings into larger lots. Consolidation of land holdings commenced in 1951 sometimes on a voluntary basis and other times imposed by the state. According to Srinivas, consolidation of land was not very successful

because of inheritance practices and growing population problems (1980:40). Inheritance laws that give all sons a share in the land, together with the changes in Hindu law that now give shares to certain women, have exacerbated the problem (Ibid:40).

Community development, a major thrust in rural development begun in the 1950's, organized rural areas into districts and blocks with block development officers in charge of local development. In India there are 5011 rural development blocks, 377 of which cover the state of Tamil Nadu (Government of India,1981-82:9). The structure of community development allowed for transfers of resources to rural agriculture in the form of irrigation, credit, extension services and, later, the new green revolution inputs. These transfers to improve productivity and redistribute resources were aimed at the majority of the rural population. Government subsidies of 25-50% and unsecured bank loans up to Rs. 5000 assisted these programs (Ibid:9-13).

The community development strategy was an important element in that it provided channels for the distribution of new technology, techniques and subsidies. At the same time, the decentralized system of local councils (panchayats) helped to democratize rural areas and made the administration more responsive to local needs (Neale,1983:1212-13). However, the success of this development strategy depended on the abilities of block officers and/or politicians to provide

access to government resources.

It has been argued that the rich and the middle income farmers were the main beneficiaries of this community development strategy, since they were in a better position to take advantage of it. The wealthy farmers either had sufficient land to warrant the investment or they had better access to resources because of the hierarchical caste system. Devolution of power to the panchayats added to the power of locally dominant castes and enabled them to corner the benefits of community development and other rural programs (Srinivas,1980:85). Corruption of block officials and ineptitude were also blamed for the failure of community development to help the poorest rural people.

Irrigation was extended to many rural communities in the form of canals, wells and tanks. Until 1951 there were only 20.8 million hectares of irrigated land in India, but by 1980/81 irrigated areas comprised 38.8 million hectares; 2.6 million are in Tamil Nadu (Government of India,1984:78). This expansion of irrigation and other agricultural inputs as well as the demand in international markets permitted more intensive farming, and in many places new cash crops such as sugar, spices, vegetables, cotton and groundnuts were introduced. Some farmers were able to grow two or three crops per year even on small plots of land. Intensive farming created a need for more agricultural labour especially in the planting and harvesting seasons. In many areas which had

previously practiced dry land farming, women's role in agriculture expanded. As family farm labour or as day labourers earning wages from other farmers, women's contribution to agriculture grew. Landless men were also able to find more seasonal opportunities where agriculture was intensified.

The Status of Indian Women

There are several factors responsible for the relative backwardness of rural women. In particular, "constraints stem from illiteracy, traditional values and norms, the dominant position of the male, superstition, economic dependence of women on men, social evils like dowry, polygyny, unaccountability of husband to wife "(Ali Khan and Ayesha,1982:4). These cultural values and practices have subordinated Indian women and perpetuate their low status.

The Indian government advanced various schemes in their five year plans to improve the status of women. Among these: 1) equal opportunities for education and incentives were created to encourage female education 2) voluntary organizations were encouraged to take up the cause of women 3) political institutions were directed to promote welfare for women and rural women became eligible to participate in the political system and 4) legislation was enacted to abolish some of the "social evils" (e.g. dowry and child marriage) that discriminate against women (Ibid:4).

These attempts to improve the status of women have been

only partially successful as traditional attitudes and values are still upheld by various institutions. Hindu ideology relegates women to the domestic and reproductive sphere rather than the public and productive sphere reserved for men (Caplan,1985:11). Hinduism venerates the image of women as virgins and/or mothers. It idealizes the qualities of sacrifice in the mother role while emphasizing the qualities of the faithful and uncomplaining wife devoted to her husband (Sharma,1980:167).

The Hindu Marriage Act of 1955 raised the age of marriage for males and females and allowed for divorce. However, many rural women are still married at a young age and divorced women are often perceived as a threat by other women in the community. Marriage is seen as the essential duty of all Hindus (Srinivas,1980:49). A wife's barrenness or her failure to produce a son often results in the wife being deserted and/or the taking of a second wife. The birth of a son is a happy occasion while the birth of a daughter is often heralded with silence (Miller,1981:85). Daughters are not given equal rights with sons in matters of food, clothing, education, etc. (Sharma,1980:164).

Practices such as dowry, female infanticide and segregation of the sexes discriminate against women and create role conflicts. The recent changes in many parts of India from bridewealth to dowry have altered the status of women. No longer are women viewed as productive contributors to the

family, but as liabilities who drain family assets. This has resulted in the mistreatment or death of married women when dowries were not paid or new demands could not be met (Kishwar and Vanita,1984)

Evidence from sex ratio statistics suggests that female infanticide has been widely practiced in India for a long time (Miller,1981). The economics of the dowry system is placing pressure on a greater number of families and some have resorted to female infanticide and/or the neglect of female children to reduce financial burdens (Venkatramani,1986:26-33). Miller states that son preference is so strong in some areas and classes "that daughters must almost logically suffer in order that families' perceived and culturally mandated needs are fulfilled" (1981:25).

In India there are severe strictures against women working because of rules which discourage mixing of the sexes and ideals about the role of women. However, a significant impetus for change is being provided by demographic pressures and economic compulsions and women are seeking to take advantage of economic opportunities (Government of India,1974:87). Poor women take on employment in spite of the contradictory ideological pressures. They "work as part of their perceived duties to the family but are constantly reminded that good women demonstrate chastity and devotion by remaining at home engaged in unpaid domestic work" (Lessinger,1986:583).

Sex differentiation results in intensifying social

interaction between members of the same sex (i.e. mother-in-law and wife) and weakening interaction between the sexes (Srinivas,1980:68). Virilocality is the general rule in India; therefore, wives usually move to the husband's residence. In traditional Hindu families the senior male is the head of the household; it is his duty to oversee finances and manage family assets and this gives him power and authority over all family members (Ibid:67). The senior woman is in charge of the domestic sphere but all the women must dine separately after the men and children.

India seems to highlight an apparent paradox: on the one hand it produces a female Prime Minister and other political leaders before western countries, but on the other hand, the ideology of orthodox Hinduism advocates an extremely subordinate role for women (Caplan,1985:viii). Indian women received the right to vote in 1932 (Sharma,1980:167), and Gandhi drew women into the Nationalist movement between 1930-42. Many of these women were jailed and beaten for their civil disobedience during the fight for independence, and in 1937, when Congress contested elections, scores of women stood for election (Srinivas,1980:96). The new nation made provision for at least two female members to sit on each village panchayat (Ali Khan & Ayesha,1982:117). However, in their own study in South India, the authors found that 90% of the women do not participate in the panchayats even though they have reserved seats (Ibid:128).

The following statistics provide some evidence of the low status of Indian women. Females are numerically a minority in India, the sex ratio being 933 females to 1000 males in 1981 (Government India,1981b:24). In Tamil Nadu, ratios were high in 1921 (1029) but the proportional female population has continued to fall here as in the rest of India. The ratio for Tamil Nadu in 1981 was 977, with rural areas at 987 and urban areas at 956 (Ibid:25). These Indian figures contrast dramatically with other Third World countries such as Brazil, Indonesia and the Phillipines which had sex ratios between 1010 and 1018 in 1970 (Government of India,1974:15). The gap in life expectancy between females and males in India has been increasing in the last five decades and for all ages below forty, females have a lower life expectancy (Ibid:17).

Sex ratios and life expectancy together with literacy have been used as indicators of female status. The literacy rates for women in 1971 for all India showed that only 13% of rural women and 42% of urban women were literate (Caplan,1985:60). The overall average of literate females was only 18.7% compared to 40% literate males (Ibid:60). In Tamil Nadu, the overall average of female literacy in 1981 was 34.9% (males 58.2%) with the rate for rural women being 25.8% and rural men 51.1% (Government of India,1981a:13).

Indian census statistics show a falling rate of female employment in this century which indicates severe restrictions on female employment because of cultural rules and/or the lack

of training and skills in some spheres. Women constituted 34.4% of the total workforce in 1911, 31.6% in 1961 and by 1971 the rate had dropped to 17.3% (Caplan,1985:8). However, changes in the definition of "worker" in various censuses has affected the enumeration of women workers. Women could have been employed and not counted as workers. In 1981, provisional state figures showed 5,388,677 females (28.5%) and 13,520.097 males (61.5%) employed as "main" (having regular employment) workers in Tamil Nadu (Lessinger,1986:581). According to Lessinger, these figures indicate that as unemployment increases in India women are being driven out of the workforce at a greater rate than men (Ibid:582). Few Indian women are classified as workers in censuses, although there are far more engaged in productive labour than figures suggest since rural women who work in family fields and urban women in the informal sector are not classified as productive (Caplan,1985:220). According to government statistics women comprise 85% of the marginal workers, 47% of the agricultural labour but only 22% of the "cultivators" in Tamil Nadu (Government of India, 1981a:42-45).

Women and Agriculture

South India is an area where women are heavily involved in agriculture. According to MacLachlan, "highly labour intensive cultivation was made possible by increases in the amount of farmwork done by women" (1983:263). Intensive

farming also involves more work for men who must plough the same plot two or three times. Women in South India were better able to take advantage of expanded agriculture because seclusion of women is not extensively practiced. "However, a more subtle form of female/male separation is still in effect so that both inside and outside the household women and men try to avoid direct interaction and the simultaneous use of the same physical space" (Lessinger,1986:586). This results in chaperonage which curtails women's physical mobility and range of social contracts and places these under the control of men (Ibid:586).

In the North, where seclusion is more pervasive, it is mainly very poor women who enter the labour force, as they are not in a position to practice ideal norms and risk their family's survival. Dominant ideological norms in Hinduism and Islam can usually be followed only by upper castes and classes (Caplan,1985:11). Nonetheless, there is evidence to suggest that those poor women who do not practice seclusion will try to regain their social status by returning to the domestic sphere whenever possible thereby ensuring the family honour and good marriages for their daughters (Abdullah,1982).

Many castes consider the removal of females from the fields as a sign of upward mobility for the family. This is part of the phenomenon which Srinivas calls "sanskritization", a process by which lower caste groups try to emulate the higher and more wealthy castes by adopting practices such as

dowry and female seclusion and by observing religious and pollution rituals (1980). This phenomenon also affects women in South India even when seclusion is not practiced; as families become wealthier their women are removed from the fields and hired labour takes their place. Women who cease to work in the fields assume other tasks according to the socio-economic status of the family. They may increase the range of their domestic tasks, develop other income activities or use the time for more status related activities. Rarely, however, does the reduction in fieldwork lead to a shorter work day for women unless they also have hired domestic help.

Any practice such as "sanskritization", which removes women further from the public sphere is bound to affect their access to resources which could improve their income earning ability and status. Women would then have to utilize males or children as intermediaries to operate outside the domestic realm. "In rural areas certain kinds of upward mobility lead to restriction rather than enhancement of the freedom of women", according to Béteille (1975:66).

In most places in India, men hold title to the land, although land can now theoretically be inherited by male and female children, wives and mothers since the 1961 Hindu Succession Act. Nevertheless, the management of agriculture is considered a male role in India. Men do the ploughing and irrigation and work with oxen. Men usually decide when and where to plant while women perform the tasks of planting,

weeding, harvesting and processing. Women's responsibilities also extend to feeding and caring of the family animals and the production of handicraft items for domestic use or the market.

Women's role in Indian agriculture is important but it becomes even more crucial when they are involved in intensive farming. More time in the fields does not lead to less time spent in the domestic sphere by women. In fact, it usually means an extension of the woman's work day and/or the allotting of domestic chores to younger females. Family survival is the strategy of subsistence agriculture; thus women's input in the fields and the household is paramount for rural development.

Even though most rural Indian women work in agriculture, process agricultural products and earn other forms of income at home, their contribution is often not counted and/or valued in their society. Dyson and Moore state that higher female employment and authority within the household may promote better childcare because a woman's income is more likely to benefit children than a father's income (1983:50). It seems that Indian women, especially poor rural women, need access to resources, technology and education if they are to play a strong contributing role in rural development and help their families sustain themselves during the process of social change.

Projects which are sensitive to women's role should provide Indian women with the means to contribute to family income

and reduce the drudgery of their domestic work, as well as demonstrate an understanding of the cultural constraints which define their roles. Local and international development agencies need to be sensitive to and aware of how they can best use their resources to help rural women. The three agency profiles which follow demonstrate various approaches to women and development.

THE DEVELOPMENT AGENCIES

Development agencies such as MATCH are more sympathetic than others to the need of Third World women to earn incomes. As a result, a number of these agencies have incorporated income generating activities for women into their projects. Others, I suspect, have begun specific projects oriented toward women partly because women's projects have become fashionable in the past ten years and are therefore attractive to donors who contribute money to the non-governmental agencies.

Agency Sensitivity

In my research I looked at integrated rural development projects (those with health, education, agriculture and small industry components) in Tamil Nadu, South India, organized and administered by two Indian non-governmental agencies (ASSEFA and LAFTI). Neither of these agencies placed a special emphasis on women in their projects, but each has attempted to incorporate women into wider development projects through the formation of Mathar Sangams (women's groups), and/or by employing women in small income producing projects. Moreover, through LAFTI some village women have obtained title to land in their own names. Both these agencies are funded by a number of international agencies, one being Inter Pares, a Canadian agency based in Ottawa.

This research based on ASSEFA and LAFTI projects specifically examined the possible sources of gender bias operating in the agencies and Indian culture to evaluate how they affect women's involvement in income generating projects. I also investigated what access rural Indian women in Tamil Nadu had to the resources within projects operated by these agencies, resources that could improve their income earning capacity. Interviews were the method used to discover what type of projects women were involved in, for how long and what benefits they received from the projects. Specific data was also gathered on women's occupations, wages, roles, status, decision-making and work load to determine rural Tamil women's needs and how successful projects had been in helping to solve some of the problems faced by rural women in the Third World.

Similarities in approaches to rural development are apparent in ASSEFA and LAFTI because most of their workers are associated with the Gandhian movement and believe in Gandhi's philosophy regarding the self-sufficient development of village India and the need to provide the villagers with access to a subsistence land base. Nevertheless, different historical and political developments and land use in these two districts have created the present environment within which ASSEFA and LAFTI operate.

Land For The Tillers' Freedom (LAFTI)

Objectives

LAFTI is an Indian non-governmental agency which was formed in 1981 by Krishnammal Jagannathan in the district of East Thanjavur, Tamil Nadu where 40% of the rural people are landless. This organization is an outgrowth of the Gandhian movement which sought to obtain Bhoodan (land gifts) for the landless and establish village industries, services and cooperatives. However, the Bhoodan plan to obtain land from rich and usually powerful landlords in Thanjavur was less successful because land in this district is fertile and irrigated and therefore highly prized.

Staffing

The staff of LAFTI consists of sixteen fieldworkers (12 men and 4 women) and three male office staff plus the secretary and director of the agency, Krishnammal. The field staff travel from village to village talking to people, organizing gram sabhas (village councils) and encouraging the development of village self-help schemes. The staff also assist villages in obtaining government grants for water supplies and the purchase of animals as well as assisting and encouraging cottage industries and advising on basic health. Preliminary work on organization of villagers precedes any help from LAFTI for purchasing land.

Access to Resources

LAFTI was created to facilitate the acquisition of land for landless rural people and also to act as the legal entity for guaranteeing loans to the banks. The organization negotiates the purchase of large tracts of land and arranges the finances in part by acquiring the 50% grants available from the government under the Integrated Rural Development Scheme. In the past 5 years (1981-86) LAFTI has purchased sufficient land to distribute half or one acre to 1000 landless families in their project villages (LAFTI, 1986:20).

After LAFTI has acquired the land for the landless each individual is given title to a half or one acre plot. The new owners are then organized into groups of ten to farm cooperatively (plough, plant and harvest crops as a group) adjacent plots of land under a gram sabha (village assembly). If any of the farmers are forced to sell land because of indebtedness, the gram sabha purchases the land with community or loaned funds for redistribution to other landless families.

According to LAFTI the borrowing of money by males to purchase alcohol is a major cause of indebtedness and can lead to the mortaging or selling of land. This led in 1984 to a most revolutionary decision, particularly in the context of rural India: to register the land in the names of the women rather than the men. In this way, LAFTI expects to restrict the ability of men to borrow money without the consent of their wives since they cannot mortgage the land if it is registered in the wife's name. It is also hoped that this scheme will

reduce the percentage of the harvest proceeds spent on alcohol. However, it is too early to tell if this scheme will have the desired effects. LAFTI believes that in this manner it is addressing a wider social problem, while promoting women's rights (LAFTI,1985:2).

LAFTI has also endeavoured to address the problem of underemployment caused by seasonal agriculture by helping villagers to construct brick kilns, by providing village women with funds to purchase livestock and by training villagers in construction skills. New improved housing for the villagers will be built with government subsidies, village labour and bricks from the local kilns. In addition, LAFTI is experimenting with cooperative stores run by women, and endeavouring to interest youths in building compost pits to produce fertilizer.

Funding

Inter Pares is not LAFTI's only funding agency. LAFTI is given support and assistance through agencies connected with the Gandhian Peace Movement. Several international agencies provide financial assistance in the form of grants, Inter Pares being one of them. Many indivduals in other countries also send donations directly to LAFTI to support the salaries of community workers or to pay for specific projects costs. LAFTI works closely with local branches of the state banks to obtain loans for purchasing land and animals. LAFTI is also in contact with government agencies that can provide

that can provide various subsidies for land, animals, wells, smallbusinesses and training.

Critique

LAFTI is criticized by both Marxists and other Gandhians. The Marxists feel LAFTI is working to defuse agrarian unrest and thereby working against structural change. The Gandhians outside LAFTI believe that land cannot be owned as private property and see LAFTI's purchase of land and the entitlement of individuals as breaking faith with the Gandhian Bhoodan philosophy which only provides userfruct rights (LAFTI,1985:3).

(LAFTI Evaluation,1985; LAFTI Report,1986 furnished the background information on LAFTI presented in this section).

Association Sarva Seva Farms (ASSEFA)

Objectives

ASSEFA is a large Indian non-governmental agency which operates seventy farms in eight states. It has its own staffing, training and recruitment program and is headquartered in Madurai, Tamil Nadu. The organization was first conceived in 1968-69 with the help of Movimento Svilluppo E Pace an Italian agency devoted to development and peace. The Sarva Seva Farms were organized to help farmer allottees (not owners) develop and work the land that had been donated under the Gandhian movement to state Bhoodan Associations. ASSEFA

became an all Indian body in 1978, when the farm experiment spread to Bihar, Maharashtra and Rajasthan. The agency has a four-tier structure, a national level body, state committees, project committees for districts, and individual farms.

The objectives of ASSEFA include reclamation and cultivation work on Bhoodan (gifted land) and Gramdan villages (formed when 50% of the cultivable is land donated to the gram sabha and cooperatively farmed), provision of equipment and agricultural implements, starting small agro industries for the rural poor, training farmers in new techniques and management, imparting literacy and citizenship training, and undertaking community health programs. These aims are achieved through integrated rural development programs that include forestry, animal husbandry, cash cropping and rural industries to increase incomes and welfare services such as health, education and housing.

Staffing

Female representation in ASSEFA is limited to the female director of the education program and the majority of the teachers in the ASSEFA schools. The honorary and paid management structure and the trainers and trainees are entirely male.

