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Kumar, Dr.B.Pradeep

Government Arts and Science College, Ambalapuzha, Alappuzha

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# **Institutional Intervention and the Feminization of Farm Sector: Lessons of Experiments with KDMS and MKSP in Kerala**

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**DR.B.PRADEEP KUMAR**

*Assistant Professor of Economics*

*Government College, Ambalapuzha, Alappuzha, Kerala*

[pradeepgck@gmail.com](mailto:pradeepgck@gmail.com), 9496155644

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## **Abstract**

*Two transitions-the migration of male workers to urban areas in pursuit of remunerative jobs and the growing discontentment among the farmers with regard to the expectation of farm profits-that the farm sector has seen recently are said to be contributing to the evolution of a kind of transformation in Indian farm sector which is nothing but an emerging phenomenon of feminization of farm activities. But the grey side of this seemingly inevitable transformation lies in the distribution of land holdings, a kind of gender disparity in the distribution of operational holdings, which, given institutional interventions like the KDMS, can be solved in future. The advent of MKSP has given fillip to the process of farm feminization in Kerala. These bright aspects notwithstanding, certain systemic lacuna have been found in the functioning of MKSP under the KDMS model. The field study unequivocally raises certain apprehensions as to the excessive political interference camouflaged in the functioning of the programme. The study also calls for the effective institutional interventions in enhancing the effectiveness of MKSP in accelerating the pace of feminization of farm sector.*

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## **Key Works**

***Farm Feminization, Institutional Intervention, KDMS, Area Incentive, Production Incentive, Collective Farming, MKSP, Farm Facilitation Centre, Master Farmers***

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The presence of women in the agriculture sector has not been adequately acknowledged in the development process of our country. Particularly, women have rarely been recognized as farmers as the term farmers generally echo the connotation that only men deserve to be reckoned as farmers. However, women agriculture workers have gained substantial recognition especially in the welfare measures being adopted by the government to uplift the living conditions of the agriculture workers, although not at par with their male counterparts. But in recent times, thanks to many factors at work, the presence of women in the agriculture sector appears to have been increasing. Owing to the structural transformation that India has been experiencing, men have tended to move away from the agricultural sector in pursuit of getting more remunerative jobs in other emerging sectors like construction, resulting in the lower participation of men in agricultural workers, and this has substantially cost the progress of the agriculture sector. Coupled with this, the stagnation in the agricultural sector thanks to the escalating cost of inputs, scaling down of subsidies and the technological fatigue in the farm sector, has also forced farmers to leave their farming to concentrate on other lucrative

business. At this juncture, it needs to be pointed out that agriculture areas have been converted into non-agricultural purpose despite the existence of laws to prevent such conversions. The deceleration in agriculture growth in recent years stands testimony to this (Appendix 1 and 2).

The set back of agriculture is visible in every nook and corners of India, not to speak in terms of its dwindling contribution to the GDP over years. A relative decline in the share of farm sector to GDP may reflect a positive feeling as far as the structural change is concerned, but what worries one is the lack of concomitant changes which are normally expected for this transformation to bring positive outcomes. For instance, along with the structural transformation in GDP, occupation structure ought to be changed in accordance with the new job profiles, which in turn would reduce the pressure of people on conventional areas covering farm sector. But in contrast, what we observe in Indian economy is a lack of new and remunerative job openings in other emerging sectors to cater to the needs of growing and displaced population from contracting sectors like the farm sector, and this trend apparently ends with the phenomenon of “jobless growth”, which has been identified as a devil pitfall in the contemporary growth strategy of India. In this context, the revitalization of agriculture sector in new and varied forms deserves to be incorporated in the development strategy of India. A new wave of agricultural revitalization could be found in the revolutionary advent of women Self Help Groups in ventures of agro and agro business centred activities. Kerala has been a testing zone of such women initiatives in the realm of agricultural operation, and this paper is devoted to examining the new found interest of women especially women SHGs in revitalizing farm operation in an organized way. This study apart from providing a narrative of KDMS and MKSP, discusses the results from a field study on different aspects of MKSP. The paper is structured as follows. Next section gives an overview of feminization in the farm sector in India followed by a discussion on KDMS. The next section presents the advent of KDMS in the farm sector in Kerala. A discussion on the MKSP is given in the next section and the penultimate section details out the results of a field study.