Access to Resources

According to ASSEFA literature, women are employed in the village industries and contribute directly and indirectly to other ASSEFA's village projects. This statement should be

treated with caution as there is no data to substantiate this claim. Village women are not usually formally represented in community decision-making councils where projects are discussed. However, the female teachers have been instrumental in organizing women's clubs to provide a forum for women and initiate chit (savings) funds.[2]

Funding

ASSEFA is supported and given legal administrative help by various Bhoodan Boards and Sarvodaya (Welfare for All) Agencies in India. International agencies render financial assistance in the form of grants, Inter Pares and the Canadian International Development Agency (CIDA) being two of them. ASSEFA projects are assisted by numerous Indian state banks that provide access to credit and assistance from various government agencies who provide subsidies. As well, ASSEFA receives assistance in the form of material support and expertise from other voluntary Indian agencies. (ASSEFA Profile, 1983; Evaluations by Inter Pares 1982 and 1983 furnished the background information for this section on ASSEFA).

Inter Pares

Inter Pares is a Canadian non-governmental organization that has been supporting community based development projects overseas and in Canada since 1976. In 1984, Inter Pares was

sponsoring projects in Asia, Africa, the Caribbean and Central America, from their headquarters in Ottawa.

Funding

Canadian volunteers support the work of Inter Pares through fund raising events. The agency receives its funding from individuals, corporate and foundation donors, and these funds are matched by the Canadian International Development Agency (Inter Pares,1984:10).

Objectives

Inter Pares works with local groups around the world on projects to end conditions of poverty, illness, hunger and powerlessness. They also encourage two way learning between the less developed copuntries and Canada (Ibid:1). According to their list of objectives all Inter Pares projects must be participatory, tend towards sustainability, involve women at every stage and be sensitive to local cultural values (Ibid:1).

Women's Access

Besides the two integrated community development projects which I visited in South India, Inter Pares sponsors specific projects for women. In Bangladesh, the Banchte Shekha (Learning to Live) project has organized more than 5,000 rural women in income earning activities. Nijera Kori (We'll Do It Ourselves) works with poor rural women in consciousness-raising and flood rehabilitation efforts (Ibid:5). The Wangjing Women's Cooperative Society in Manipur, North-east India incorporates

agriculture, small industries and health components to help improve the living standards of poor women. Inter Pares also supports women's development programs in Senegal, Dominica and Jamaica. Sponsorship of such projects indicates a sensitivity to the need to involve Third World women.

Staffing

The staff of Inter Pares has a high ratio of females to males and according to my informant most of the staff has a feminist development perspective. However, Inter Pares was organizing a staff workshop to discuss how this feminist perspective should be applied, because a number of employees were not using this approach to assess and evaluate projects. This creates a problem because consensus is an important evaluation strategy and my informant pointed out that groups of staff people decide which projects receive funding. First the regional project personnel rank the project proposals that are submitted to Inter Pares for their geographical area and then all the staff meet together to divide up the funding based on a consensus on relative priority. Women's projects are judged along with all other proposals submitted as there is no special category of funds allotted for women's projects within the agency.

Agency Data

In both local agencies there was a general lack of

information on women in terms of their roles, health, education, training and income and labour contributions to family survival. Nonetheless, ASSEFA had gathered some demographic data on the numbers and ages of males and females in the villages they served through their newly instituted community health workers program. ASSEFA also had aggregate data on villages in terms of population, land use, livestock, occupations and number of wells which they were using in the development of their five year plans. These plans for future rural development are also part of ASSEFA's strategy for increasing their funding base and obtaining additional government resources because they outline new village projects.

LAFTI being a much smaller and newer agency lacks a record of the kind of statistics which ASSEFA has on file. LAFTI maintains files on each project (amounts spent and earned, numbers of people involved and type of project) in order to report to donor agencies, government departments and the banks from whom they receive grants, subsidies and loans. Records of land titles and loan repayments are also kept by LAFTI to facilitate collection of loans from villagers for land and agricultural inputs. However, no baseline data or survey of the human and material resources of each village was available, a point which I raised during my discussions with community workers.

Both LAFTI and ASSEFA are working toward bettering the lives of poor rural people through their development projects.

LAFTI and ASSEFA have similar approaches to development but slightly different policies and performance outcomes regarding women's involvement in projects. Besides being influenced by the historical, environmental, social and political environments where they operate, each organization is also conditioned by its own size, structure and management style, aspects of which will be made apparent in the following chapters which describe and analyze specific projects.

AGRICULTURE IN TAMIL NADU

Historical Perspective

Tamil Nadu became the cultural unit of the Tamil speakers in the first century A.D. The state was sparsely populated by herdsmen and hunters until the development of rice cultivation in the third or fourth century B.C., which prompted a move toward a more settled agricultural population (Baker, 1984:22). According to Baker, "the backbone of Tamil civilization lay in the development of irrigated agriculture in the river valleys" which he states generated specific forms of social organization, religious practice and state formation (Ibid:22).

Tamil Nadu sits astride the Tropic of Cancer in the path of the monsoons. The monsoons determine the probability of luxuriant plant growth or drought conditions. Very little rain (5-20") from the southwest monsoon (mid June - early September) reaches the Tamil plain. However, this monsoon feeds the mountain rivers that flow into the river valleys. The northeast monsoon (late September) sweeps across the Bay of Bengal and deposits between 30-60" of rain, mostly on the northeast plains.

There are only three substantial river systems in Tamil Nadu: one in the north on the Palar River and one on the Tambrapani River near the tip of India. The third and largest river system is the Kaveri[3] which has its delta area in Thanjavur. (See Map 1.2.) Two or three crops of rice per year

or a long-period crop can be grown in the fertile irrigated river valleys (Ibid:25). Elsewhere in Tamil Nadu agriculture depends on a combination of seasonal rains, tanks or wells.

The first three centuries A.D. saw the growth of many small kingdoms in the river valleys. The kings of the Chola kingdom in the Kaveri delta were responsible for building massive irrigation works to protect the lowland against flooding and to expand agriculture and foreign trade (Ibid:27). Irrigation canals criss-crossed the delta by the seventh century (Ibid:27).

Irrigation agriculture and foreign trade created a need for more complex social institutions. This led to the formation of states focussed on a specific irrigation source and village and state assemblies to manage land and irrigation, raise taxes, provide social welfare and settle disputes (Ibid:28). These assemblies headed by Brahmans and the nobility controlled land, local and foreign trade and religious institutions (Ibid:28).

The plains with their low rainfall, high temperatures and sandy soils did not initially attract agricultural settlement; thus the plains population depended more on herding and hunting for their livelihood (Ibid:35). The expansion of plains agriculture was precipitated by the need to supply food and men to the southern armies fighting the Muslim invaders in the 14th century (Ibid:36). The warrior chiefs and soldiers (many of whom were immigrants) were lured into cooperation by grants of title to plains land (Ibid:40).

Village headmen in each locality organized the inhabitants for production and military service and the state assisted in the establishment of basic services providing individual grants of land to workers (Ibid:41).

During the colonial period from the 1840's on, the British spent significant sums of land revenue on major irrigation works, roads and other forms of communication (Ibid:76). Landholders in the valleys magnified the government's efforts by expanding private irrigation. Acreage under goverment irrigation grew from 2.3 million to 3.4 million between 1852-1890 and private irrigated acreage went from 0.4 to 1 million (Ibid:77).

The government assisted expansion in the plains regions through communications rather than irrigation (Ibid:78). The plains were poor places to grow food but good for growing spices, oilseeds, cotton and pulses, producing building materials and breeding cattle (Ibid:79). These products were exported while food grains were imported. This trade was enhanced by the new and improved roads and railways built by the British in the mid and late 1800's.

The valleys became prosperous and densely populated because of the importance of agriculture. This prosperity and domination of the region required control of the land and water (Ibid:86). Land was controlled by elite castes who maintained their position and separateness from the agricultural labourers through ritual exclusiveness (Ibid:87). The British

government added to the prosperity of those in control of the fertile land. It supplied "them with better irrigation, employed them first as grain contractors, then as irrigation contractors and later as servants in the expanding bureaucracy" (Ibid:78).

Greater diversity in forms of production on the plains made agriculture less important. "Land was poor and abundantly available to anyone who would clear the scrub, and thus had little or no social pecuniary value" (Ibid:90). The importance of military service and the production of goods and services required control of men to fight, work or till the poor soil rather than control of land (Ibid:90).

The societies of the plains and the valleys were modelled by their distinctive geographical setting and their particular historical experience (Ibid:86). These distinctions have permeated the present society and continue to affect land use and land tenure. Patterns of small individual landholdings persist in the plains while the fertile valleys are still dominated by large landowners.

Present Land Use

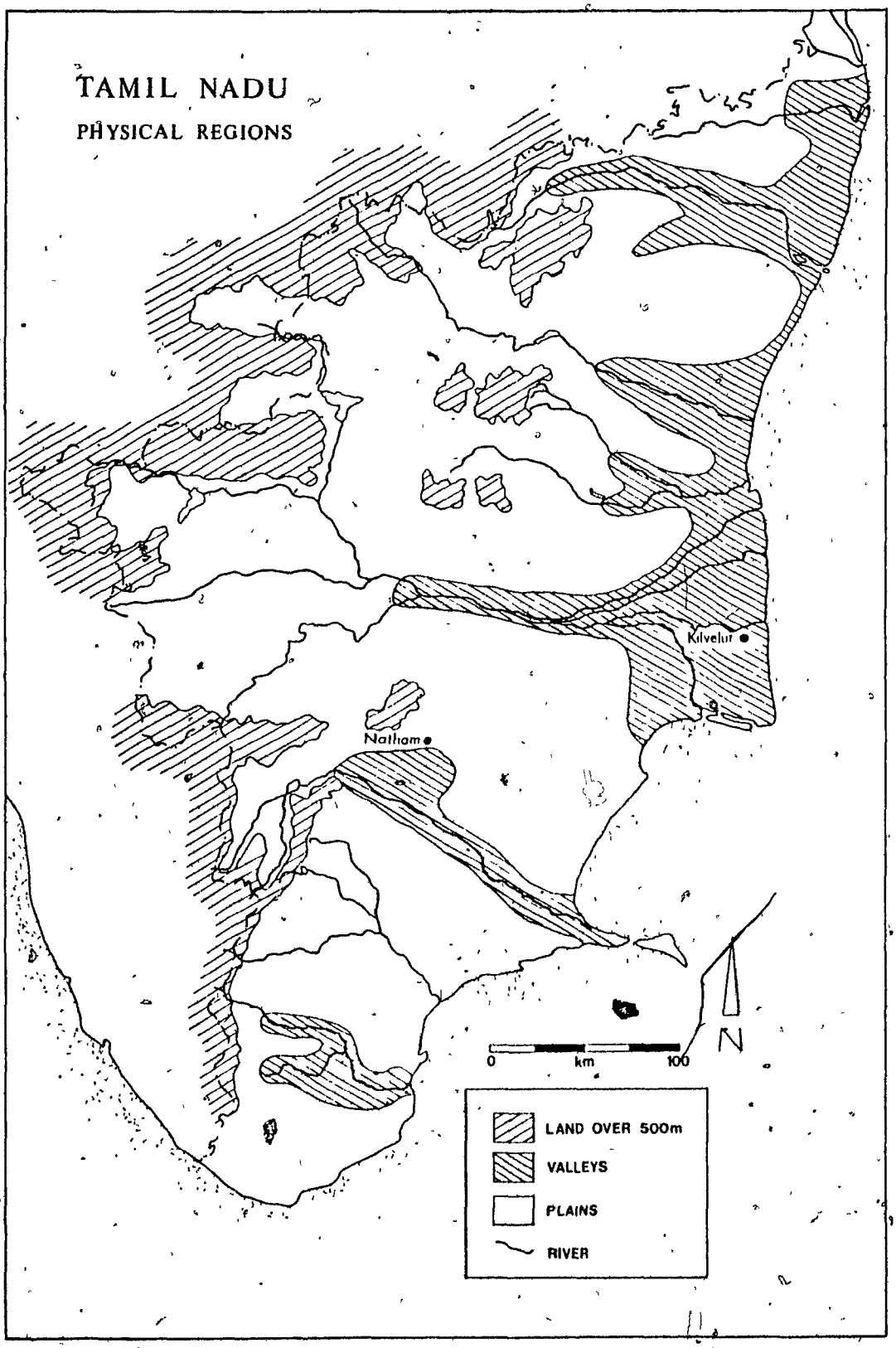
Valleys

Both agencies (ASSEFA and LAFTI) in Tamil Nadu service rural populations many of whom are poor landless people. The town of Natham (block development centre), is the headquarters of the ASSEFA projects in the Anna District. It is approximately

six hours by bus from Kilvelur, the headquarters of LAFTI, in the East Thanjavur District. In the projects I visited in the plains area (Natham), north of the city of Madurai, most villagers owned small parcels of land. On the other hand, most of the villagers in the valley region of East Thanjavur were or had been landless prior to agency intervention. (See Map 2 for valley and plains regions.)

This difference in availability of land is directly connected to the fact that land in East Thanjavur is located in a river valley which has been irrigated and controlled since the seventh century by a small group of elite castes. Under colonial rule a new and improved canal system was built in the 1850's. Intensive agriculture is practiced in the Kaveri delta of East Thanjavur with up to three crops harvested in a good year (usually two rice and one pulses). The percentage of net area irrigated to net area sown is 82.62% in Thanjavur (Government of India,1971:122)

Land ownership in Thanjavur is a source of prestige,power and wealth (Béteille, 1974:159). In East Thanjavur, many people are still landless because irrigated land is highly prized and productive, making competition for land resources more intensive and land more expensive than in plains areas. Now, however, a number of large landlords in East Thanjavur are willing to sell land because they wish to find more lucrative investments in the modern sector. LAFTI is in a position to purchase these large parcels of land with bank


TAMIL NADU
PHYSICAL REGIONS
Kilvelur
Natham
0
km
100
N
LAND OVER 500m
VALLEYS
PLAINS
RIVER

Map. 2

loans and government subsidies which it obtains for the villagers. The land is divided into one or one half acre parcels and distributed to landless families, who must repay the bank.

Plains

Mainly dryland cultivation is practiced in the Natham area which is a plains region. Only 33.99% of the net area sown in Madurai is irrigated (Government of India,1971:122). Some fields are irrigated with wells or tanks, which require bullock power, diesel pumps or hand dug canals to distribute water to the fields. It is much more feasible for smallholders to own small parcels of land for basic subsistence in the plains region because dry land produces only one crop a year and is therefore not as highly prized or productive as irrigated land nor as costly to buy.

Most of the land obtained as Bhoodan gifts is dryland which is distributed to individuals and groups to farm. There are many smallholders already in the Natham area able to form Gramdan villages (communal cooperative farming villages) without purchasing land. ASSEFA has also obtained land through purchase or donations to use as experimental Gramdan farms.

The Politics of Land Holding

Valley Regions

In the two areas studied, differences in geography and

history have given rise to differential access to land for smallholders. Acute rural overpopulation in Thanjavur (3,259 square miles, population 4,063,545 in 1981) has made it one of the most densely populated (1,245 people per square mile) area in India (Government of India,1981b:42). This problem and the competition for land in valleys has led to unrest in rural areas and facilitated the growth of the Communist Party, which gained a stronghold in the Thanjavur district among tenants and landless villagers. According to Gough, the Communist Party succeeded in Thanjavur because harijan culture was relatively homogeneous and they experienced similar oppression (1973:241).

Large landowners, many of whom are absentees, still own most of the available land in East Thanjavur (Ibid:226). Some landlords have also illegally obtained the use of temple lands. The villagers feel the land they till should be theirs and have refused on occasion to pay rent and/or work as agricultural labourers for these landlords. These East Thanjavur villagers became very militant in their stance to the point of keeping out migrant labourers in order to pressure landlords for higher wages during planting and harvesting seasons. During the harvest strike of 1948 the harijans harvested the crop for themselves and demanded payment of half the crop for tenants instead of two-fifths and double wages for workers 2 liters of paddy (rice) for men and 1 liter for women (Ibid:239). Since then this confrontation with landlords has

continued sporadically to the present.

In Venmani, a Harijan (untouchable caste) village in East Thanjavur which I visited, there are hammer and sickle signs visible on walls and houses throughout the village, denoting support of the Communist Party of India (CPI). Even the women's organization in Venmani is politically oriented in contrast to the women's groups in the Natham area which concentrate on savings funds and village problems. In the center of Venmani there is an obilisk commemorating the death of 44 villagers (women, children and old men) burned to death in their houses by a local landlord in 1968, during the height of conflicts over access to land in East Thanjavur.

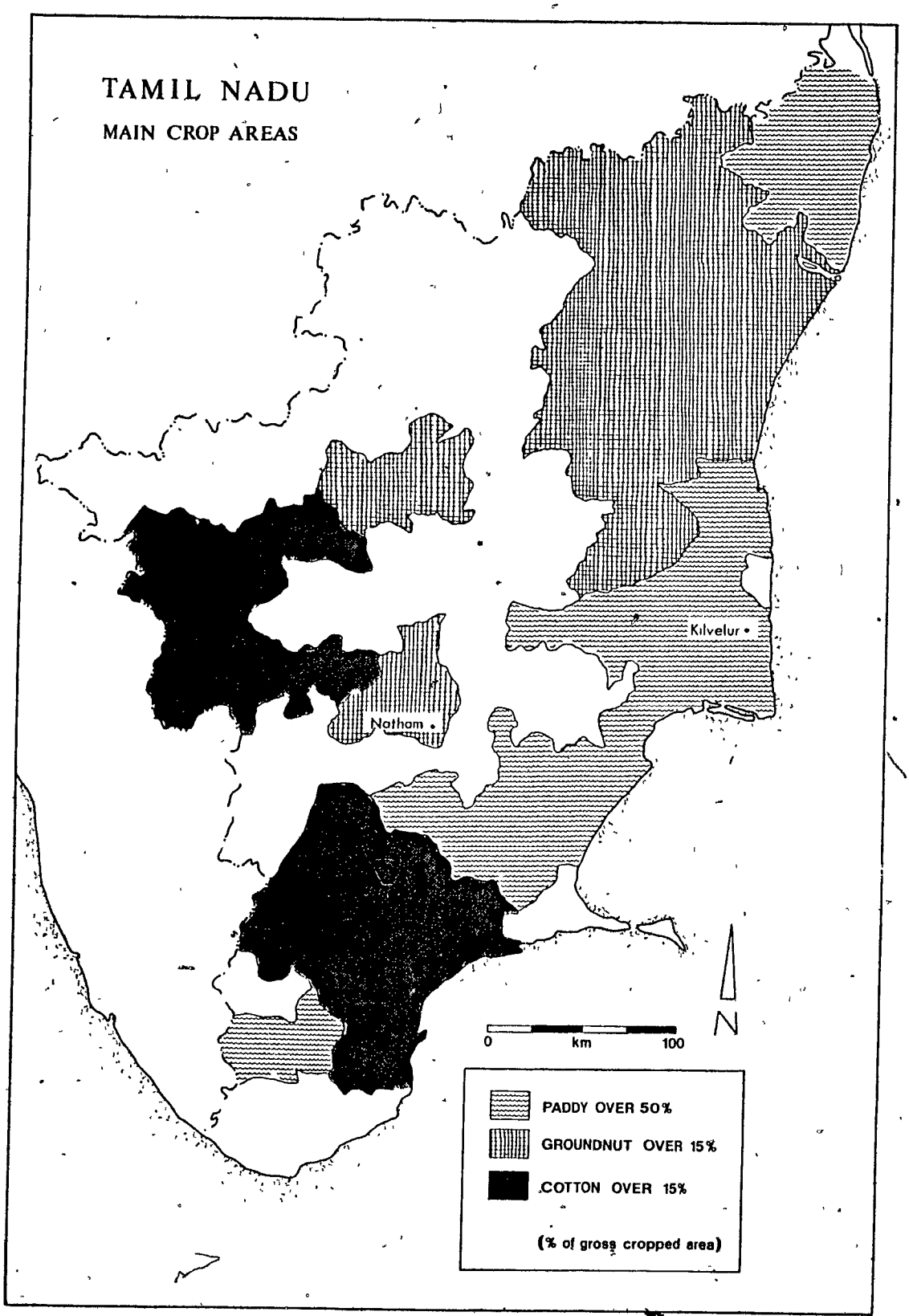
In East Thanjavur, paddy crops covered 78% of the land even in the 1880's and double cropping was already highly developed. (See Map 3 crops.) In this delta valley, landless labourers are plentiful because land is concentrated in the hands of the traditionally wealthy and powerful castes (Béteille,1974:149). This enables landlords to keep wages low for agricultural workers and even tenants receive only subsistence level returns for their efforts. The government of Tamil Nadu passed an emergency Tenants and Labourers' Bill in 1952 to quell the violence. The Bill was relatively ineffective, since it only protected tenants and labourers whose landlords owned over six and two-thirds acres in a village (Gough,1973:228).