### **Feminization of Farm**

Two transitions-the migration of male workers to urban areas in pursuit of remunerative jobs and the growing discontentment among the farmers with regard to the expectation of farm profits-that the farm sector has seen recently are said to be contributing to the evolution of a kind of transformation in Indian farm sector which is nothing but an emerging phenomenon of feminization of farm activities. The presence of women has been felt not only as

agricultural workers but also as agro-entrepreneurs, farmers, and retailers and in almost all segments of agricultural supply chain, although the percent of female agriculture workers still dominate. As per the Census 2011, 55 percent of total female work force in India was agricultural workers and 24 percent were cultivators. But the grey side of this seemingly inevitable transformation lies in the distribution of land holdings, a kind of gender disparity in the distribution of operational holdings, which, given institutional interventions like the KDMS, can be solved in future (Table No.1). The role of KDMS should necessarily be judged in accordance with this lacuna in the Indian agriculture sector. Experts argue that the predominance of women in different process related works in the agriculture sector calls for what is defined as ‘Inclusive Transformative Agriculture Policy’ that aims at devising and implementing gender specific interventions to raise agricultural productivity-both land productivity and labour productivity-so as to raise farm income at levels above the subsistence level.

**Table 1 Operational Holdings Owned by Women (in Percentage)**

<b>Land Size</b>	<b>2000-01</b>	<b>2005-06</b>	<b>2010-11</b>
<b>Marginal (Below 1.00 Hectare)</b>	<b>11.8</b>	<b>12.6</b>	<b>13.6</b>
<b>Small ( 1-2 Hectare)</b>	<b>10.3</b>	<b>11.1</b>	<b>12.2</b>
<b>Semi-Medium (2-4 Hectare)</b>	<b>8.7</b>	<b>9.6</b>	<b>10.5</b>
<b>Medium (4-10 Hectare)</b>	<b>6.9</b>	<b>7.8</b>	<b>8.5</b>
<b>Large (Above 10 Hectare)</b>	<b>5.2</b>	<b>6.0</b>	<b>6.8</b>
<b>All Size Lands</b>	<b>10.8</b>	<b>11.7</b>	<b>12.8</b>

Source: Accessed from Economic Survey, 2017-18

### **On ‘Kudumbasree’**

‘Kudumbasree’, abbreviated as KDMS, effectively run with the support of the Local Self Governments (LSGs) in Kerala, has been distinguished as a woman centred poverty eradication programme built on the premises of micro finance lending mode. This is perhaps a unique programme where poor women form their Self Help Groups to either find sole income for their existence or to find income to complement what their heads bring in. The basic intention behind the formation of KDMS is to alleviate poverty among the poor women through the activities focused on micro finance and micro enterprise with the active intervention of local self-governments in the State. KDMS is a three tier formation in which the Neighbourhood Groups (NHGs) with 20 to 40 women members form the bottom tier followed by Area Development Society (ADS) at the middle level consisting of 8 to 10

NHGs, and at the upper level Community Development Society (CDS) being formed at village level.

KDMS in Kerala for a long time since its inception was unfortunately concentrating only on weekly gatherings by NHGs where a culture of thrift was used to be inculcated among its members without giving any space for constructive and productive engagements. The tie ups with the banks through the LSGs actually helped its members to access credit of small amount from the formal banking institutions on the principle of joint liability which otherwise they could not have secured individually<sup>i</sup>. This proliferated in the number of NHGs as women found it easy to access formal banking resources through the KDMS. In a way banks also eyed on this opportunity as they could safely lend small amount of money to a large number of people indirectly helping them materialize their priority lending obligations. This win-win condition continued for a long time with no perceptible gain as far as the economy was concerned. Meanwhile, certain sporadic and innovative attempts were made to attract KDMS into the light service sector such as restaurant business. Kudumbasree Canteens are well popular in Kerala, and it is worth mentioning that they attract fairly large number of customers thanks to cleanliness and affordable prices. Apart from such service sector enterprises, KDMS's presence was rarely felt in income generating and productive areas. This has been recognised as a lacuna of the KDMS by many experts.

In response to this loophole in the functioning of KDMS, various programmes have been initiated at different levels to ensure the presence of KDMS in micro enterprises. The concept behind it is that first women would be trained to venture into productive fields requiring less capital and less risk, and then motivate them to move on to higher levels in future. KDMS has started showing its presence in Micro enterprise areas in Kerala. In areas as varied as from soap making and food processing to health<sup>ii</sup>, now KDMS has been present and successfully implementing programmes. KDMS units today successfully run many food cafeterias in popular cities and places in Kerala.

### ***KDMS and Agriculture***

The foray of KDMS in to the agriculture of Kerala has been revolutionary in many respects. In fact, it has helped the state to tide over some of the problems that plague the agriculture sector, and it is believed with KDMS becoming active in the agriculture sector, the farm sector as a whole appears to have been rejuvenated to some extent.

It is well known that the farm sector of the State has been reeling under tremendous pressure for many years leading to a secular decline in paddy production in recent times (Table No.1). This has, in fact, led to an increase in the dependence of the State on neighbours for rice, the staple food of Kerala. Experts attribute many factors to this dismal performance of farm sector in Kerala. Among these factors, undoubtedly, shortage of farm labour has been cited to be a key reason for the fall in farm production. The opening up of new job avenues in the emerging service sectors and in some organized manufacturing sectors has pulled workers from the farm sector despite the relative low remuneration that the emerging sector offers. Another reason is the conversion of farm land for non-agricultural purpose especially for the construction of houses and malls. The escalating cost of inputs and the negligence that that governments have shown towards the causes of farm sector have added to the worries of the farmers in Kerala. Obviously, it could be observed that the withdrawal of agriculture workers from the farm sector coupled with the disinterest of farmers to continue with the apicultural operations has in fact led to declining trend of agriculture sector in Kerala. The entry of KDMS into the farm sector has been regarded a solution to the twin problems of the shortage of agricultural workers and farm entrepreneurs.

**Table 2 Area and Production of Paddy in Kerala**

<b>Year</b>	<b>Area (In Hectares)</b>	<b>Production (In Tonnes)</b>	<b>% Change in Area</b>	<b>% Change in Production</b>
<b>2002-03</b>	310521	688859		
<b>2003-04</b>	287340	570045	-7.46	-17.25
<b>2004-05</b>	289974	667105	0.91	17.03
<b>2005-06</b>	275742	629987	-4.9	-5.56
<b>2006-07</b>	263529	641575	-4.42	1.84
<b>2007-08</b>	228938	528488	-13.12	-17.63
<b>2008-09</b>	234265	590241	2.32	11.68
<b>2009-10</b>	234013	598339	-0.1	1.37
<b>2010-11</b>	213187	522738	-8.89	-12.64
<b>2011-12</b>	208160	568993	-2.35	8.85

Source: Agricultural Census, Department of Economics and Statistics, Kerala

The entry of KDMS in to the farm sector in Kerala in 2004 is considered to be revolutionary step as it helped to change the outlook of KDMS as a thrift creating institutional arrangement to one which is actively engaged in productive works contributing to the development of the society. KDMS has had the institutional capability to venture into the farm sector successfully thanks to a large armoury of NHGs under its ambit. It has had to just pursue the members of NHGs to jump into the farm sector as succour to address the issues of the farm sector in Kerala while making a meaningful livelihood for their sustenance. As NHGs consist

of poor women deprived of land to cultivate, government came up with schemes facilitating the leasing of land to the women groups. To financially support the women engaged in farm activities via KDMS, it has implemented two supportive mechanisms with the assistance<sup>iii</sup> from the State governments: Area Incentive and Productive Incentive. Area Incentive is given to landless women farmers who take land on lease for cultivation and Production incentive to all KDMS farmers irrespective of whether they take land on lease or not.

KDMS led agricultural initiatives have brought more fallow agricultural land under cultivation. The initial issues that clouded the transfer of land on lease from the land owners have been resolved with the convergence of the programme with the Local Self Governments. It could be observed that there has been an increase in the volume of land brought under cultivation by the Women Farming groups in Kerala. In 2004-05, when the KDMS ventured into the farming field, only 9620 hectares could be brought under cultivation whereas the volume mushroomed into 47215 hectares in 2011-12 (Table No.2).

**Table 3 Increase in Area and Incentives given to the KDMS**

Financial Year	Area in hec	Incentives in Core	Number of Groups	Number of Beneficiaries
2004-05	9620	0.36		
2005-06	16133.6	0.0019		
2006-07	17370.14	0.65	26499	234812
2007-08	21805	3.03	31680	247941
2008-09	27270	7.99	39770	291074
2009-10	25062	20.12	46444	232220
2010-11	19850	7.8	39734	175835
2011-12	47215.5		47597	254889