Plains Regions

Violent mass confrontation over land has not occurred in the plains regions. Land tenure problems have not been a major item on the political agenda in the plains, therefore the Communist Party has not been able to gain the same strength in this region although its representatives are evident contenders during elections. This is partly attributed to the fact that there has always been a greater number of smallholders in the unirrigated plains regions. It has been easier to obtain dry land gifts for the Bhoodan Associations to distribute to landless rural people. Landlords are more willing to give gifts of dry land because they consider it less productive when there is no ready source of water for irrigation.

In plains areas like Anna, agriculture developed more slowly than in the valleys. Cash cropping was not widespread until the 1880's because of low demand and lack of water; and, since many people cultivated their own land, labour was in short supply. However, wages are presently higher in valley regions like East Thanjavur than in the plains, in part because the agricultural labourers have demanded increases through political and violent means.

Agriculture expanded until World War I by increasing the acreage cultivated in the plains regions. However, when access to forest land and waste land which provided necessary inputs for farming (animal fodder) was reduced because of


TAMIL NADU
MAIN CROP AREAS
Kilvelur
Natham
N
0
km
100
PADDY OVER 50%
GROUNDNUT OVER 15%
COTTON OVER 15%
(% of gross cropped area)

Map 3

agricultural expansion and when credit became unavailable for smallholders, influential landlords and leaders began to invest in well irrigation and cash crops in districts like Anna.

Cash crops, mainly groundnuts and cotton, were introduced into the plains areas due to increased demand in international markets during the 1880's for these South Indian agricultural products. (See Map 3 crops) Although there was a move toward greater concentration of land in the 19th century in the plains regions, it was inhibited because of the high capital investment required to irrigate dry land with wells and tanks. Neither the British nor the Indian government invested in canal systems in these dry land regions since there were no major rivers to adequately irrigate the land and the monsoons were unreliable.

Each region is suited to a different cropping regime. The plains regions grow cash crops while the valley regions constitute the rice-bowls of Tamil Nadu. "The combination of different natural endownments, different styles of agrarian organization, and different markets dictated rather different strategies of productive investment, different extents of agrarian change and different types and intensities of social conflict" (Baker, 1984:137).

Sexual Division of Labour

In Tamil Nadu, I observed a high degree of asymmetry between male and female roles in labour. Although women are

employed in agriculture and industry in a variety of jobs they continue to perform all the domestic tasks. In rural districts of Tamil Nadu women work as agricultural labourers, construction workers and/or in small rural handicraft industries.

In the plains area around Natham in Anna district, the women usually have access to family land. They not only farm their own land, but are also employed as wage labourers. These women receive less of their income in the form of wages and are paid lower rates than the women in Thanjavur. In the Kaveri delta villages of East Thanjavur, the women wager labourers usually come from landless families unless they have just acquired land. Nonethless, all the women questioned in the East Thanjavur and Anna district villages worked as agricultural labourers part of the year.

In both districts (Anna and Thanjavur), women are responsible for the domestic tasks including childcare, animal husbandry, fuel collection, food processing, housework, cooking, washing clothes and fetching water. Sometimes children help mothers with certain tasks if and when they are not attending school. However, if someone is required to perform domestic tasks because their mother is ill or working, it is inevitably the female children who are removed from school to do this work.

Most women work a 14-16 hour day which begins at 6:00 a.m. and ends at approximately 8:00 p.m. after the evening

meal is complete and the children are put to bed. The regular routine for all the married women includes the above tasks plus fieldwork and wage labour of some kind.

When there is no wage work available the women collect extra firewood or make dung cakes to sell for additional income and/or they seek out other local resources to increase food supplies and diversity. I witnessed evidence of this foraging activity when I observed women digging in the river mud for small fish, extracting nim oil from berries and collecting dung from the roadsides.

Men and women both work in agriculture in rural Tamil Nadu. However, there is a strict sexual division of labour. Men plough the fields with oxen and irrigate the fields using oxen or diesel pumps. The men also dig channels between plots and reconstruct channel walls after a plot is irrigated using hoes. The period of men's work is very intense and of short duration. Ploughing is completed before the crops are planted and this happens only once in the season except when the land is irrigated. The management of agriculture is generally carried out by the male household heads. However, women have input regarding decisions about the agricultural tasks they perform.

Women are responsible for planting, weeding and harvesting the fields and processing much of the harvest for domestic and market use. Women's work is done by hand, using short handled hoes for weeding, small curved knives for harvesting

and a variety of wood, stone and fibre implements for processing agricultural products. The women's work requires them to bend over most of the time in a position that is very tiring for their backs. A number of women complained to me about this problem. Women's agricultural work begins after the ploughing is completed and continues until well after the harvest. Once the crops are harvested they are processed by the women on a continual basis. This cycle of planting, harvesting and processing is more intense on irrigated plots which produce two or three crops a year.

Men generally find time in the afternoons when they have completed their fieldwork to visit the tea shops or toddy (alcohol) shops, but women are not often found at these establishments. This was also the case with village meetings of the Gram Sabha. Meetings were usually held in the afternoons when women were still in the fields, tending animals or processing food for the evening meal. This usually meant women were unable to attend these meetings even if they had wished to.

Some women did claim to have attended Gram Sabha meetings occasionally, but they added that they did not speak at these meetings. In all the villages I visited, Mather Sangams (women's groups) existed. Village women were expected to discuss village problems at these meetings with other women and not directly with the men of the village or male project staff. Women's silence and/or lack of attendance at Gram Sabha

meetings is probably conditioned by cultural rules of sex segregation.

Variations in history, politics and land use between valley and plains regions have had differential impacts on the role and status of women but not on the sexual divison of labour.

In East Thanjavur women are more likely to lack a subsistence land base and to rely on agricultural wage labour to supply income and food. The lack of productive resources from the land is counterbalanced by the fact that intensive irrigated agriculture provides more labour days. However, where labour is in great supply because people are landless, wages can be kept low. The length of the agricultural season even in Thanjavur is dependent on the monsoons which fill the reservoirs in Karnataka that feed the canal system in the summer months. The level of water in the reservoirs greatly affects the amount of wage labour available to women and men.

Women in East Thanjavur villages differ in the level of their political awareness from women in the Anna district. Given the politicization of Thanjavur by the Communists, traditional land distribution problems and because they belong to the Harijan caste, women in these villages are politically aware of their landless situation and the historical and political reasons for it. East Thanjavur women thus tend to be more militant than their counterparts in the Anna District.

An example of this politicization of women occured in the 1980's. A number of women from one of the villages in East Thanjavur which I visited told me they had gone to prison with Krishnammal Jagannathan because they protested a landlord's illegal use of temple lands. Some of this land was finally awarded to the tillers through the intervention of LAFTI. However, the titles were registered in the name of the male heads of household without protest from the women.

Historical differences in land use and tenure have determined the level of subsistence of rural people in Tamil Nadu. Women like men, fare better when they have access to land and its productive resources. However, women's status and access relative to men generally remains low regardless of family landholdings.

ASSEFA PROJECTS

Project Sites

There are twenty-nine villages in the project cluster served by the ASSEFA farm in Sethur, a half-hour drive from Natham. Village populations range in size from 223 to 1013 inhabitants. The villages are located on flat plains of dry, reddish soil broken by small and medium size hills covered with vegetation. Two of the seven villages I visited had large rock outcroppings which were used frequently to quarry stone for gravel operations. Many different types of trees dot the landscape although there are no natural forests or reforested tracts. Some fields irrigated by wells had been planted with groundnuts or cotton. The remainder of the fields, some recently ploughed, were awaiting the arrival of the monsoons before being planted. The summer months in this area are hot and dry with temperatures around 40 C.

The farmers in the villages grow a variety of crops including groundnuts, pulses, rice and tree crops such as coconut, papaya, mango, tamarind and banana. Some villages are nucleated with squat mud and thatch houses and an open area set aside for community gatherings (e.g. Sethur pop.1013, Pudur pop.276). In other villages the houses are dispersed through the farmers' fields (e.g. Sangaranparai 223). The outside floor areas of the houses are swept clean and plastered over with a coat of mud and dung by the women each day. Drinking

water is supplied daily from wells in each village, most of which have hand pumps for drawing the water.

Men and women go to their own fields to work between 7:00 and 8:00 a.m. until 1:00 p.m. unless they have outside employment in agriculture and construction work, small rural industries or ASSEFA projects. The children generally go to school for the whole day (8 a.m-4 p.m.). At both the ASSEFA schools (one per project village) and the government schools (one in each large village or center) the children are served a hot lunch.

ASSEFA Projects

In the Natham district ASSEFA operates a variety of projects as part of its integrated rural development approach. These projects include digging wells, setting up small scale industries, developing community organizations, purchasing animals, building and operating schools and running community health programs. The formation of Mathar Sangams (women's groups) is ASSEFA's only specifically all-female project. The small industries developed by ASSEFA employ and train both sexes and other wage labour positions created by ASSEFA are also made available to women and men.

Tamarind collection and processing, appalum (deep fried wafer) manufacture and marketing, groundnut oil crushing, pickle making, basket weaving and candy manufacture are among the rural industries which employed village women. At

the time of my visit the candy factory was the only small industry operating; all the others were closed according to project personnel, because of problems with either markets or management.

Village women are also employed and paid by ASSEFA for fieldwork on ASSEFA farms. They plant and care for tree nurseries, carry out construction work and produce gravel. Women work in groups or individually and sometimes also with male counterparts or supervisors. Some women also have access to loans and subsidies through ASSEFA for the purchase of small animals with which to produce income.

A core of village women attend the meetings of the Mathar Sangams but participation levels vary from 15% to 35% as they do in the range of activities these women's organizations offer. Mathar Sangams were originally set up to provide village women with a forum to discuss problems and stimulate literacy education, to give health instruction and to act as an agent to develop chit (savings) funds. The women's groups provide different degrees of these services depending upon the zeal and interest of the community workers (usually non-local teachers) and the defined needs and priorities of the women in each village.

In some villages evening literacy classes were organized for both adult males and females. Nevertheless, in several villages problems arose such as objectionable male behaviour in class, women being too tired to attend, greater interest

shown by one sex (male or female) or age group, and/or irregularity of classes. Such reasons led to single gender classes in one village and complete suspension of literacy classes in two of the seven villagers I visited.

Women rarely attend meetings of the Gram Sabha (village council) organization. According to my informants (both sexes), if women attend these meetings they do not speak, they only listen. This probably results from cultural restrictions that discourage village women from active participation in mixed public assemblies. The Gram Sabha meetings I attended were held in the late afternoon when most women were still collecting firewood or fodder, taking care of animals or processing food for the evening meal. This appeared to be the time when most men were free to attend meetings and/or visit the tea and toddy shops as their work day was usually over.

Project Staff

The structure of ASSEFA can be depicted as having four-levels in Tamil Nadu. The accompanying chart (Table 1) reveals how males dominate the management and decision-making levels of ASSEFA. Only one female project director and six female program associates have positions which are considered managerial from a total of approximately ninety possible positions.

The project director in the villages I visited is stationed

TABLE 1

GENDER COMPOSITION AND ORGANIZATION OF ASSEFA

EXECUTIVE DIRECTOR (MALE)

STATE PROJECT CO-ORDINATOR (MALE)

PROJECT DIRECTORS (9 MALE & 1 FEMALE)

PROJECT MANAGERS (50 MALES)

PROGRAM ASSOCIATES (30 MALES & 6 FEMALES)

COMMUNITY WORKERS	TEACHERS	HEALTH WORKERS
(80 MALES)	(65% FEMALE)	(60% FEMALE)
	(35% MALE)	(40% MALE)

in Sethur. He is in his 60's and previously held a position as a block development officer under the Indian government's community development program. The director is assisted by a total of about 25 male project managers, program associates and community workers. Two program associates are senior female teachers in the director's project area. It is their job to oversee the male and female schoolteachers (ratio of 2 females to 1 male), and organize the women's groups and school parent meetings. They do not, however, have any input into the development or initiation of income-earning projects, which are all administered by male project staff.

The senior community health worker in charge of the health program is also male, but 60% of the community health workers are female. Of the ten project directors in the head office in Madurai, only one is a woman. She co-ordinates educational programs, the setting up of new schools and teacher training for ASSEFA.

Perspectives of Village Women Interviewed

My interviews with 28 individual women in villages A(7),B(3),C(8),D(4),E(4) and F(2) and 5 groups of (8 to 35) women in villages B, C (2), D, and E provide the material for understanding women's needs and perspectives. (See Appendix 1 for profile of village women.) Since many of the small industries begun by ASSEFA are no longer in operation, I contacted women who were previously employed in the various

enterprises. I interviewed women working in the candy factory, on construction projects or on ASSEFA farms projects, and women who produced gravel. Women who had received loans for animals and women who had received no direct access to productive resources but were members of the Mathar Sangams saving groups were also interviewed. The 28 individual informants were specifically selected because they fell into the above categories, whereas the five groups were constituted from the various Mathar Sangams and parents meetings.

The twenty-two married women interviewed worked as agriculturalists. Of these twenty had access to family land for cultivation. Among this group seventeen also performed construction and agricultural labour for wages. Eighteen of the twenty-two women interviewed had animals (cows, hens, goats or bullocks) to care for and feed. On top of this the married women, their daughters or their daughters-in-law bore the responsibility for all domestic tasks and child care.

From all the interviews, one theme emerged very strongly. This was the need expressed by village women for greater access to income producing activities. Most expressed this need in terms of wage work either as new job opportunities, more working days in agriculture or increased wage returns for the agricultural or coolie work they presently do.

The village women stressed that they had more time available in the dry season when agricultural work was minimal. The married women also said they were more interested

in industries where they could work four-hour shifts because of the constraints of their domestic duties and fieldwork. Indeed, it is my opinion that industries that require women to work eight-hour shifts could undermine ASSEFA's education of young girls as they might be removed from school to take up their mother's domestic duties.

A number of women expressed the idea that access to credit was one way to increase their income opportunities. They assumed that loans for the purchase of small animals would permit them to produce marketable goods in the form of meat, eggs, milk or livestock, yet would not necessarily add to or extend their working day or require them to change their domestic patterns. However, they gave wage opportunities not credit for animal purchases first priority on their list. This may be because animal husbandry has always been part of their diverse income strategy and/or they want to earn income outside the domestic sphere. Credit was also viewed by some village women as a means of creating self-employment in occupations such as roadside or village vendors of cooked and processed food, fruits and vegetables, fish and handicrafts.

Female informants placed a high priority on obtaining increased incomes for their families. Some women expressed an interest in being trained in new skills while others wanted to remain in agriculture and increase their earnings from farming. Though many women did not tend to view literacy

for themselves as a particularly important priority, they thought it was important for their children to attend school. Most families sent children of both sexes to school at least to the end of primary school.

When I requested a list of priorities in terms of women's needs, neither education, health nor new domestic technology projects were high on village women's lists. The majority of the women expressed as their chief concern sufficient money to feed and clothe their families. My feeling was that they thought if their incomes increased there would be sufficient money for improving nutrition. In addition, extra income would provide greater access to health and educational opportunities and permit the purchase of equipment which would aid in decreasing their domestic burdens.

Women who obtained jobs in the small industries appreciated the fact that such opportunites were made available to them by ASSEFA. However, the women felt that this work was as uncertain as the agricultural wage work on which they usually relied for income. Village women had spent time and money in training (sometimes training subsidies given by government agencies) for positions in the ASSEFA enterprises, only to have the industry close down after a few months or a couple of seasons because the industries had not been carefully researched in terms of market demand, pricing or potential employee needs.

An example of the above problems can be found in the

basketweaving enterprise begun in village C, in September 1985. This industry has not been a profitable income earner for women because of poor market research and a lack of commitment by the male community worker. In fact, the thirty trained women ended up giving the baskets to their children to use as schoolbags. Not only did they not received money for their baskets but they lost their original investment of 5 rupees each for materials. Luckily their training time (15 days income) was paid for by a government grant. When these enterprises shut down the women go back to agricultural wage work and try to regenerate their previous contacts with landlords, who may have given their jobs to others.

Local Wage Work

Local agriculture and construction jobs and some jobs in rural industries were available before ASSEFA arrived. These sources of employment furnish comparative material for analyzing agency projects.

Stone Cutting

The stone cutting industry was based in village D and employed both men and women. Local contractors and ASSEFA purchased stone from the villagers but the industry was operated by the villagers not ASSEFA. Work in this industry was available only when there was a buyer for the stone. However, ASSEFA was building a pump house in village

C which required stone and I did see several women employed breaking stones into gravel for 3-4 days at this site.

In village D, I interviewed three women who broke small stones into gravel size pieces using a hand held hammer. These hammers had been provided to them by loans from ASSEFA. The women wore no safety glasses to protect their eyes even though one of the women had been blinded in one eye by a stone chip. The women reported that they earned approximately Rs. 3 for 5 hours work and Rs. 4.5 for 8 hours while the men who cut and quarried the larger stone earned Rs. 10 per day.

Basket Weaving

I interviewed two women who worked in a family bamboo basketmaking industry in village E. They told me that basket making was their caste occupation (caste affiliation in India is associated with particular types of work such as carpentry, sweepers etc.) and therefore the skill was only passed on to other family members. Men and women worked together: the men stripped the bamboo and soaked it and the women wove the baskets. Both sexes market the finished products.

These two women said that they earned Rs. 700-800 each (working 5 hours per day for six months) from the baskets depending on the supplies of the bamboo which came from Tanjore. One woman had borrowed money through ASSEFA to purchase supplies of bamboo. Basket weaving was the sole

cash generating occupation of both women since neither of them performed agricultural labour and only one worked on the family land.

Coolie Work[4]

Seventeen (in villages A,B,C,D,F) of the 28 women interviewed earned income as coolie labour (agricultural and construction) for varying periods during the year. The local rate for 5 hours of coolie work was Rs. 2.5-3 for women and Rs. 5-7 for men. ASSEFA rates compare favourably with local rates, being at the higher end of the range.

Alcohol

The other income generating activities of the women included helping husbands to distill alcohol and working as school cooks. A woman in village D reported that a good portion of their family income (Rs. 100 per month) was derived from local alcohol. This practice is discouraged by ASSEFA because it creates social problems (e.g. drunkeness, wife beating, and indebtedness). It continues because it offers a regular source of income to families. This woman was opposed to discouraging her husband from distilling alcohol because of the income it provided even though she told me it was illegal.