One pertinent question that arose when KDMS ventured into farming was as to the mode of farming that needed to be promoted. Of the two kinds of farming viz. individual farming and collective farming, since 2006 KDMS has preferred the latter over the former owing to certain plausible reasons. It is obvious that individual farming where the incentives are likely to be cornered in the hands of one farmer lacks a redistributive effect in the economy as some farmers would be unduly benefited at the cost of government resources. Unlike the individual farming, in collective farming despite creating synergy in activities and interventions in the field of agricultural production via providing avenues for generating many social values along with material output generation, the government resources disbursed in the form incentives will have wider redistributive effect which further makes the economy more

dynamic. The substantial encouragement that the collective farming receives might have been crucial in augmenting the participation of KDMS in the agriculture sector and thereby bringing more land under cultivation. Another factor which boosted the intervention of KDMS in the farm sector is the enactment of NREGS Act which has made labour available for the farm operations almost of free of cost. The collaboration with the LSG especially Grama Panchayats has been catalytic in ensuring timely and cheap labour supply for the farm operations under the KDMS.

### **Mahila Kissan Sasakthikaran Pariyojana (MKSP)**

As we saw although the KDMS was established in 1998, only in 2004, it commenced its intervention in the agricultural sector with lease land farming model which in course of time gave way to Collective farming. Institutional support in the form of formal credit being supplied by NABARD via Joint Liability Groups (JLGs) acted as indispensable for the speedy and constructive advancement of farmers engaged in collective farming. In 2011, MKSP came into being which gave a big fillip to the active involvement of KDMS in the agricultural sector of the State. MKSP, a sub component of National Rural Livelihood Mission (NRLM), has been implemented by the Government of India as a project exclusively meant for the women folk in the agriculture sector. In fact, it is said to have heralded the feminization of the agriculture sector in India. MKSP aims at accomplishing the twin objective of ensuring food security and the empowerment of rural women through the farm activities. The project is envisaged to execute its activities through the hands of Joint Liability Groups, the members of which are drawn from the NHGs. Recognising the potential of KDMS it has been entrusted with the responsibility of executing MKSP projects in Kerala. In Kerala, the MKSP under the stewardship of KDMS has helped in transforming rural women from being agricultural workers to the status of farmers or growers of agricultural produce.

### **Filed Study and the Discussion of the Results**

This study as outlined at the outset attempts to explore into the ground realities on the experiences of the MKSP being executed with the help of farmers under the KDMS in Kerala. The study has collected data from 120 respondents chosen randomly from 10 KDMS engaged in Group Farming in selected panchayat in Alappuzha District. Face-to-face interviews were carried out with farmers using a pre-tested structured questionnaire containing probing questions on the experiences of farmers with different aspects of the MKSP. To probe further into realities which are unlikely to be revealed by quantitative data,



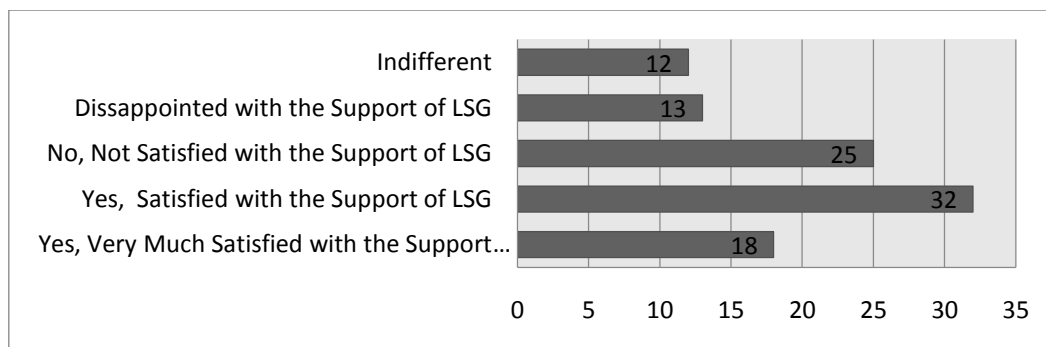
the study has applied qualitative tools like Focus Group Discussion (FGD). A brief discussion of the results from the study may help us to evaluate the programme from the perspectives of women farmers.