School Cooks

A woman from village C worked as a cook in the local government school where she earned Rs. 70 per month plus one meal a day. This woman had taken training in basketweaving through ASSEFA to supplement her income as a cook. Another woman is the cook at village C ASSEFA school. She lives in a nearby village and all her income from her job as school cook. ASSEFA pays their cooks Rs. 125 per month plus two meals per day and they can also share living quarters with the teachers if they do not live in the village where they work.

Construction, agriculture and stone cutting are short-term jobs that women do when this work is available. These diverse income opportunities are the basis of their economic survival strategy. Occasionally women will also find work in small family industries such as basket weaving and broom making.

ASSEFA Staff Wages

In the ASSEFA schools, both male and female teachers are paid Rs. 300 per month plus food and are provided with a place to live in the village where they teach. Program associates (the senior teachers who oversee other teachers) earn Rs. 625 per month plus travel expenses, food and a place to live. Health workers (male and female) earn Rs. 400 per month and are provided with living quarters if they require them. The Senior Health Worker (male) who earns Rs. 730 per month does not live in the villages.

These types of local wage work provide some perspective for studying the role of agency projects as income generating activities for women.

History of ASSEFA Work Projects

The history of ASSEFA industry projects is one with few successes and many failures. Most short-term projects have failed; the candy factory is the only industry presently in operation. ASSEFA's records on the number or percentage of present or past employment of women in projects was inaccessible. I was only able to obtain the names and locations of some of the women employed in the rural industries. Of the women interviewed thirteen (villages A,C,F) had been or were employed in the rural industries, and two women (villages A,F) were employed on ASSEFA farms. I also observed 10-12 women working in the fields and 30 women planting trees in village C, 3 women cutting grapes and 4 women working on a construction project in village A. These women represent only a minor percentage of the available female working population over 15 in the seven villages visited (e.g. village C = 257 women).

Candy Factory

At the time of my visit to village A, four women and two men were employed at the candy factory which is in its third year of operation. The women who clean and winnow the groundnuts

and shape and package the candy earn Rs. 4-7 per day based on piecework. The men in charge of actually making the candy, and the heating and mixing of the sugar earn Rs. 7-10 per day. In its first year of operation (1984) this candy project provided 10 workers with 200 days work per year, but by 1986 it had only six employees working 95 days per year. This means that at least four women lost their source of employment and income and the remaining six employees are now only working at 50% of previous capacity. The project manager of this industry said that they produce a better product than the cheaper commercial products available but they could not compete pricewise with the inferior candy.

Oil Crushing

The oil crushing project operated in village C from 1984 to 1986. It employed several women for cleaning and winnowing groundnuts and men to do the machine work of crushing the nuts. Women earned Rs. 3 per day and men Rs. 6. Groundnuts for oil crushing were imported from Gujarat. The project director stated that there were not enough locally grown groundnuts; thus high prices and/or lack of supplies interrupted the successful operation of this industry.

Tamarind Industry

The tamarind industry functioned for 3 months of the year when the ripe fruit was harvested. It began operations

in 1982 and closed down 1985. The tamarind project paid approximately Rs. 4 per day to women based on the number of kilos of fruit they collected. Those who worked fast could earn Rs. 4 in 5 hours, while others worked 8 hours for the same amount. Small numbers of women in the villages near village C worked seasonally in this industry. In this industry men controlled and used the machines which were distributed by ASSEFA for processing the fruit. In fact, the project director blamed the lack of cooperation between the men for the failure of this industry. He did not say why the men were given the machines, but I suspect that work with machines is considered male work.

Pickle Industry

Pickle production based in village C also failed. This was a predominantly female industry which lasted a brief 7 months in 1984. Female wages for this type of employment amounted to Rs. 3 per day. The women I interviewed gave me the impression that the remuneration they received in this industry was very low for the work involved. Several of those to whom I spoke indicated that they had worked in a number of these failed industries at different times. According to project staff, the pickle industry folded because of marketing problems.

Appalum Industry

The appalum industry was established to employ ten or 12 village C youths in February 1984. Male and female employees age 15-18 were paid Rs. 3.5 per day. The boys mixed and cut the pastry and the girls fried the wafers. This industry failed in 1986. According to the project director, once the young boys acquired the necessary skills, they moved to the towns and cities where they could ply their trade more lucratively. The girls remained in the villages because young single women are not permitted to live away from home or engage in trade or travel without being chaperoned by male family members (Lessinger 1986). In all probability marketing and/or transportation problems caused the closure of this industry. While I was in village C the stock pile of appalum wafers stored at the ASSEFA farm was dumped into a hole and buried. Some estimated the loss to ASSEFA at Rs. 3000 but I have no way of verifying this.

ASSEFA's rural industries have provided some limited and insecure employment for women but they have not provided any long-term income or regular dry season employment. The women sense that these industries will not survive so they diversify their employment strategies. They know that some agricultural labour will always be available so they cling to this type of work as part of their income earning strategy. In some cases, this type of employment has complemented agricultural labour because it was seasonal or only half-

days. In other cases, women have had to choose between the industries and agricultural wage work.

Construction

Land owning villagers are always seeking wage income opportunities, as dry land farming particularly in the dry season employs them for less than half a working day. Daily wage work on construction is often available to women when ASSEFA has building projects. Men and women are both employed on these types of projects but usually carry out different tasks. On construction projects the men do the actual construction of the buildings while the women carry and fetch materials. Women earn Rs. 4.5 per day for construction work whereas the men earn Rs. 7 per day and up because they generally possess construction skills. Construction work pays better than some of the industries, but the amount of work available varies and women are culturally constrained from travelling to distant sites.

There was construction work at two ASSEFA farms adjacent to villages A and C during my visit. Pump houses were being constructed at both sites and a printing shop was being erected on the site near village A. At one site (A) four women transported rocks, bricks and cement and five men were employed as structural workers and bricklayers. At the other site (C), eight women broke rock into gravel or carried cement and five men actually constructed the building and/or

mixed cement.

Agriculture

On ASSEFA experimental farms (near villages A and C) women are employed for weeding, harvesting and planting, and men for irrigation, ploughing and fertilizing. One project near village A involved growing and marketing grapes. Three women earned Rs. 3 over a 60 day period for weeding, harvesting and preparing the grapes for market. The four men ploughed and pruned the grapes and were paid Rs. 6 per day. These same farm labourers also cultivated groundnuts and coconuts on the ASSEFA farm. ASSEFA assigns agricultural tasks and pays wages to its agricultural workers in accordance with the prevailing sexual division of labour and the differential rates paid in the wider society. Any profits are retained by ASSEFA for future farm projects.

Tree Nursery

A nursery project begun at the time of my visit near village C was employing about 30 women to fill plastic bags with earth for planting small trees. The project was supervised by 3 male project workers. Later four women were to be regularly employed to water and care for the small trees until they were sold to local farmers for reforesting their land. Normally, agricultural wages amounted to Rs. 3 per day for women and Rs. 6 for men. However, this nursery work paid Rs. 8 for every

1000 bags filled, an amount which the male project manager said could be accomplished in 8 hours. I doubt that a bag could be filled every two minutes because often women had to move around to obtain soil from various sites. I also doubt that everyone worked a full 8 hours in the 40 degree weather. The industry is too new to determine whether it offers any long-term benefits for women.

There are limited wage opportunities available to village women who must earn incomes to support their families. This forces women to engage in a diversity of income generating activities both within and outside ASSEFA projects. The majority of women work as agricultural labour for local farmers to earn wage income. The remuneration women receive for their work is less than that paid to men and their employment in agency projects and in general is defined culturally.

Credit and Women

ASSEFA has made loans available to the rural villagers and also helped them to gain access to credit through banks and government subsidies. Large loans (Rs. 5,000-10,000) for wells, bullocks and agricultural inputs are given to the male head of household whether father, father-in-law or son. Nonetheless, eight of the women I interviewed had obtained credit (up to Rs. 500) through ASSEFA for cows, goats, chickens, hammers and bamboo.

According to James Coquestake from the Department of

Agricultural Economics, University of Hull, who has conducted development research in Tamil Nadu, 10% of all bank loans are set aside for the Integrated Rural Development Program. Out of this amount women are assigned 25%. However, he had no statistics on whether women received more economic benefits because of this access to credit or whether women were just obtaining the loans for their husbands' use. He did discover in a study of credit for youths in Tamil Nadu that 744 of the 2741 loans where given to females. Again he had no data on whether the young males or females actually used the money themselves.

Of all the women I interviewed, only 7 did not belong to a women's group and of that number, 5 were young girls age 15-18. Of the twenty-one women who did participate in the Mathar Sangam, nineteen (villages A,B,C,D,E,F) did contribute to the savings fund. In village E the savings fund provided the deposit which allowed women to obtain bank loans for goats, and three interviewees had taken advantage of this.

The chit (savings) funds are collected over several months with each woman contributing Rs. 2-5 rupees per month. The amount is set according to what the women feel they can afford. Two or three times a year these funds are distributed according to a system of draws determined by the women's group. Several women receive Rs. 100-200 at the time of each draw until all the participating members receive money. The women told me that they spend their chit money on jewellery,

vessels (pots), food, animals, repairs, medical expenses, clothes and trips for temple worship or weddings.

In village E there were several types of saving funds operating at the same time. One is for emergency loans for which a low rate of interest is charged, a savings fund for making draws like the one above, and a third fund is deposited in the bank to establish a line of credit. However, there is usually only one savings fund functioning at any given time in a Mathar Sangam.

There are still women in villages A,B,C,D and F who are too poor to belong to the savings funds and others who are unable to save money because their work is too irregular. I heard complaints that some women did not repay loans to the women's groups or the banks because of income constraints caused by a lack of work, rain or the premature death of animals. Chit funds, however provide a lump sum of money for village women which they probably would not save without the fund.

Barriers To Female Access

Project Staff

From management down to the community level ASSEFA employs a predominately male staff. Women have entered the organization in the education or health programs because these are accepted roles for women within the society at large. Female staff will more likely be accepted within the projects, ASSEFA and

the villages if they confine themselves to these roles. As community development workers, female staff have not been encouraged to expand their roles, particularly not in terms of specific women's income projects or projects which employ a high percentage of village females.

The sole female director has teaching credentials and also holds an M.A. degree in Economics. She is very aware of the cultural restrictions that limit the range and access to management positions for Indian women outside those traditional areas perceived as female occupations (education, health, domestic science and clerical). Her experience has convinced her that women willing to work in ASSEFA management will have some difficulty being accepted by male colleagues. She claims that women hired for such positions would need the full support of their families and husbands, if married, to remain in such management jobs.

The female director felt that even the villagers would make life difficult for high level female project workers. Indian society generally subscribes to the belief that women should marry and remain at home, in spite of the fact that there are women in high level government positions and professional jobs in India. Women are usually discouraged from travelling between villages at night because it is felt that women would be placing themselves in great danger (attack from predatory males). Men and women are segregated on the buses. The female teachers and I always sat with the other

women on the buses when we visited the villages, and when we attended evening meetings we stayed overnight.

The female teachers were considered community development workers particularly in terms of organizing the village women. In the present structure they would be the logical source for initiating consciousness raising programs in the villages because they live in the villages where they teach and have constant contact with the people. However, my impression is that the female teachers tended to stand in awe of the male project workers and deferred to them in most matters without offering dissenting opinions even though these men were not always their direct supervisors.

Staff Sensitivity

As female role models for village women, the teachers did not offer real alternatives. Although they were highly educated, they followed the traditional culturally defined roles for Indian women. They expected to have arranged marriages, to pay dowry, and to quit their professions and to stay home after marriage. Married teachers were an exception in these villages, and of the three I met, all had their husband's permission to live and work away from home. The young unmarried women generally had no awareness that women could or should have other alternatives. They did not perceive that they helped to keep women invisible by listing the fathers of schoolchildren as farmers or workers and the

mothers as housewives rather than as wage earners or farmers.

During an ASSEFA training session for new female teachers I was allowed to ask them questions regarding their new duties. It became evident that many saw themselves as teachers of children but not as active community workers with a concern for women's problems. Only one or two had ideas about how to approach the problems faced by village women. The majority of these young teachers needed a job; they did not have any concept about how they might deal with the harships of poor rural women although, some of them came from rural areas.

Agricultural extension services are allegedly provided to males and female villagers in the ASSEFA projects. However, during my short visit I did not see any of these services being dispensed. The agricultural community workers and the veterinarian are men, and most of them appear to ignore the female work schedule when setting up projects and meetings. The veterinarian told me that animal husbandry (including the care and feeding of oxen) is basically a female task. According to the veterinarian, animal husbandry is ranked low on ASSEFA's list of development priorities which are education, agriculture and health. He also said his responsibilities were spread too widely, making it impossible to oversee individuals rearing small animals in the villages. It seems that ASSEFA should give more priority to animal husbandry as an effective conduit for directing resources to village women.

Future Access to Development Resources

Rural Institute

In ASSEFA's planning document for the development of a Rural Training Institute there was no breakdown in the client trainee quotas by gender. I noted also that the list of main and short-term courses to be made available under the institute was dominated by trades classified as male occupations. The main courses included crop production, forestry and orchard management, mechanical and maintenance courses, electronics, and plastic technology. The short-term courses included the manufacture of tamarind and mango products, leather goods and footwear, weaving, knitting, furniture and cabinet making, photography, textile printing, and the bleaching and dyeing of cloth.

Most of the training courses seemed to be geared toward young unmarried women who have attained educational levels well above the illiterate village women I interviewed. The entrepreneurial courses were also aimed at high school students. Although the short-term courses such as leather and tamarind production, and spinning and weaving, were aimed at the unemployed, most courses required training times of up to three months. The majority of married women would not be able to leave their homes for any length of time and there are no provisions in the institute plan for supporting or handling the child care and domestic chores of women taking

training. Besides this, the short-term female oriented courses were related to ASSEFA industries that had failed in the past.

The management consultants never spoke to any female staff or village women's groups about women's needs or preferences for occupational training or skills courses. The local project director also omitted to discuss with female teachers or village women the particular needs and work schedules of the women when formulating plans for new industries under the new five year corporate plan.

Corporate PLan

In ASSEFA's corporate plan 1987-1991 I could find no commitment to increasing the numbers of female staff at the management level. There were no programs outlined for explicitly increasing village women's incomes or access to resources. However, the plan does give some level of commitment to cottage industries which probably would include women participants.

In general terms the corporate plan states that many of the new income generating programs will be directed toward groups of 5-10 women, a viable unit for running cottage industries (dairy goat rearing and petty business). It also states that women's groups will be given due place in decision making bodies of all economic activities but does not say how this will be accomplished.

The plan discusses special status for women and a unique plan for women's development but gives no details. It also mentions entrepreneurship programs, and leadership and technical training to make women a viable economic force and give them a positive role in development (Section 4.4.1 Corporate Plan 1987-1991). These general statements pay lip service to the need to involve women in rural development projects without comprehending the contributions of women and the constraints on them.

Management Sensitivity

Some of ASSEFA management personnel recognize that they have paid little attention to rural women in their projects. The executive director says that there is not enough emphasis on women's programs and that he would like to see more women involved in formulating policies and decision making in ASSEFA especially when women's needs are discussed. He says that the possibility of changes in this direction are minimal, however nobody in ASSEFA has taken on this challenge so far.

The executive director openly conceded the need for a women's component to be included in the overall ASSEFA plan. Otherwise, he claimed, the problems and needs of women will not be addressed either in ASSEFA or the villages. We discussed the possibility of linking quotas in the rural institute to a wider range of opportunites for women to learn new skills

that could be developed in ASSEFA's primary education programs. The director also agreed with many of the points I made in my verbal report about the lack of women's involvement in ASSEFA projects.

The local project director on the other hand seemed less aware of women's problems and needs. At meetings with the women he stated his views about what he felt should be done but did not encourage them to discuss their needs. The women at the group meeting in village C did not make their needs and complaints known to the director. They listened attentively to the director and did not argue with him when he claimed that they did not want anything but agricultural work and were not prepared to work 8 hours daily in an industry. I believe that the village women perceived him as a powerful male with abilities to give or deny them access to agency resources, thus they did not openly disagree with him.

The project director wanted to set up a spinning industry but claimed that the women were not interested and would not come to work every day for eight hours because they were not productively oriented. The women acknowledged the fact that eight hours was too long but this had more to do with their need to fulfil other tasks, something the project director had not considered. This lack of communication between the project staff and the villagers is a consequence of top-down planning that often results in project failure.

The director said that village people lack entrepreneurial

ability and that they do not cooperate with each other. However, at the same time he claims that villagers will leave for more lucrative opportunities once they are trained. I found that he tended to blame the villagers for the failure of the industries to survive and not project management's lack of knowledge, research or commitment.

This chapter has examined women's access to resources in the ASSEFA projects located around Sethur. From the above description and analysis one can begin to see some of the reasons for project failure and some of the problems facing village women. It substantiates the need for ASSEFA to place some priority on evaluating the economic viability of its projects. At the same time, it demonstrates the lack of agency commitment to rural Indian women, the gulf between male/elites and women/villagers that constitute barriers to female access both in the agency and within the culture. These aspects will be discussed later and compared with the situation that exists in LAFTI's projects in Thanjavur.

LAFTI PROJECTS

Project Sites

The total population of Thanjavur is 4,063,545 with 2,892.285 living in rural areas (Government of India 1981b:22 & 42). In Thanjavur district there are 1,763 villages and 32 towns (Ibid:20) The villages vary in population size from under 200 to 5000, but 32.4% of the rural people live in villages with 1000-1999 and 45% live in villages 2000-4999 (Ibid:110).

The nine villages I visited in the vicinity of Kilvelur (a block development centre) were situated in the Kaveri delta river valley of Thanjavur. The landscape is flat, with the horizon broken only by occasional clumps of coconut palms. Most of the land is cultivated and fields were being flooded for rice transplanting. The soil in the Kilvelur area is the same colour and as dry as that found in the Natham area. However, this land is irrigated by the Kaveri River Canal system. In the summer (June-September) the crop growth relies on the southwest monsoons which deposit rain in the dams in Kerala and Karnataka. In late September or early October the northeast monsoons provide water resources to maintain levels in the canal system.

At the time of my visit the land was dry and the temperatures very hot. In Thanjavur, the village people had no agricultural work since planting had been delayed one

month because of inadequate water levels in the canal system. This meant that most people were in their villages during the day unless they took animals to the fields to forage or they were collecting firewood or manure to make dung cakes. These tasks were performed mainly by women. Some men were weaving mats and thatch from coconut palms and some women were drying grains outside their houses but most villagers were idle while they awaited the flow of canal water.

The houses in these villages are constructed mostly of mud and thatch. Some new brick houses have been built with the help of LAFTI and government subsidies. Most houses are very small and some villagers complained about overcrowded conditions. The villages are generally clean and well kept, with courtyards and public areas swept each day by the women. Drinking water is obtained from wells located in or near the villages.

In the Thanjavur district the main crop is paddy (rice), which is planted as soon as the canal system is operative. Once the paddy crop is harvested the fields are planted with pulses. Two pulse crops can be grown if the fields are irrigated and planted by July, but only one paddy crop and one pulse crop can be grown when the canal system remains dry until August as was the case in 1986. Coconuts, mango, papaya and bananas are also grown in Thanjavur along with numerous green vegetables.

The majority of people in the nine villages were landless

harijans (untouchable caste). LAFTI projects are directed toward the harijans who form 40% of the population in East Thanjavur. According to LAFTI, approximately 1000 families in East Thanjavur acquired land with their help between 1981-86. The cost per family was only 50% of the going market price because of government subsidies. I met and interviewed families with land, or in the process of obtaining land, and others who were still waiting for the opportunity to purchase land under the LAFTI project. Eight of the women interviewed own land in villages A(2), D(4),E(1) and G(1). In villages A(1),B(2),C(4),E(3),G(3) a total of thirteen women had applied or land.

Local Wage Work

Twenty-three of the twenty-seven women interviewed are employed as agricultural wage labour; only nine of them presently own land. This is to be expected in East Thanjavur where 40% of the rural people are landless and are therefore an agricultural labour pool available for large landowners. Those owning one acre or less will still have to earn wages, as this amount of land will not sustain the average family although it does give them a subsistence base. Agricultural wages for women amount to Rs. 8-9 for an eight hour day of transplanting, weeding or harvesting. Men earn Rs. 11-12 per eight hour day for ploughing and hoeing.

Agricultural wage work is available mainly in the 3-4 month

rainy season from September to December. If there is water in the Karnataka dams in June and July, a limited amount of employment is available planting rice in nurseries. The rain was insufficient in 1986, therefore the villagers were without wage work for a longer period of time. Women try to offset the scarcity of work at other times by collecting firewood and/or making dung cakes for sale. Twenty dung cakes sell for Rs. 2. However, the market is probably limited as most people would have time to make their own in the dry season.

Project Staff

The LAFTI staff is mostly male and only four of the sixteen community workers are female. At the management level however, Krishnammal Jaggannathan is the driving force because of her strong personality and her secure position as a director on the three person executive committee responsible for day to day administration. She is also the only female member of the nine person general body which sets LAFTI policy. (See Table 3 LAFTI Structure.) Krishnammal has personally been responsible for raising much of the funding which comes from outside agencies.

In her capacity as administrative secretary of LAFTI she calls meetings of the community workers once a month and she decides which projects and programs will be carried out in various villages. There is some disagreement within the staff over the way LAFTI is organzied and run on a daily

TABLE 2

GENDER COMPOSITION AND ORGANIZATION OF LAFTI

GENERAL BODY

(8 MALES and 1 FEMALE (Krishnammal)

EXECUTIVE COMMITTEE

(2 MALES and 1 FEMALE (Krishnammal)

COMMUNITY WORKERS

(12 MALES and 4 FEMALES)

VILLAGE ORGANIZATIONS

GRAM SABHA	MATHAR SANGAM
(USUALLY ALL MALE)	(ALL FEMALES)

basis. At the meeting I attended both Krishnammal and her husband (who is a member of the general body) addressed the community workers. She and her husband often disagreed on the approach that community workers should emphasize in the villages which creates confusion for the employees.

There are definitely some problems of morale in LAFTI because of disagreements over how the organization should be run. Nonetheless, all agree Krishnammal is a very dynamic person who knows how to deal with landlords, government officials and the bureaucracy. It was her tenacity in these areas that helped poor landless villagers to gain access to land, loans and government subsidies.

At this stage in LAFTI's development there is a need for executive staff to specialize in what they do best. Otherwise individuals like Krishnammal will be spread too thin and will effectively stifle LAFTI's growth. Krishnammal is concerned that LAFTI will become so large that it will no longer be able to maintain personal contact with the villagers and their problems.

History of LAFTI Projects

Land for the Tillers' Freedom (LAFTI), as the name implies, was specifically organized to help landless harijans gain ownership of the land they worked as agricultural labourers or tenants. Under this scheme LAFTI initially followed the practice of registering land title to male heads of household

as there was no special awareness in the beginning of the need to provide women with this resource.

Land and Women

Two factors appear to have influenced LAFTI's move toward giving land titles to women. The first was the discovery by the administrative secretary (Krishnammal) that alcohol addiction was a major problem among the rural male population. In many of the villages the men were becoming addicted to the locally made alcohol and were spending a good deal of their time and money at toddy shops. There was a great fear among the women and the LAFTI workers that this could lead to indebtedness to local moneylenders which in turn might cause the husbands to mortgage or sell the newly acquired land and thus undermine the agency's efforts.

This fear and the fact that the village women were unable to influence the men's drinking behaviour prompted the LAFTI secretary to reevaluate the practice of allocating land titles to male heads of household. This appears to have been initiated when MATCH, a Canadian international aid agency which funds only women's projects, became a LAFTI sponsor. MATCH agreed to donate funds for several income-generating projects for village women and provide funds for down-payments on one acre plots of land if titles were registered in the name of village women or at least one-half acre in each of the husbands' and wives' names.

Land Tenure

LAFTI felt certain that once the land was registered to the women there would be little chance that it would be sold or mortgaged as a result of the husband's indebtedness. Community workers seemed convinced that village women would not give up the land that they had waited so long to acquire, land which the women believed had the potential for improving the standard of living for their families. The women agreed, claiming that even though their husbands might take and sell their jewellery or vessels, they would not allow them to mortgage or sell the land registered to women.

Of the twenty-seven women I interviewed, eight had title to land, thirteen had applied to purchase land, one was waiting to apply and five had neither applied nor owned land. Twenty of the women had received or were applying for land in their own names under the LAFTI project. (See Appendix 2 for a profile of the women.) This is in keeping with LAFTI'S principle objective of facilitating the purchase of land for the landless. Several women reported that even with land they had no power because men were as gods and women needed them. The village men I spoke to intimated that they did not mind if the women had title to land since this did not deny them use of the land and the family would still receive all the benefits accruing.

LAFTI began a new scheme of landholding based on the principle of land trusts which would provide women with

access to land by vesting title in the names of all members of the group or village. In this type of land holding both men and women would be registered as members of the land trust.

It is not clear however how trust land would be passed on to the next generation. Perhaps women could obtain a share in the land when they move to their husband's village and thus automatically be made members of their husband's land trust group. Nonetheless, this system of landholding is only now being started by LAFTI.

I asked seven women with land, five women applying for land and one woman without land whether they would pass on the title to all their children or only their female heirs. One woman in village C who had applied for land indicated that she would leave her land to both her female and male children whereas three women said they would leave their land to their sons. Nine women insisted that only their female children should inherit title to their land. They gave various reasons for this: 1) security for their daughters, 2) the men would lose the land because of drinking, and 3) their sons would find jobs outside the village. I suspect that some of these women may have responded to my question based on what they thought I wanted to hear, particularly if they already owned land or had applied for land under the LAFTI project.

The majority of the village women interviewed were illiterate. Without a written will stating their inheritance

preference, the land could revert through customary practice (legally or illegally) to their male heirs or legally to heirs of both genders under the new succession law. If LAFTI is serious about providing women with economic resources they will have to help women formulate and implement wills that guarantee protection of their interests and their wishes as to the disposition of their land.

Land Use and Value

Given the relative powerlessness of rural Tamil women, it is difficult to imagine how they might withhold the land from those husbands who, according to the women, often beat them especially when they are drunk. Although a few of the women I met were outspoken, most were very passive in their acceptance of their female roles and status in Indian society. The few outspoken women might challenge their husbands on the land issue, but not necessarily be able to prevent them from selling or mortgaging the land.

All of the women I interviewed worked the land they owned and/or other people's land for wages in cash or in kind (part of the harvest). Most felt that having even a small parcel of land would give the family future security. In the short-term these women saw land as a base for subsistence. In the long-term the women perceived the land as the basis for improving agricultural incomes and standards of living for the family.

These new landowners said that once they repay their loans to the bank and LAFTI for the land and agricultural inputs, more of the harvest and income from the land will accrue to the family. Land prices average Rs. 5000 per acre. The 50% government subsidy enables villagers to repay loans in 4-5 years. Income from agricultural production will provide more resources for food, education, health, clothing and other family needs. Villagers estimated that they could grow 10 bags of paddy and 30 bags of pulses (approximately 58 kilos per bag) on one acre of land. Out of this the family would keep between 5-10 bags of paddy and 1/2 bag of pulses for food and the rest would be sold.

Estimated profits (after agricultural inputs and loans are paid but not including the cost of family labour) from total sales ranged from Rs. 200-300 for paddy and Rs. 100-150 for pulses. I was told that it would require 1/2 acre of paddy to repay the loans each year. Most land loans would take 3-4 years to repay at 4% interest per annum. One acre of land seemed to be the minimum amount required to maintain a subsistence base for a family. Increased incomes from land are dependent on adequate rain and sufficient harvests which will permit repayment of land loans and also provide food for family subsistence. If harvests are poor in some years, these new landowners could lose their land because of indebtedness, a problem other Indian smallholders have had to face.

Summary

What are the implications of LAFTI giving land titles to rural women in Tamil Nadu? In the short run, land is providing these previously landless women with a stable economic base and some security to sustain them both psychologically and materially. It is not likely to create independent female farmers, because smallholder agriculture is dependent on family labour and decision-making and unless men have other income opportunities they are unlikely to leave agriculture.

It is still too early to measure the effects of the land project on women and LAFTI has not projected the long-term impact of this policy. However, it appears to have the potential for raising female status in the family and the community especially if women are able to use greater control of land resources to influence domestic and public decision-making. However, it is equally possible that this new resource may eventually fall into the hands of males. LAFTI could be instrumental in incorporating women landowners into community decision-making by ensuring that women continue to have access to land and productive land resources together with a voice in the Gram Sabha where village economic and social strategies are planned.

Other LAFTI Projects

The human and material resources of LAFTI have been concentrated in the land project because of LAFTI's original

objective of providing landless people with access to a land base. With limitations of staff, and of management and marketing expertise, LAFTI has had only a minor interest in industry. Nevertheless, it has helped to initiate and develop brick kilns, a coir (rope making) center, and several animal husbandry projects.

Brick Kilns

The brick industry was begun in 1985 with the idea that it might enable villagers to replace their cramped housing. To date most of the bricks have been sold to outside contractors. They have not been used to construct new housing because the timing of government programs for housing projects did not coincide with the manufacture of LAFTI bricks.

I visited the brick kiln in village C, which recruits its workers from two villages (C & E). I interviewed three women (village C) and two women and one husband (village E) working in this industry. Men and women work in the brick industry during the dry season when agricultural work is unavailable. This industry provides approximately 40 families with 10-15 days work during the dry season.

Men and women performed essentially the same tasks of mixing clay, forming and cutting bricks, and building kilns, except that only men cut firewood and set fires. Women were paid Rs. 8 for an eight hour day while the men were paid Rs. 10. The project manager/community worker claimed that private

brick kiln owners always paid female workers differentially, and he felt that LAFTI should follow their practice and maintain gender specific differentials in wage scales. The agency thus passively accepts the traditional male-oriented cultural values. Paying women less also increases the level of potential profits. One young husband working on the site at village C agreed that his wife should be paid wages equal to his own.

Profits from the first brick industry are to be used to start other brick industries in other villages. Profit depends on shrewd marketing practices by the project manager who must sell the bricks before the rainy season. If not, the rain will cause some disintegration of the bricks because there is no dry storage.

Coir Industry

At the time of my visit, the coir industry had been in operation only twenty days. Twenty young women in village A have been trained as coir workers. These women were given six months training and paid a salary of Rs. 75 per month by the government under the Intergrated Rural Development Plan (IRDP) which also provided sisal frames and wheels.

LAFTI arranged for the use of space next to the school building in the village to set up a centre for the coir industry. With the help of LAFTI, the women involved in the industry obtained a loan of Rs. 2000 from the bank. This loan

is to be repaid over a three year period. The LAFTI community worker oversees this project and when the loan is repaid I assume that any profits will be used to expand the industry. LAFTI told the women that they would earn Rs. 125 each for 25 days work, and out of this amount each they would repay Rs. 40 to the bank. The net return in wages of Rs. 3 per day, even if sustainable, will not compete with the Rs. 8-9 wages from agriculture in the rainy season. At best, coir work offers another seasonal source of income. Rope making is piecework and in addition the rope products will have to be sold by the women before they can be reimbursed.

Little research was done to gauge demand for the rope. The women had no idea what the demand was for different weights and ply of rope and/or whether they should specialize in one kind or another. They did tell me that the price for some types of rope was Rs. 2 higher in the city than locally.

The women make an excellent doormat made from the rope ends which they claimed would sell for Rs. 10 in the towns. I was told that the cost of materials was Rs. 4.5 and that it took 2 days to make a mat. This meant that women would earn only Rs. 2.25 day for their efforts when the scheme was suppose to earn them Rs. 5 per day to enable them to repay loans. Since sisal cannot be obtained locally the price of inputs could also present problems for the women engaged in this industry. Other associated problems which were not addressed were the cost and time for transport to the towns and the identification

of buyers.

Animal Husbandry

Animal husbandry provides self-employment and income for women. LAFTI encouraged women to become involved in cow, goat and poultry raising schemes by helping them obtain loans and subsidies to purchase starter stock. In some cases women are encouraged to insure their goats against loss from death or disease. However, an informant in village B told me she waited a year before she was reimbursed under the insurance plan. Other women said they had forgotten to pay premiums after the first year and had not been able to make a claim when their goats died; therefore, they ended up with no goats, no income, and they still had to repay their loans.

Sixteen of the women interviewed had animals, fifteen with help from LAFTI (villages B(3),C(3),D(3),E(5)). Generally, the women attempt to use their starter stock as a breeding resource, selling off the young animals and animal products such as milk and eggs. For the successful women, this additional income has helped to buy extra food, clothing or educational services for their children. Others were forced to sell their breeding stock when food was scarce in the dry season and either used other income to repay loans or are still in debt. Still other women lost their animals because of disease or other misfortune and so they were unable to repay their loans. In the future, they will likely have difficulty getting

further loans. It is not clear why villagers continue to have such losses since veterinary services are available free of charge from the government.

Animal husbandry fits well with the lifestyle and role of rural women because they can tend animals along with their domestic chores. Women often take animals with them when they go to do fieldwork on their own land or to gather firewood or forage. The remuneration for animal husbandry is relatively high but it requires informed and ongoing management of livestock to make it a viable and stable income source for women. LAFTI workers need to ensure that women receive the necessary free government extension services to help alleviate loss of animals.

Village Shops

Honesty or fair price shops (basic food stores that do not have exorbitant markups on goods) was another LAFTI project. They were inaugurated with MATCH funds in villages B and E. The stores located in the village sell goods such as rice, chili, vegetables and kerosene. LAFTI provided grants of Rs. 5000 to set up the store premises and buy bulk items which were then repackaged and sold for a 4% markup similiar to pricing in government stores.

LAFTI hired a village woman to manage each store for Rs. 200 per month. The stores were open only for limited hours. Village people bought on credit up to Rs. 15 maximum when

workers were between agricultural jobs. This maximum seems to have been disregarded later. Although two new wage income positions for village women were established through this project, the shop was not managed efficiently enough to cover their own operating costs. The price of goods was not sufficient to cover wages and/or maintain a large enough inventory to sustain supplies through the dry season, and too much credit was given.

Neither of the two stores funded by MATCH survived longer than one year. When the dry season arrived people bought on credit until there was no stock left and no money to buy more goods. When they closed, villagers owed each of the two shops approximately Rs. 3000 in credit. The village women and community workers expect to reopen the stores when agricultural work becomes available. They say the villagers will repay their debts to the store to provide the funds for restocking. The LAFTI community workers did not oversee or manage this project well; in addition, they did not discuss the problems of credit abuse with the store managers.

Summary

Clearly the majority of women's (and mens') wages are still earned in agriculture. LAFTI projects provide some women with alternative sources income, as does self-employment in animal husbandry and the sale of firewood and dung cakes. Women whose families have acquired land from LAFTI

can also generate income from the sale of agricultural products. Nevertheless, LAFTI has not formulated any all encompassing strategy for diversifying and sustaining the wage incomes of men or women in Thanjavur.

Credit and Women

Clearly women have limited access to credit as they are still perceived as adjuncts of male relatives and have less control over capital to start with. Nonetheless, with LAFTI sponsorship women have successfully obtained loans and government subsidies for the purchase of land and animals.

Credit is provided to village women in the form of loans either directly by LAFTI or from the banks which use LAFTI as an intermediary. LAFTI also helps women apply for available government subsidies. The women's organizations (Mathar Sangams) distribute information about the availability of loans and subsidies, and often act as the vehicle for distributing credit to and collecting payments from the villagers.

Among the twenty-seven women interviewed, two (village A) received loans for investment in the coir industry, one (village B) to start a vegetable business, nine (villages A(2),D(5),E(1),G(1) for land purchase and fifteen (B(3),C(4),D(2),E(6) to purchase animals. Three women (villages C(1),E(2) were in the process of reapplying for further goat loans during my visit.

Animal Loans

From my interviews with Mathar Sangam members in five villages (B,C,E,H,I) I discovered that 242 women had received loans and a 33-50% government subsidy for goats. These loans were to be repaid when the first kids were sold. Other women had obtained loans to buy calves and poultry with LAFTI's help.

Business Loans

In village B two women vendors had been given small loans (Rs. 100) by LAFTI which enabled them to purchase and resell vegetables . They repaid this loan at the rate of Rs. 5 per week. One told me that she invests Rs. 30-40 daily and makes about Rs. 5 on every Rs. 20 invested. This means she could earn Rs. 50 per week for five days minus the Rs. 5 loan repayment. LAFTI could encourage this kind of self-employment through a revolving credit fund for women.

Land Loans

When women purchase land under the LAFTI scheme they are also given access to bank credit. The sale price is negotiated by LAFTI which also arranges the bank and government subsidy costs. The price of one acre averages Rs. 5000-6000; This is reduced to Rs. 2,500-3000 for the landless by a 50% government subsidy. MATCH provided funds for women to pay the initial downpayment of Rs. 100. The downpayment is basically a loan which is repaid to LAFTI and then used to help another woman purchase land.

The ability to repay loans depends on productive use of the land and/or the successful breeding and rearing of the animals. A good paddy harvest is essential if families are to repay Rs. 500 per year against their loans. There are a number of risk factors that affect the villagers ability to repay loans : 1) animals can die before they are bred or sold, 2) extended dry seasons in East Thanjavur create conditions that reduce the harvest and therefore the availability of work.

Bank Policy

Loans

Beyond the specific schemes for credit generated by LAFTI it is important to understand the impact of banking policies on women's status and access to credit. The availability of loans for rural development, particularly for women, was discussed with the manager of a branch of the State Bank of India with whom LAFTI does business. Loans are made available at 4% for those below the poverty line instead of the regular 12%. There is no quota on bank loans reserved for women but subsidies from the Integrated Rural Development Program are available.

The bank manager said that small loans could be processed within 15 days unless they were large group loans like the kind LAFTI negotiates. He stated that the bank would give self-employed women unsecured loans of Rs. 200-500, yet land

loans must be secured by a land mortgage. Women are not allowed unsecured overdraft loans without their husband's consent as the bank assumes the husband is responsible for the wife's maintenance. However, individual women can apply for bank loans under the small business category without their husband's signature. These rules limit women's access to bank credit and capital, as they can only borrow minimal amounts.

The bank has no specific policy or program for directing loans to rural women, but for the purchase of land, milch animals and loans for cultivation women have equal access to loan funds. In practice, I found that State Bank loans for buffaloes (milk animals) were usually given to village men via the Gram Sabha; yet it is women who take care of the buffaloes, feed them, milk them, sell the milk and repay the loan. If the buffaloes die, the women would bear partial responsibility for loan repayments either from wages or other income.

Staffing

In light of women's limited access to bank credit, I asked the manager about bank staffing policy. In the local bank I visited, women are employed only as clerks. However, the manager reported that in the urban banks many women are employed as loan officers and managers. He said that it is easier for women to be upwardly mobile in the city banks where there are more opportunities for women. This manager

gave the following reasons for not employing women in rural banks: 1) there are not enough jobs in the rural areas for both men and women, 2) women have difficulty travelling since they cannot ride bikes or motorcycles in their saris because cultural rules do not allow women to show their legs. However, the women community health workers in ASSEFA did ride bicycles and LAFTI had bicycles for their workers. Those who rode bicylces seemed to have no great difficulty, but I never saw the women teachers in ASSEFA riding bicycles.

Village Organizations

Women's participation in organizations is conditioned by their cultural roles. When I visited the villages and asked to interview and speak only to the women, the men thought this was odd as they did not think women would be able to tell me anything of importance. Males are usually the focus of interest when other agencies visit the projects to gather or distribute information and/or agricultural extension services. In many instances I had to ask the males present not to answer or interrupt the women when they were answering my questions. They usually laughed at this but kept quiet when I insisted, or they became bored or insulted and left.

Gram Sabha

LAFTI has helped villagers to organize Gram Sabhas which are basically village councils and Mathar Sangams also

known as women's groups. The Gram Sabhas were not intended to be male organizations but because it is a public forum in which men discuss community strategies (agriculture, irrigation, land purchases) women often do not attend. If they do, they usually just listen and thus the Gram Sabha has effectively become a male institution.

In East Thanjavur many of the women and men are landless. In the dry season women too have time to attend Gram Sabha meetings because there is no fieldwork. Often, the Mathar Sangam meetings and the Gram Sabha meetings are held at the same time. The women usually attended the women's group meeting where they have a voice rather than the mixed meeting where they are too shy to speak in the presence of men. In some LAFTI villages (B,C,D,E,G), a number of women reported that they did speak out on issues they felt affected them. These women are usually the leaders of the Mathar Sangams and/or middle aged. Most women felt that they should remain quiet because they are illiterate and shy, but a woman in village E said husbands do not want them to speak in front of the other men. In village A two out of 10 members of the council executive are women; still they are very reticent about speaking at meetings.

Mathar Sangams

The Mathar Sangams in East Thanjavur district are used as vehicles for discussing political issues, wage rates,

disputes, village problems, men's alcohol abuse and LAFTI's projects. It is usually through the Mathar Sangam that loans and repayment for animals are funnelled. These women's groups meet twice each month, usually on Fridays.

Women's groups have chit (savings) funds but they are not like the rotating saving fund in ASSEFA which can be drawn on to buy cooking and water vessels etc. Women pay Rs. 2 per month into the fund except in the dry season when money is scarce. These funds provide emergency loans to women and/or funds for female delegates, usually the leaders of the Mathar Sangams, to attend Gandhi Peace conferences. The fund is usually depleted during the dry season because many women borrow money to buy food. For loans of Rs. 20 they pay Rs. 1 per month. These are usually short-term loans which are repaid within three months. This is a low rate of interest compared to local interest rates which run as high as 10% per month.

LAFTI has not encouraged the integration of women very strongly, although women have taken part in many of LAFTI's land protests against landlords. By holding the Mathar Sangam and Gram Sabha meetings at the same time LAFTI staff encourage the segregation of the sexes in decision-making. Although the government legislation reserves seats for women on local councils, LAFTI staff are not insisting and ensuring that women contribute to community decision-making via this representation.

The women's groups appear to be more socio-politically oriented than those in ASSEFA due to their dire poverty and landlessness, their politicization by the Communists, and the high incidence of male alcohol addiction, a problem which undermines their economic viability. Clearly some village women are ready to take leadership roles in their communities. However, they need help from LAFTI to persuade the community to permit their active participation.

Perspectives of Village Women Interviewed

In East Thanjavur women reported that the main problem was a lack of family land to furnish a subsistence base. This differs from women's priorities in the ASSEFA projects because these women are or were landless before LAFTI entered the picture. Women placed wage income second on their list of women's problems. Thanjavur women specifically referred to the lack of wage labour available in the dry season. Other problems village women thought needed attention were overcrowded housing, fair price shops and alcohol abuse. The agency also gives priority to these problems in their literature. In villages H and I the women wanted nursery schools.

Most women felt that having their own land would improve their standard of living. Women would also have more flexibilty to determine how best to use their labour and the fruits of that labour to meet family needs. Having land means that the

family is not dependent for food and income on agricultural wage work, which varies seasonally and yearly. Wages could be spent on items other than food, which they could provide from their own land. A couple of women in village C also thought that their husbands would be less likely to divorce or abandon them if they owned land. This might be the case, especially if husbands had no access to land.

Thanjavur women wanted other kinds of wage work such as the brick kiln, during the dry season, when no fieldwork is available. These women, with a few exceptions, were definitely not interested in leaving the village to obtain training and gain new skills for village industries. Some said it would be difficult to go for training because of husbands and domestic duties.

The women realize that one acre of land cannot provide all their economic needs . Most felt that one acre of land plus several animals would substantially improve their level of subsistence and help ensure family survival. However, women were still prepared to work for agricultural wages during the rainy season if necessary. They suggested that the land could provide food and income to repay loans and that the animals and wage work could give them additional income for other things. One woman told me that if she had goats and hens she would not need to collect firewood or make dung cakes in the dry season.

The majority of women interviewed are illiterate and do

not seem interested in obtaining literacy or adult education for themselves. Most of the daughters of these women were educated to the 5th Standard (primary level). Nevertheless, there are still many girls who do not attend school because they are needed in the home while their mothers work and/or they are needed to earn wages in the fields to augment family incomes. The oldest daughter is often the most disadvantaged as it is her responsibility to look after younger siblings.

Access for women to land and credit through LAFTI projects has not generated any major change in village women's status or role. Women still perform all the domestic tasks, work in the fields and remain silent at public meetings. The women I interviewed said they discuss and consult with their husbands about land use and what produce to sell, but they purchase family necessities. Women perceive their land, animals and wages as part of a family economic strategy, not as personal possessions for enhancing their own status or changing their roles. However, the village women were appreciative of LAFTI's efforts to give them a greater voice in economic decisions and access to new resources as they afforded levels of family security previously unknown by these landless harijans.

LAFTI Staffing and Sensitivity

Female Staff

The administrative secretary's concern with women'ss rights and status in Indian society became much more focused

when she realized what effect alcohol addiction might have on the land project. Krishnammal became more involved in meeting the specific needs of village women when MATCH became a LAFTI sponsor. Through the Mathar Sangams which LAFTI organized in the villages, she has given women access to credit to purchase land and animals, or to go into other business ventures. Through these women's groups she has encouraged women to save, to combat the evils of alcohol, to protest against landlords and low wages and to represent women's opinions at peace conferences.

Krishnammal represents an alternative model of Indian women to villagers by her very presence. She demonstrates by her own accomplishments the power and abilities of women. Krishnammal also identifies with women in the village because she is a harijan (ex-untouchable) herself. Her abilities inform women that education and knowledge can be useful tools to gain access to resources and benefits available in society. However, in her role as a wife she appears to follow the custom of ministering to her husbands needs first.

When speaking with the women, Krishnammal tells them that they talk about the same problems every year but that they do not save for the bad times. She encourages the women to find their own collective ways to attack their problems and not to rely solely on the government or the agencies to provide the answers. While she is aware of the cultural limits that define women's role, she tells them to confront

their husbands about their alcohol abuse and she encourages them to take a politically active role by demonstrating and protesting against the injustices of the landless.

I interviewed two women community workers. One is married and works with her husband who is manager of the LAFTI brick kiln. They work as a team in several villages. Another, unmarried female LAFTI employee is a community worker in six villages. In the case of the team there is a sexual division of labour. She takes charge of the women and the Mathar Sangam while her husband organizes the men and the Gram Sabha meeting. The unmarried employee helps to organize and attends both Mathar Sangam and Gram Sabha meetings in her role as community worker.

Both women are responsible for advising women on the availability of loans and subsidies for the purchase of animals but were not involved directly in the land project. Neither woman employee has tackled the problem of employment for women although they both said that this was a major problem. In her list of village women's problems, the single female community worker mentioned employment, access to land, the quality of drinking water, nursery schools, better housing and cottage industries as major concerns.

The women employees are not as dynamic as Krishnammal. Neither offered any creative suggestions for dealing with the specific women's issues they had encountered. Both female workers are opposed to the practice of dowry, yet they

are in favour of arranged marriages.

The married worker certainly follows cultural norms in her role as wife and her status as community worker was not equal to that of her husband. She would defer to him during discussions. She did not challenge her husband's decision to pay female brickworkers a lower wage. The single female worker does not fare better in the villages either. According to this employee she had no effect when she talked to the village men about their drinking habits. However, none of the male employees have been very successful in curbing alcohol abuse in their villages either.

Both female employees offer some role model alternatives for village women. Their employment, education and leadership role in the villages could encourage or stimulate village women to emulate them. Nonetheless, it appears that neither worker understands why it is important to include women in development programs even though they can list the needs and problems of village women. These female employees have received no consciousness raising sessions regarding women's issues that could help them to approach changing the role or status of village women. They do not adequately utilize the village organizations to develop a forum for attacking womens problems and raising the awareness of villagers about the need for the full participation of women in development.

Male Staff

My two translators were male employees of LAFTI. I spent more time with them than other community\workers because they accompanied me on visits to the villages. Both men were married with children. One lived with his wife, brother, sister-in-law and his father (Executive-Director), close to the LAFTI office. The other employee lives in one of the villages except when he stays at the LAFTI headquarters. His wife and child, whom he had not visited in four months, live with his father in a village a couple of hundred miles away.

Both these young men tend to hold traditional values regarding the sexual division of labour. In both cases they were employed outside the home while their wives did the domestic work. However, they also told me that at times they help their wives with cooking or childcare. Neither of these men received dowry when they married but their marriages were arranged. In the home where I took meals, the translator's wife always served the men and myself first and she and the sister-in-law ate after we had finished.

I was told by one translator that there was no impetus for consciousness raising of women in the villages and that this was not emphasized in LAFTI except through the specific projects directed toward women through MATCH. The other translator said that he used the village women to educate men about alcohol and its relationship to future economic conditions. He also claimed that women received instruction

about agriculture because they are more conscientious than the men. I did not verify this, but none of my interviews with women provided any evidence that this is the usual practice in LAFTI.

It seems there is a general awareness by the two translators of the role and status of village women but neither has felt it necessary to translate this into a specific lobby within LAFTI to give women access to more resources. As male employees in the villages, they are treated with the same deference as other males in the society by the village women. The male employees are bound by the cultural rules that govern the relations between Indian men and women and they have not attempted to work with women directly. At the same time they have not used their influence to initiate a conscious awareness of women's potential role in development to male villagers or other LAFTI workers.

The executive-director, a member of the three person executive committee, is a man in his mid sixties. He joined LAFTI in 1983 bringing twenty-five years of knowledge and experience as a Block Development Officer in Tamil Nadu to the organization. This man claims to know the government departments and has numerous contacts in the various government agencies in Madras. He says LAFTI's advocacy role is to provide land for the landless and LAFTI's mediating role is to help to bring villagers together with government departments to provide training for industries and subsidies for business

ventures, animals and land.

The executive-director says that women's problems are associated with poverty and a lack of education. He feels women should be given literacy training and employment in village industries according to seasonal needs. According to the executive-director, LAFTI decided to give women land in 1984 because the drinking problems of the men were causing indebtedness. Krishnammal thought it was time to help women and during the International Women's Year (1985), held work projects, seminars, processions, pujas, and conferences, for women against paying dowry. This was the year chit (savings) funds were started as well as discussions with women on land distribution.

LAFTI has no specific plan for ensuring that village women gain equal access to the agency's development resources. The executive-director has not evolved any strategy to help women, although he claims there is a need for more women's programs in nutrition, health, permitting widow remarriage, ownership of property, and abolition of dowry.

None of the project staff is deeply committed to raising the status of village women, in spite of the fact that Gandhian philosophy, the basis of their community work, dictates that men and women are equal. This emphasis does not appear to permeate LAFTI projects or the ideology of individual community workers.

Barriers to Female Access

In LAFTI, consciousness is important, not just the sex of staff. The majority of the staff lack any consciousness of why women should be incorporated into development activities. Therefore, with the exception of the projects specified for women, the staff continue to operate on the basis of customary practices in determining women's access to resources.

The barriers to access are partly cultural, but LAFTI has already proven that it can innovate by giving land titles to women. LAFTI has also provided women with greater access to credit than was previously the case. These two events indicate that some cultural norms are flexible and that part of the problem stems from the entrenched socialized values of the employees. LAFTI activities also refute current stereotypes regarding cultural infexibility as these possibilities may not have been predicted. If LAFTI were to raise the employee's consciousness through training sessions and discussion groups, perhaps they would perceive more flexible and alternate roles and status for men and women in Indian society. These ideas could be introduced into their respective communities via village organizations.

Village women's contribution to the family is not fully understood by the LAFTI staff in terms of actual hours spent, diversity of tasks and economic returns. The agency has no data on women nor has the staff produced this type of research. In fact, the staff now spend a good portion of its time

collecting loan payments.

The staff need to understand women's role and status at a general level but also at the specific level of their own village women. If staff did this they could utilize it as a basis for developing a program of consciousness raising in the villages to help both men and women understand the necessity of providing women with equal access to resources.

Consciousness raising in the context of village India needs to include discussions about male and female roles and status and how they operate within the culture. It should also outline the productive and reproductive functions of both genders in terms of family survival, to demonstrate the need to provide women with equal access to development resources in order that they may participate more fully in the family and community economic strategy.

From the above description and analysis of LAFTI's involvement with rural Indian women, one can clearly see the low level of commitment this organization Has to women's development. However, in relative terms LAFTI has made a greater commitment to provide women with access to resources than ASSEFA. This discussion also points out that agency mis-planning can often end up costing the clients (male and female) time, money or missed job opportunities. LAFTI's awareness and sensitization to women's needs will be compared with that of ASSEFA and Inter Pares in order to ascertain the gaps between policy and performance.

COMPARISONS OF AGENCIES

This section compares agency approaches, staffing, projects and success in involving Third World women in development and in providing these women with access to resources. This will be analyzed in terms of two specific hypotheses outlined in the introduction. The first concerns sensitization and use of leverage in agencies while the second concerns the staffing of agencies.

Sensitization

The hypothesis states that sensitized non-governmental agencies will use their leverage to increase female participation in projects they sponsor. Sensitized agencies are agencies which have a knowledge and an understanding of the problems of women in the Third World and are concerned to develop a feminist perspective and to implement projects which address women's needs. Use of leverage is demonstrated in agencies if female participation is an explicit goal and female participation is a condition of funding. The definition can also include evaluation and monitoring of projects to reinforce its conditions and the development of projects that meet women's special needs.

Inter Pares is Canadian non-governmental agency sensitized through a variety of means. The Inter Pares staff reporting on the agency stated, that in the past 4-5 years certain

staff, especially the women with strong feminist views, have taken a critical look at the Inter Pares programs. These staff members have made a commitment to inform their work with a feminist perspective according to my informant.

These same staff members, she reports, have decided that the best projects for Third World women must include income generating activities and consciousness raising programs. Inter Pares staff developed the following unwritten guidelines as an analytical tool to help them judge the merits of projects submitted for funding.

1) projects should challenge patriarchy
2) projects should acknowledge the role of women in the community
3) projects should look at ways of changing or enhancing women's role particularly economically
4) projects should challenge the existing power relationships

In view of these criteria, my informant claims, Inter Pares staff, supports projects for funding which are are created and implemented by women and those which speak to the role of women and how they should be involved.

The staff member confirmed that Inter Pares holds the opinion that both women-specific and integrated projects can help provide access to resources for Third World women. She says the agency believes that the success of either type of project is dependent on how the role of women is built on locally and on the local personnel involved. However, this staff member reported that local groups often think that women-specific projects are better.

It would appear that Inter Pares has been positively affected and sensitized by the visibility given to women during the Women's Decade. According to the staff member, the profile of women's needs and problems has been raised but not necessarily for the better or in concrete terms.

A Women In Development (WID) section now exists within CIDA that specifies target groups and policy guidelines for funding all projects so they will address the needs of Third World women. Since Inter Pares is funded by CIDA, it has an incentive to follow these guidelines. Both the government and the non-governmental agencies have become more aware of women's issues and the rhetoric has created more projects. However, it has not brought about deep changes in motivation and attitudes nor undercut male domination of agencies and their policies.

Comparison of Sensitization in Agencies

Inter Pares policy has always been to fund local agencies to carry out projects rather than have their own field personnel. In this way, Inter Pares feels local conditions and cultural parameters will be more sensitively handled. This leaves the actual implemention of projects and distribution of resources largely in the hands of local agencies like ASSEFA and LAFTI.

From the previous chapters it is obvious that ASSEFA and LAFTI have not developed criteria for assessing their

projects in terms of how they benefit women. Neither ASSEFA nor LAFTI has, on its own, initiated specific women's projects with the possible exception of the organization of Mathar Sangams.

Women have been involved in a number of projects which provide access to resources, but there is no general consenus among the staff about the need to involve women in their development programs. In general the staff of ASSEFA and LAFTI have not been sensitized to women's issues or needs through training or education. At the same time, there are no village level programs aimed at enlightening and developing a better understanding of women's role and status in rural communities.

One could argue that ASSEFA and LAFTI have so many immediate tasks to fulfill to alleviate poverty that they have neither the resources nor the time that Inter Pares has to indulge in developing new levels of awareness and sensitivity in their organizations and among their staff. At the same time, the cultural asymmetry in gender relations present in Indian society contributes to the agencies' inertia to combat and deal with this issue.

For whatever reasons, these agencies have not responded either to the rhetoric or the awareness created by the Women's Decade. There is also a possibility that they have not received much of this input. It is clear that both ASSEFA and LAFTI will probably have to be prodded by outside agencies such as

Inter Pares and MATCH in order to become sensitized to women's issues. This then is one area in which funding agencies can use their leverage to promote female participation.

Leverage

In Inter Pares, decisions regarding funding are made by all staff members; therefore there is an opportunity for feminist staff members to influence the agency's use of leverage. Individuals could insist that all projects deal with women's needs and/or that a percentage of all projects funded be women's projects. As a group, the feminists could also use their decision-making power to reject projects.

When assessing projects submitted for funding, Inter Pares can look for specific evidence of women's involvement both as clients and staff members. It can even ask groups why they have not dealt with women's issues in their proposals and deny funding to any which then refuse to address women's needs. In cases where they presently fund agency projects that exclude women, Inter Pares could insist as a basis for funding, that any future projects have a women's component that is monitored and evaluated for its effectiveness in attacking women's problems. CIDA could also be insisting that non-governmental agencies who receive funding comply with their WID policies.

Inter Pares is aware that it can do any or all of these things. Nevertheless, for a variety of reasons it does not

necessarily do any of the above. In the case of ASSEFA, the two evaluations completed by Inter Pares documented the poor record of the agency in addressing women's needs. This did not stop Inter Pares sponsorship of ASSEFA but the agency was informed that more effort in this direction would be required of them in the future. Inter Pares could ask ASSEFA for concrete evidence of women's involvement or deny funding to them in the future.

New partner agencies are evaluated when funded for the first time and at the end of the term of funding. Often an independent local group is hired to carry out the evaluation. In the case of women's projects in Bangladesh, the evaluation process was made part of the project proposal with the terms of reference developed by the local agency, although Inter Pares did have input.

Where conflicts with the culture might arise with the inclusion of women in projects, Inter Pares policy is to approach the local staff to define what is possible. There is no evidence that this type of discussion took place with ASSEFA or LAFTI. It is the local agency which takes the risks and decides what projects can be carried out. Nonetheless, Inter Pares says it is now prepared to challenge groups which use culture and/or gender as an excuse to exclude women from development projects.

On the other hand, Inter Pares' relationship with local agencies, especially in the case of the long-term partnerships,

is based on trust. Inter Pares prefers to rely on local agencies to do on-going self-evaluation and to send them interim and yearly reports. In this manner, Inter Pares can resist using explicit leverage on its sharing partners.

It appears that Inter Pares recognizes its power to use its leverage to encourage local agencies to be more sensitive to women in their projects and with first-time partners it is more likely to do so. Nevertheless, with long-term partners, leverage is applied with a kid glove and I did not hear of any agency that was refused funding because it did not address women's issues. This may be because the agency does not wish to disrupt their ongoing development programs and/or these projects are managed by male staff members as is the case with ASSEFA and LAFTI.

Female Participation

Neither ASSEFA nor LAFTI personnel gave any indication that they felt pressured by Inter Pares to carry out specific women's projects. Inter Pares funding is directed toward the larger rural development goal and has not been utilized to fund specific women's projects. However, MATCH, another Canadian funding agency, sponsors only women's projects in LAFTI villages and has employed its leverage as a donor to commit LAFTI to these projects. This has created an awareness in LAFTI that there are donor agencies which require village women's involvement in projects.

I found little evidence to support the first hypothesis. Inter Pares, is a sensitized agency, but it has not explicitly used its leverage in the cases of ASSEFA and LAFTI to increase female participation.

Inter Pares has not exercised leverage to increase the number or status of female staff in either local agency, or to induce agencies to involve a high percentage of women in all projects. Neither did I find evidence of a high percentage of specific women's activities among agency projects.

It is obvious that the dawn of a new consciousness leading to women's inclusion in the development process is going to be a slow. My data on the various projects intimate that women are participating at the margin, an indication that only minor improvements have occurred in their situation since the agencies commenced grassroots projects. It also suggests that the agencies have not fully exploited the opportunities and options available to improve female participation within the projects they sponsor.

Female Management and Improved Access

The second hypothesis states that the more development projects are managed and directed by women, the more they improve female clients access to project resources and activities.

Projects managed and directed by women mean that women have a significant role in agency decision-making and about

projects and that female staff participate in all phases and levels of the project. Improved access is defined as equal participation for men and women in projects, with female wages equivalent to male wages for the same or equal work. It also means that there are specific income projects for women and equal access to the same resources as men, not just a distinct set of female oriented programs.

Canadian Agencies

In Inter Pares there is a high ratio of female staff and a commitment to a feminist perspective of development, so one would expect strong support for women's projects and greater access for Third World women to development resources. I found no evidence to suggest that this has occurred in the case of ASSEFA or LAFTI projects. Nevertheless, this does not imply the fact that women-specific projects such as the Bangladesh project funded by Inter Pares have not fared better because of female management in the agency. It also does not imply that in future these characteristics may not be important variables for increasing female access to projects.

In the case of MATCH, a totally female managed and directed non-governmental agency sensitized to women's needs, I found direct links between female management and improved access to resources. This is demonstrated in the LAFTI projects where village women have been supplied with downpayments for purchasing land, loans to purchase animals, funds to operate honesty shops, and employment in the brick industries, resources

women had not hitherto possessed or enjoyed. However, not only is LAFTI headed by a an activitist female, but in East Thanjavur the Communist Party created a history of female activism among landless villagers. These two variables probably played a key role in helping women to gain access to resources within LAFTI.

For the Canadian funding agencies, female management and input into decisions regarding the funding of projects can and does in some specific cases improve access to resources for village women. Nonetheless, it is not sufficient to guarantee improved access. Without a commitment by agencies to fund women specific projects and/or projects that have components that address women's social and income needs, female management cannot necessarily deliver improved access.

The Indian Agencies

ASSEFA has very few projects managed or directed by female staff; in fact they are found only in the education programs. (See Table 1) Only one program director is female, all levels of management being dominanted by men. As staff members, the female director and program associates have no voice in any income projects that involve village women. Although the female staff work closely with the women in the organization and meetings of the Mathar Sangams and Parents' groups, they are not consulted by male project staff about agricultural or rural industry projects. Female staff do not appear to have been consulted about the development

of programs for the rural technical institute where women are to go to receive training. Nor were they involved in the formulation of the new ASSEFA Five Year Plan that outlined the type and number of projects to be carried out in the villages from 1985/1991.

In the ASSEFA projects, the present proportion of female management staff and their relative powerless does little to advance the access of village women to development resources. Many of the young women teachers (urban & rural) I met and interviewed were university educated, but I sensed that they had very little understanding of why it was necessary to furnish village women with wider access to income activities and long term employment. Nevertheless, if ASSEFA was to hire more senitized female managers and/or train their present female staff to take over or become equally involved in all projects affecting village women this could improve access for rural women.

LAFTI is very much directed and managed by Krishnammal Jagganathan. Since there is not much of a hierarchy in the management of LAFTI, Krishnammal has a great deal of power vis a vis the male directors and managers. LAFTI projects were not originally female specific and it was Krishnnamal who made the decision in 1984 to give village women ownership of land. She was aware of women's problems because of her close association with the village women. Krishnammal often visits the villages and talks to the women about the drinking problems

of men and the need for land. She advocated that women address both these problems by joining forces. In the case of male drinking, she discussed the possibility of adopting a group strategy to confront the men so that individual wives would not be beaten for raising the issue. She led the village women on several occasions in protests against various landlords' illegal use of land or refusal to sell land to the tillers.

Krishnammal has helped improve the access of both men and women to development resources. Women have not fared as well as men, but with the new emphasis on land titles for women and the sponsorship of women's projects by MATCH, access has improved for women. One cannot attribute this all to female management but I suspect that Krishnammal's gender did make her more sensitive to the opportunities that offered improved access for village women. That is not to say that male management would not have responded in a similar manner.

Does female management make a difference in local Indian agencies ? The answer seems to depend on a number of factors. The evidence suggests that female staff are likely to be more sensitive to women's needs, particularly if they are in a position to directly address the problems and if they have direct contact. If female staff are powerful enough to make decisions about what is needed and can also implement projects there is every likelihood that village women would have improved access to development resources and activities. The

International Coalition for Development Report stresses that the decision-making power of female staff is the important determinant in women's development not the proportion of female staff (1984:20).

Further hypotheses which look for evidence of increased awareness in agencies and its ramifications for village women in Tamil Nadu are addressed in the conclusions.

CONCLUSIONS

This concluding chapter utilizes the data found in the case study to determine the validity of the general hypothesis which states that a new awareness within non-governmental agencies of the need for involving women directly and equally in the social change process leads to new economic opportunties as well as greater access to and participation of Third World women in development projects. It also addresses the further hypothesis that women who obtain access to the resources and activities of development projects can increase their cash income, their contributions to the family and their social power.

In addition, I link the findings of this research with the analytical framework on women and development found in Chapter 3, which postulates that women are disadvantaged relative to men by the development process for the following reasons: 1) statistically their work and contributions are not counted, 2) male bias in agencies restricts their role and status, 3) women are not involved in the planning, the implemention or the assessment of projects, and 4) projects are often inappropriate.

Awareness

Confrontational programs or policies that pit men against women will not be appropriate in Indian villages, since the

division of labour in rural areas favours the complementary inputs of males and females to agriculture and is the basis of rural survival. Any project which seeks to enhance the value of women in India must work within the cultural context. This does not mean that the status quo should prevail. Agencies that have a "new awareness" acknowledge women's considerable and essential contribution to development and perceive women's activities as untapped economic potential. Agencies must continue to give women access to social welfare projects and furnish them with land, employment, credit, technology and training resources if they are to improve the living conditions of their families.

The "new awareness" about the need to involve women in the social change process appears to have penetrated Inter Pares and MATCH, but it is not as clearly discernible in ASSEFA and LAFTI. For Tamil women, awareness of donor agencies has meant minimal access to new economic opportunities although slighty more access is evident in the case of MATCH funding to LAFTI. However, it would appear that the ten years of the women's decade (1975-85) has produced only limited commitment to the need to incorporate women into the development process directly and equally. In the case of ASSEFA and LAFTI this awareness has neither trickled down from Inter Pares and MATCH nor been adopted from the general rhetoric and literature on women and development.

Awareness of the problems of Third World women is not

sufficient in itself to result in project initiatives that provide women with new economic opportunities and greater access and involvement. ASSEFA and LAFTI need a defined policy on women's role in development plus a definite commitment of staff and funds for women's projects. Policy and commitment, together with a training program to awaken the consciousness of staff and clients are necessary if village women are to be directly and equally incorporated into the development process. With this in mind funding agencies can use their leverage to improve policies and the level and type of commitment made to women in local projects.

Women's Access and Results

In the agency case studies of women's involvement, many of the necessary conditions have not been present; therefore it is specultaive to judge what the women might have accomplished if they had been . Nonetheless, I will assess the impact of women's limited access to resources in ASSEFA and LAFTI and its implications for women and their families.

Certainly the women who were able to earn income from small industries, agriculture, construction projects, and animal husbandry schemes, increased the diversity of their sources of income. However, since many of these projects were short-lived there was no long-term improvement in women's cash incomes. Most of the women involved in these projects also relied more or less on regular but seasonal agricultural

wage labour and/or productive land resources to earn income. In some cases women may have traded off one type of work for another, while others probably had no choice and availed themselves of the new income opportunities when they came along.

Women who had access to land through the projects claimed that they were able to increase family incomes. They utilized family labour to work their own land and since much of this labour is underemployed for 5 months of the year it is still available to perform seasonal wage labour. Women felt that their contributions of income and food to the family could be increased via access to land resources. However, I do not have any comparative information on incomes before and after land was acquired. Although much of the income for the first four years would probably go to pay off the land loan, if harvests were reasonable, the village women felt they would own a valuable capital asset. Land was perceived as an asset which would provide long-term benefits to their families and the future extra income could be used for children's education, family health and clothing, the purchase of animals and more nutritious food. None of these women seemed to have weighed the possible negative affects of higher debt against land ownership.

Generally the village women saw access to credit as a valuable resource. The chit funds did furnish women with opportunities to purchase items, and/or services which they

might never have been able to afford if they had not been involved in the savings funds. Bank and agency loans for animal purchases, businesses and land gave women new sources of capital investment with the scope to increase and diversify their incomes. Women who were successful reported that they were able to make extra contributions to their families in the form of food and income. Other women did not succeed and were left further in debt and this placed a further drain on the families meagre resources. The reasons for their failure, seem to be caused by environmental factors but also by a lack of supervision and support by agency or government staff. If the failures were investigated more closely, ways of dealing with this problem may be disclosed.

Women's Power

The village women who directly benefitted from the agency projects through access to resources and development activities did so mainly at the material level. Increased social power for village women seems to result from involvement in community decision-making, planning and assessment of projects, and a greater voice in village organizations and the initiation of new development activities. Using this definition, there is little evidence to suggest that women increased their social power and/or their ability to become more active participants in their communities.

To date the agencies have not put a high priority on

encouraging a greater voice for women in village communities. Efforts have been made to organize women by means of the Mathar Sangams, but these have also served to isolate them from the more influential Gram Sabha which makes more far reaching community decisions.

There are cultural practices that mitigate against the mixing of the sexes and place men in a dominant position that must be considered. However, the local Indian agencies have not made any commitment to addressing problems associated with cultural embedded gender inequality. This problem may be alleviated by consciousness raising and/or offering incentives that make it worthwhile for villagers to be more flexible. LAFTI's securing of land titles for women may prove to be that kind of incentive.

Links to Framework

Statistics

Women in the villages I visited are not counted as economically active. Often they are perceived by agency personnel as mothers/wives because they do not spend all their working hours doing wage labour and/or farming, though much of women's work activity is in the informal sector and of short duration in the rural areas. Nearly all the women interviewed were economically active outside the domestic sphere. All women with access to land (22 ASSEFA and 10 LAFTI) worked as "cultivators" (adults actively farming owned or rented land). Of the 40 women interviewed, (15 with

land and 2 without in ASSEFA, and 8 with land and 15 without in LAFTI) worked as agricultural labourers.

In the 1981 Census of Tamil Nadu, the following statistics illustrate the underenumeration of women and the status of women as marginal dependents. According to the census, women constitute only 25% of the "cultivators" but 49% of the agricultural labour in the Natham Taluk (Natham & Sethur) and in the Thiruvaru Taluk[5] (Kilvelur) 15% of the "cultivators" but 46% of the agricultural labour (Government of India 1981a:115 & 138). The 1981 Census defines those having registered title who cultivate or supervise the cultivation of land and those who manage or cultivate leased land as the "cultivators" (1981c:xv). In India this definition generally applies to men.

Although my research sample is small and was conducted opportunistically, it indicates that 100% of all women interviewed who had access to family land are "cultivators" using my definition and 55-60% work as agricultural labourers. The census figures on the percentage of female agricultural labour is within 10% of my sample, but the percentage of female "cultivators" varies by 75-85% when compared with my sample, and demonstrates that men not women are considered to be the farmers in male-headed households. Differences in the definition of "cultivator" and the possible bias of male enumerators results in the undercounting of women as economically active contributors to family incomes. Women

who farm family land part-time, work for agricultural wages part-time, and also do domestic work are likely to be counted in only one category as none of the above would constitute a full-time occupation.

The census statistics designate two categories of workers main and marginal. Main workers are those who are engaged in full time economically productive work as judged by the enumerators who were usually male. Marginal workers are those who are engaged in part-time wage labour. In Natham, women made up 34% of the main workers and 96% of the marginal workers and in Thiruvaru 30% of the main workers and 77% of the marginal workers (Government of India, 1981a: 117 & 141). These statistics undervalue women's work and productive contributions to family survivial. Women's domestic work is not counted even though they produce and process much of the household consumption products in rural areas.

Male Bias in Agencies

There is definitely male bias dominating operations within the Indian agencies. The staff who institute and plan projects for women are culturally biased in their view of the sexual division of labour and differential remuneration. Staff attitudes help to maintain their ideological barriers and the status quo which limits women's access to development resources because women's productive role in rural subsistence is not seriously considered. ASSEFA and LAFTI employees of

both sexes displayed a lack of knowledge of women's work and women's economic role in family maintenance. Male employees spent very little time talking or consulting with the village women about their needs, and generally assumed that women who were subsumed under the category of male-headed households were provided for.

I found a low level of concern towards women's issues in the ASSEFA and LAFTI, although in some cases the rhetoric in reports suggests that they acknowledged the necessity of addressing women's needs. Female agency employees did not participate in the planning and implementation of women's income projects, even though they tended to work more closely with village women. Only one woman in each agency had any high level decision-making powers and for one of them this was limited to educational programs. I found no evidence to suggest that the agencies had endeavoured to place women's access to resources on a par with men's or that they acknowledged women's needs as being significantly different from those of men.

Appropriate Projects

Both Indian agencies instituted welfare and income projects under the umbrella of their rural development programs which incorporated women. Education, nutrition and health projects were generally directed toward women. The benefits of these projects were usually disseminated through the auspices of

the Mathar Sangam organizations the vehicle used for mobilizing women. Specific income projects for women were rare; however a small number of women did participate and acquire income through agency projects. These were likely to be more economically active women who availed themselves of the new opportunities offered by the agencies. No attempt was made to reduce the domestic or childcare burden of women participating in these projects or to develop income projects that accomodated the multiplicty of women's tasks and/or the time required to carry out these tasks. Nonetheless, animal husbandry projects and dry season wage work did tend to be integrated more readily with women's present role and work and did provide women with more diverse income opportunities.

Monitoring and Measuring

The impact of programs on women or men has not been calculated by ASSEFA and LAFTI. Very little monitoring or evaluation has been carried out by the local agencies to discover how their projects have benefitted the villagers. In addition, program impact on women's status and social change has not been measured by the agencies in order to help define more positive ways of approaching women's problems.

The village women have little involvement in the planning, implementation and assessment of projects that affect them. According to the agency staff, projects are suppose to originate with the villagers at Gram Sabha meetings. This is an

organization in which few women have any voice; therefore it is unlikely that village women's perspectives will be incorporated into agency projects. The women who participated in projects have not been involved in assessing the success or failure of these projects. ASSEFA and LAFTI have failed to elicit the women's understanding of the reasons a project was successful or unsuccessful and/or what projects village women considered met their needs.

Summary

Hypotheses

The low level of sensitivity particularly in the Indian agencies has fostered a very limited number of appropriate projects for women. Small numbers of women received income from short-term projects in ASSEFA which ultimately ended in failure. In LAFTI, the crucial land project's appropriateness is still to be determined, but women are gaining access to a possible long-term resource. Generally the projects have provided women who participate with access to income through more diverse, seasonal, and culturallly appropriate tasks. None of the agency projects has been able to deal with the poverty and needs of the majority of village women.

All the agencies have female staff but in all three the decision-making power of women varies. Although there is no conclusive evidence that female staff equals more participation of village women, particularly if women's power to set policy

and implement projects is limited, it would still seem to be a factor in the participation of a large number of women in MATCH sponsored LAFTI projects.

Village women's access to all three agencies resources does not appear to have increased their status. According to all my informants, women are not involved in public policy making nor are they consulted by agency personnel regarding village projects. The women interviewed felt that their incomes and contributions to the family have increased because of access to agency projects but not sufficiently to meet all their needs.

Recommendations for Agencies

The problems outlined in the analytical framework (Chapter 3) seem to hold true for the South Indian case studies. Third World women will not obtain greater access to development resources and appropriate projects unless agencies apply a cultural sensitive but gender-specific analytical framework to their projects. This framework can provide visibility for women by producing an adequate data base which considers what women do and why. The data should include the productive and reproductive activities of women, the factors that influence women's activities, as well as the degrees of female access and control of resources. Any appropriate framework will also need to incorporate the cultural perspective of the women. This type of analysis can help agencies to pinpoint areas of

a project which can be adjusted to achieve the results desired by Third World women.

Of course, this kind of analysis can only be implemented if agency staff are consciously aware of women's potential role in development. Agency staff must be committed to improving women's access to development resources as one way to guarantee more successful projects and alleviate poverty. It means recognizing and dealing with the biases found in agencies, individuals and cultural practices. At the same time, it requires agencies to look for flexibility in institutions, ideologies, and customs, that will give women greater access to resources. The challenge is for agency staff to attempt to deal with problem areas by removing them, by-passing them, or adjusting project expectations to them. In the end Third World women's access to resources is dependent on agencies putting policy shaped by the "new awareness" into practice, thereby transferring policy objectives into measurable performance outcomes so that these women can meet their family obligations and strengthen their ability to help themselves.

Aid agencies are only one resource for villagers and in the long-term they cannot change embedded cultural biases, environmental conditions or national policies that discriminate against the poor and women. Nevertheless, agencies can sponsor projects which permit women to take advantage of development resources. The women in this case study have shown that they are capable of utilizing the resources available to them to

increase the diversity and level of their incomes within the constraints of their role and other tasks. Ultimately this access may allow women and men to change some of the prevailing gender roles and statuses. However, if the main objective of development projects is to alleviate poverty, then giving women access to resources is a first step. Clearly the agency's role is to provide resources and opportunities in a manner that does not discriminate against women or create greater imbalances that increase their poverty relative to men. Projects must necessarily be sustainable within local conditions with agency resources acting as a catalyst rather than an ongoing source of aid. This perspective will improve the success and appropriateness of projects for all participants. Weeks-Vagliani concludes that "in order to reach women who are on the brink of survival their needs must be met as they perceive them" (1985:52)

NOTES

1. The Anna district where some of the ASSEFA projects are located is a newly created district which was once part of the Madurai district. The Anna district appears on the 1986 map of Tamil Nadu but is not mentioned in the 1981 Census from which I draw statistical data.
2. Chit funds (savings) is a form of rotating credit fund found in many parts of the world. Sometimes these funds are organized by groups like the Mathar Sangams but they are also managed by individuals in other countries.
3. Both spellings of Kaveri/Cauvery River are found on recent maps. Many place names were changed during the British period and they were either renamed or returned to their original spelling after Indian independence.
4. Coolie worker sometimes spelt "kuli" in India refers to unskilled labour usually in agriculture or construction. This term was used by staff and villagers to describe much of the casual wage work avaiable. It did not appear to be a derogatory term.
5. Nattam (Natham) Taluk and Thiruvaru Taluk (Kilvelur) were created only after the 1971 Census. Both spellings of Nattam/Natham are found on recent maps.

APPENDIX 1

PROFILE OF WOMEN INTERVIEWED IN ASSEFA PROJECTS

No.	Village	Age	Education	Living Children	Land	Coolie Work	Animals	ASSEFA/Bank Loans	ASSEFA Wages Work	Rural Industries	Mathar Sangams	Chit Funds
1	A	35	None	1 male 3 female	Yes	Too sick	goats/ chickens	goats	No	No	Leader	medical expense/ chickens/ family
2	A	40's	Did attend adult ed.	1 male	3 acres with son	No	goats/ chickens	goats/ chickens	No	No	Yes	goats/ chickens
3	A	30's	None	1 male 1 female	No	Yes	No	No	agriculture/ construction	No	No	No
4	A	15	None	unmarried	n/a	n/a	n/a	No	No	Candy factory	No	No
5	A	18	None	unmarried	n/a	n/a	n/a	No	No	Candy factory	No	No
6	A	15	None	unmarried	n/a	n/a	n/a	No	No	Candy factory	No	No
7	A	45	None	2 males 4 females	No	Yes	No	No	No	Candy factory	Leader	vessels
8	B	40	None	1 male	1 1/2 acres	Yes	2 bullocks	No	No	No	No	No
9	B	27	None	3 males	3 acres	Yes	2 heifers	No	No	No	Yes	vessels/ temple worship
10	B	25	None	3 females	2 acres	Yes	2 goats 2 cows	Applied goat loan	No	No	Yes	clothing/ temple trip/ delivery baby

APPENDIX 1 (cont'd.)

PROFILE OF WOMEN INTERVIEWED IN ASSEFA PROJECTS

No.	Village	Age	Education	Living Children	Land	Coolie Work	Animals	ASSEFA/Bank Loans	ASSEFA Wage work	Rural Industries	Mathar Sangams	Chit Funds
11	C	28	5th Std.	2 males 1 female	2 acres	Yes	goat/hen/ heifer	bullock loan husband	No	No	Yes	go to wedding
12	C	35	None	2 males 1 female	1 acre	Yes	goat/cow	cow loan daughter	No	Tamarind Oil Crushing Pickles (82-86)	Yes	vessels
13	C	35	None	1 male 2 females	2 1/2 acres	Yes	2 cows	No	No	Tamarind (82-86)	No	No
14	C	24	1st std.	1 male 1 female	1 acre	Yes	cow	cow loan	No	Basket weaving Training(plastic)	Secretary	goat/ vessels/ sari
15	C	35	None	2 males	1 acre	school cook(govt.)	No	Well loan husband	No	Basket weaving Training	Yes	unknown
16	C	21	None	1 female	1 acre	Yes/now just domestic	10 goats 4 cows	No	No	Oil Crushing	Yes	jewellry
17	C	20	2nd std./ Adult ed.	unmarried	1 acre	Yes	unknown	No	No	Oil Crushing	Yes	vessels
18	C	15	Adult ed.	unmarried	Yes	Yes	unknown	No	No	Appalum	Yes	vessels
19	D	45	None	4 males	2 acres her name	Yes	bullocks/ hens	Hammer	No	Stone Cutting	Yes	repair house
20	D	35	4th Std.	1 male 2 females	1 1/2 acres	Yes	2 cows	Hammer/ chickens	No	Stone Cutting	Yes	jewellry/ goat
21	D	65	None	5 males 2 females	4 acres in her name from father	No	4 goats 2 bullocks	No	No	Sisal/brushes self-employment	Yes	food, expenses

APPENDIX I (cont'd.)

PROFILE OF WOMEN INTERVIEWED IN ASSEFA PROJECTS

No.	Village	Age	Education	Living Children	Land	Coolie Work	Animals	ASSEFA/Bank Loans	ASSEFA Wages Work	Rural Industries	Mathar Sangams	Chit Funds
22	D	50's	None	3 males 2 females	1 acre wife's name	Yes	No	No	No	Stone Cutting	Yes	No
23	E	35	None	2 males 1 female	1 acre	No	2 cows 2 goats	No	No	Bamboo Baskets family industry	Yes	goat loans
24	E	33	None	2 males 2 females	1/5 acre Tamarind trees leased out	No	goats	Bamboo purchase	No	Bamboo Baskets/ Brushes	Yes	goat loan
25	E	18	2nd Std. adult ed.	unmarried	2 acres mother/ 13 acres brothers Tamarind & Mango	No	goats	goats	No	No	Mother	goat loan
26	E	38	adult ed.	4 males 1 female	2 acres	No	2 cows/hens bullocks	No	No	No	Leader also helps Family Planning	loans
27	F	40	None	2 females	1 acre	Yes	4 cows	Well loan husband	Field	Pickles Oil Crushing Tamarind	Yes	Yes
28	F	18	3rd Std adult ed.	1 male	1/5 acre	Yes	No	No	No	Tamarind	No	No

NOTE: If the land category only gives the number of acres then the land title is held by the male head of household.

APPENDIX 2

PROFILE WOMEN INTERVIEWED IN LAFTI PROJECTS

No.	Village	Age	Education	Living Children	Land	Coolie Work	Animals	LAFTI/Bank Loans	LAFTI Land	Rural Industries	Mathar Sangams	Chit Funds
1	A	21	10th Std.	unmarried	No	Yes	cow/goats(2) hens	coir center	Applied 1 acre	coir training	No	n/a
2	A	20	9th Std.	unmarried	No	Yes	unknown	coir center	No	coir training	No	n/a
3	A	30's	None	2 male 2 female	1 acre her name	Yes	buffalo(1) hen	Land	Yes	No	Yes	No
4	A	45	None	1 male 2 female	1 acre each wife/ husband	Not now	hen	Land	Yes	No	Yes	No
5	B	45	None	2 males 2 females	No	Yes	goats (2)	Goats	No	No	Yes	unknown
6	B	35	1st Std.	2 males 3 females	No	Yes	hens	Goats	Applied 1 acre each	No	Yes	unknown
7	B	35	None	None/1st wife 4	No	Yes	goat calf	Business/ goats	Applied 1 acre	Vegetable Vendor	Leader	unknown
8	C	28	None	2 females	No	Yes	No	Applied goat loan	Applied 1/2 acre	No	Leader	unknown
9	C	40	3rd Std.	2 males 2 females	tenant 1 acre	Yes	No	Goats/ reapplied	Applied 1 acre each	Brick Kiln	Yes	unknown
10	C	30	None	3 males	No	Yes	goats	cow/goats	Applied 1/2 acre each	Brick Kiln	Yes	unknown

APPENDIX 2 (Cont'd.)

PROFILE WOMEN INTERVIEWED IN LAFTI PROJECTS

No.	Village	Age	Education	Living Children	Land	Coolie Work	Animals	LAFTI/Bank Loans	LAFTI Land	Rural Industries	Mathar Sangams	Chit Funds
11	C	25	None	1 male 1 female	No	Yes	goats (2)	goats	Applied 1/2 acre each	Brick Kiln	Yes	loan
12	D	40	None	1 male 4 female	1/2 acre each wife/ husband	Yes	No	land	Yes	No	Leader	for conference
13	D	40	None	4 males 3 females	1/2 acre each son & mother	Yes	cows	cows/land	Yes	No	No	No
14	D	32	8th std.	1 male 2 females	1/2 acre each wife/ husband & 1 acre tenant	Not now	No	land/ buffaloes	Yes	No	No	No
15	D	30	None	2 females	1/2 acre wife/ husband each	Yes	No	land	Yes	No	No	No
16	D	30	None	1 male 3 females	1/2 acre each wife/mother	Yes	buffalo	land	Yes	No	No	No
17	E	20	None	None	No	Yes	goats	goats	No	Brick Kiln	Yes	loan
18	E	35	5th Std.	3 male 2 female	No	No	goats	goats	will apply 1/2 acre	alcohol (husband)	Yes	conference funds
19	E	20	3rd Std.	None	No	Yes	No	Applied goat loan	No	Brick Kiln (private)	No	No
20	E	50's	None	3 males	No	Yes	goat cows	goats/ reapplied	applied 1/2 acre	No	Yes	unknown

APPENDIX 2 (cont'd.)

PROFILE WOMEN INTERVIEWED IN LAFTI PROJECTS

No.	Village	Age	Education	Living Children	Land	Coolie Work	Animals	LAFTI/Bank Loans	LAFTI Land	Rural Industries	Mathar Sangams	Chit Funds
21	E	26	None	3 females	No	Yes	goat cows	goats/ reapplied	Applied 1/2 acre	No	Yes	unknown
22	E	40's	None	5 males 1 female	1/2 acre wife	Yes	goats	goats/ land	Yes	No	Yes	unknown
23	F	21	6th std.	unmarried	No	No	No	No	No	Tailor self-employed	No	No
24	G	50's	None	2 females	No	Yes	No	land	Applied 1 acre wife	No	No	No
25	G	19	None	2 males	No	Yes	No	land	Applied 1 acre wife	No	Yes	emergency fund
26	G	35	None	3 males 2 females	1 acre husband	Yes	buffalo	land	Yes	No	Leader	small fund emergencies
27	G	25	None	1 male 1 female	No	Yes	calf	No	Applied 1 acre wife	No	Yes	unknown

NOTE: LAFTI Land applied for acreage, if it says 1/2 acre each means husband and wife

REFERENCES

Abdullah, Tahrunnessa A. & Sondra A. Zeidenstein
1982 Village Women of Bangladesh. Toronto:Pergamon Press.

Ahmed, Iftikhar
1985 Rural Women and Technical Change:Theory, Empirical Analysis and Operational Projects. Labour & Society 10:3:289-306.

Ali Khan, Mumtaz & Noor Ayesha
1982 Status of Rural Women In India. New Delhi:Uppal Publishing.

Arizpe, Lourdes
1977 Women In The Informal Labour Sector:The Case of Mexico City. Signs 3:25-37.

ASSEFA
1983 ASSEFA A Profile. New Delhi:Parallel Lines

Baker, Christopher John
1984 An Indian Rural Economy 1880-1955. Delhi: Oxford University Press.

Béteille, André
1974 Agrarian Relations In Tanjore District. In A. Beteteille, ed., Studies In Agrarian Social Structure, pp. 142-170. Delhi:Oxford University Press.

1975 The Position of Women In Indian Society. In Devaki Jain,ed., Indian Women, pp. 59-68 New Delhi:Government India.

Boserup, Esther
1970 Women's Role In Economic Development. London: George Allen & Unwin.

1977 Preface. Signs 3:xi-xiv

Buenaventura-Posso, Elisa & S. Brown
1980 Transition From Egalitarianism To Male Dominance. In Mona Etienne & Eleanor Leacock, eds., Women and Colonization, pp. 109-133. New York: Praeger.

REFERENCES

Bukh, Jette
1980 Women In Subsistence Production In Ghana. In ILO, ed., Women In Rural Development, pp. 18-20. Geneva:ILO.

Caplan, Patricia
1985 Class and Gender In India. New York: Tavistock.

Chambers, Robert
1983 Rural Development : Putting The Last First. New York: Longman.

Charlton, Sue Ellen M.
1984 Women In Third World Development. Boulder: Westview Press.

Chincilla, Norma S.
1977 Industralization, Monopoly Capitalism and Women's Work In Guatemala. Signs 3:244-260.

Chitnis, Suma
1975 International Women's Year:Its Significance for Women In India. In Alfred de Souza, ed., Women In Contemporary India, pp. 1-24. New Delhi: Mandhar.

Clignet, Remi
1977 Social Change and Sexual Differentiation In The Cameroon and Ivory Coast. Signs 3:38-56.

Cochrane, Glynn
1979 The Cultural Appraisal of Development Projects. Toronto:Praeger.

Dandekar, Heemalata
1983 The Impact of Bombay's Textile Industry On Work Women From Sugao Village. Third World Planning Review 5:371-382.

Dauber, Roslyn & Melinda L. Cain, eds.
1981 Women And Technological Changes In Developing Countries. Boulder:Westview Press.

REFERENCES

Dixon, Ruth B.

1978 Rural Women At Work. Baltimore: John Hopkins Press.

Dyson, Tim & Mick Moore

1983 On Kinship Structure, Female Autonomy, And Demographic Behaviour In India. Population And Development Review 9:35-60.

Elliot, Carolyn M.

1977 Theories of Development: An Assessment. Signs 3:1-8.

Epstein, T. Scarlett

1973 South India: Yesterday, Today And Tomorrow. New York:Holmes & Meier Pub.

Everett, Jana Matson

1979 Women and Social Change in India. New York : St. Martin's Press.

Gough, Kathleen

1973 Harijans In Thanjavur. In Kathleen Gough & Hari P. Sharma, eds., Imperialism and Revolution In South Asia, pp. 222-245. New York: Monthly Review Press.

Government of India

1971 Census Atlas Tamil Nadu.

1974 Report Of The Committee On The Status of Women In India.

1976-77 Department of Irrigation Report.

1981a Primary Abstract Census Tamil Nadu Part II-B.

1981b General Population Census Tamil Nadu Part II-A.

1981c Primary Census Abstract India Part 11-B(1).

1981-82 Department of Rural Development Report.

1984 Statistical Abstract Of India.

REFERENCES

International Coalition for Development
1985 Survey:The Role and Status of Women In Development. (unpublished document)

Inter Pares
1982 Association of Sarva Seva Farms: An Assessment. (unpublished document)

1983 Report of Second ASSEFAS Visit. (unpublished document)

1984 Annual Report. Ottawa: Inter Pares

Jelin, Elizabeth
1977 Migration an Labour Force Participation Of Latin American Women:The Domestic Servants In Cities. Signs 3:129-141.

Johnston, Denis F.
1985 Development of Social Statistics and Indicators On The Status of Women. Social Indicators Research 16:233-261.

Kandiyoti, Deniz
1977 Sex Roles And Social Change: A Comparative Appraisal of Turkey's Women. Signs 3:57-73

Kinsman, Margaret
1983 The Subordination of Southern Tswana Women. Journal of Southern African Studies 10:39-54.

Kishwar, Madhu & Ruth Vanita, eds.

1984 In Search Of Answers. London: Zed Books.

Krishnaswami, Lalita
1985 From Drudgery To Dignity: The SEWA Experience. Labour And Society 10:323-331.

Kung, Lydia

1976 Factory Work And Women In Taiwan: Changes In Self-Images And Status. Signs 2:35-58.

REFERENCES

LAFTI
1985 Evaluation. (unpublished document)

1986 LAFTI Report. Maduari:Vaigai Achagam

Lessinger, Johanna
1986 Work And Modesty: The Dilemma Of Women Market Traders In South India. Feminist Studies 12:581-600.

Lomnitz, Larissa Adler
1977 Networks and Marginality. New York:Academic Press.

Longhurst, Richard ed.
1981 Rapid Rural Appraisal. Sussex:IDS.

Loutfi, Martha F.
1980 Rural Women: Unequal Partners In Development. Geneva:ILO.

Maclachlan, Morgan D.
1983 Why They Did Not Starve:Biocultural Adaptation In A South Indian Village. Philadelphia: Institute For The Study Of Human Issues.

Mazumdar, Vina ed.
1977 Role Of Rural Women In Development. New Delhi: Allied Pub.

Miller, Barbara D.
1981 The Endangered Sex. Ithaca:Cornell University Press.

Mueller, Martha
1977 Women And Men: Power And Powerlessness In Lesotho. Signs 3:154-166.

Neale, Walter C.
1983 Community Development In India:Progress Or Rip-off. Asian Survey 23:1209-1219.

Nelson, Cynthia
1977 Women, Education And Labour Force Participation. Signs 3:241-243.

Nelson, Nici
1979 Why Has Development Neglected Rural Women. New York:Pergamon Press.

REFERENCES

Olin, Ulla.
1984 How To Keep Man At The Centre Of Development. In Ann Mattis, ed., A Society For International Development:Prospectus, pp. 63-70. Durham N.C.: Duke Press.

Palmer, Ingrid
1977 Rural Women And The Basic Needs Approach To Development. International Labour Review 115:97-107.

Papanek, Hanna
1977 Development Planning For Women. Signs 3:14-21.

Peters, Pauline
1983 Gender, Development Cycles And Historical Process. Journal Of Southern African Studies 10:100-122.

Remy, Dorothy
1975 Underdevelopment And Experience Of Women - Nigerian Case Study. In Rayna R. Reiter, ed., Toward An Anthropology Of Women. pp. 358-371. New York:Monthly Review Press.

Rogers, Barbara
1980 The Domestication Of Women. New York:St. Martin's Press.

Rubbo, Ann
1975 The Spread Of Capitalism In Rural Colombia. In Rayna R. Reiter, ed., Toward An Anthropology Of Women, pp. 333-357. New York:Monthly Review Press.

Safa, Helen I.
1977 Changing Modes Of Production. Signs 3:22-24.

Savane, Marie A.
1980 Women And Rural Development In Africa. In ILO, ed., Women In Rural Development, pp. 26-32. Geneva:ILO.

Schuster, Ilsa
1982 Recent Research On Women In Development. Journal of Developing Studies 18:511-535.

REFERENCES

Sen, Gita
1980 Rural Women And The Social Organization Of Production. In ILO, ed., Women In Rural Development, pp. 41-43. Geneva:ILO.

Sexton, Lorraine D.
1983 Little Women And Big Men In Business:A Gorokan Development Project And Social Stratification. Oceania 54:133-150.

Sharma, Ramnath
1980 Indian Society and Social Institutions. New Delhi:Munshiram Manoharlal Pub.

Sheridan, Mary and Janet W. Salaff, eds.
1984 Lives, Chinese Working Women. Bloomington: Indiana University Press.

Silverblatt, Irene
1980 Andean Women Under Spanish Rule. In Mona Etienne & Eleanor Leacock, eds., Women And Colonization, pp.149-185. New York:Praeger.

Singh, Andrea Menefee
1975 The Study Of Women In India:Some Problems In Mehtodology. In Alfred de Souza, ed., Women In Contemporary India, pp. 189-218. New Delhi:Mandhar.

Srinivas, M.N.
1980 India Social Structure. Delhi: Hindustan Pub.

Stoler, Ann
1977 Class Structure And Femal Autonomy. Signs 3:74-89.

Sudarkasa, Niara
1977 Women And Migration In Contemporary West Africa. Signs 3:178-189.

Vaughan, Megan & David Hirschman
1983 Food Production And Income. Journal Of Southern African Studies 10:86-99.

REFERENCES

Vasques, Mirandade
1977 Women's Labour Participation In A Developing Society. Signs 3:261-274.

Venkatramani,S.H.
1986 Born To Die. India Today 11:26-33.

Weeks-Vagliani, Winifred
1985 The Integration Of Women In Development Projects. Paris:Development Centre OECD.

Wright, Marcia
1983 Technology, Marriage And Women's Work. Journal Of Southern African Studies 10:71:85.

Note: A number of the references have not been cited in the thesis but did provide background reading for developing the ideas used in the thesis.