As we know, LSG plays a key role in enhancing the effectiveness of MKSP in collective farming through KDMS. In fact, LSG intervenes in unlocking the blocks which the Farmers encounter in getting the land on lease from farmers who lay it fallow for years on account of various reasons. Apart from this, LSG also helps in resolving issues pertaining to agricultural department. In this context, farmers were asked to register their level of satisfaction with regard to the assistance they receive from LSG. The study shows that 32 percent of farmers are satisfied with the support of LSG whereas 25 percent are not satisfied. But, it is noteworthy that those who satisfy themselves with the support of LSG hover around near 50 percent, showing an obvious mixed response towards the support of LSGs (Figure No:1). The words of a farmer who leads her group in collective farming echo the feeling about the LSG:

*The political connection of LSG is an institutional weakness that often erodes their credibility when it comes to supporting Group farming. They help but in collaboration with their political masters which often put interference in our farm works. They suggest ways which appease their interests, often resulting in the conflict of interests. They help us but often helps turn out to be disastrous in many ways. But, having found no alternatives, farmers often bow their heads before them for supports to break many bureaucratic procedures.*

Undoubtedly, the displeasure with the LSG is direct fallout of the over politicization which is a hallmark of democratic institutions in India. It suggests for freeing the Group Farmers from excessive dependence on the LSG, calling for earmarking areas where LSG can effectively function in tandem with the farmers without derailing the institutional track between both.

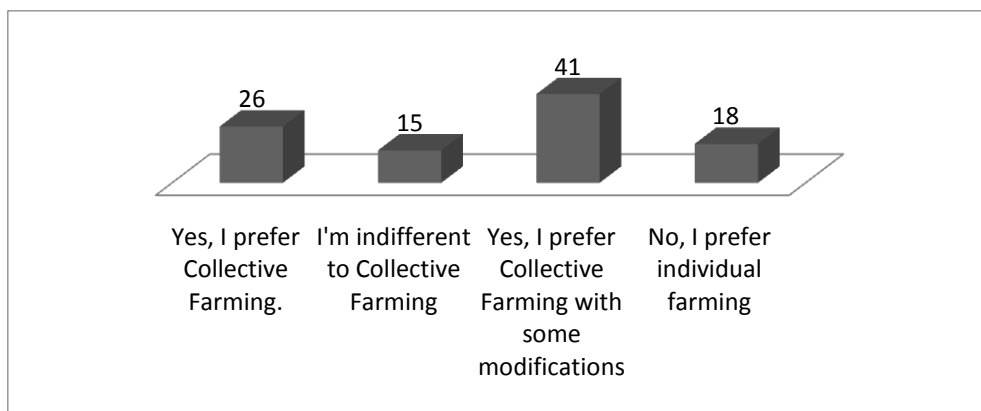
**Figure 1 Satisfaction with the Support of LSG**



**Source: Field Study, 2017**

Collective farming is the main stay of the women farmers under the MKSP. But it is possible that women might have been forced to rein in on collective farming because of institutional compulsions and the discriminatory financial support. Given the socio-economic condition in Kerala, the preference to the individual farming is likely to be high. In this context, the study has probed into the preference of women farmers provided they are given an option to choose between collective farming and individual farming. The study has shown that 41 percent of women farmers still prefer collective farming but with some modifications (Figure No: 2). Although the kind of modification that they prefer lies outside the purview of the current study, it is obvious that collective farming mode that are being practiced now requires to be modified in line with the expected changes that the women farmers prefer. Gauging from the level of satisfaction with the LSG, it could be inferred that women farmers suggest modification which requires less interference of LSG with the activities of Collective Farming. The discussion with the farmers on the disinclination towards individual farming exposes that fact that women farmers are concerned with the shortage of labor supply and organization issues pertaining to the agricultural operation.

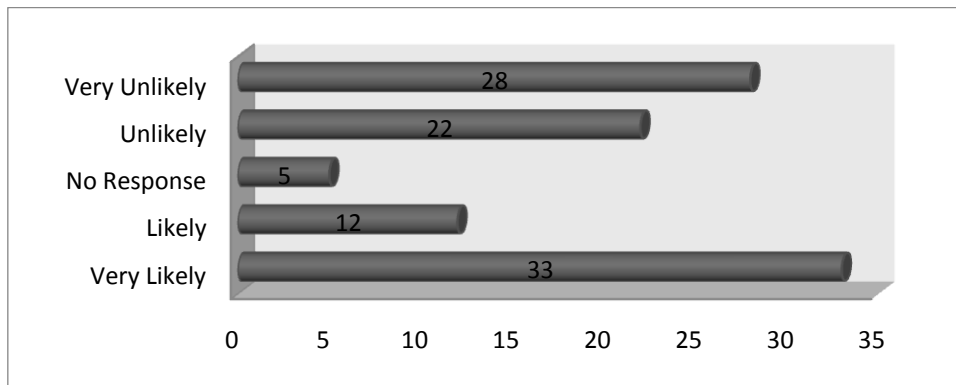
**Figure 2 Do You Prefer Collective Farming**



**Source: Field Survey, 2017**

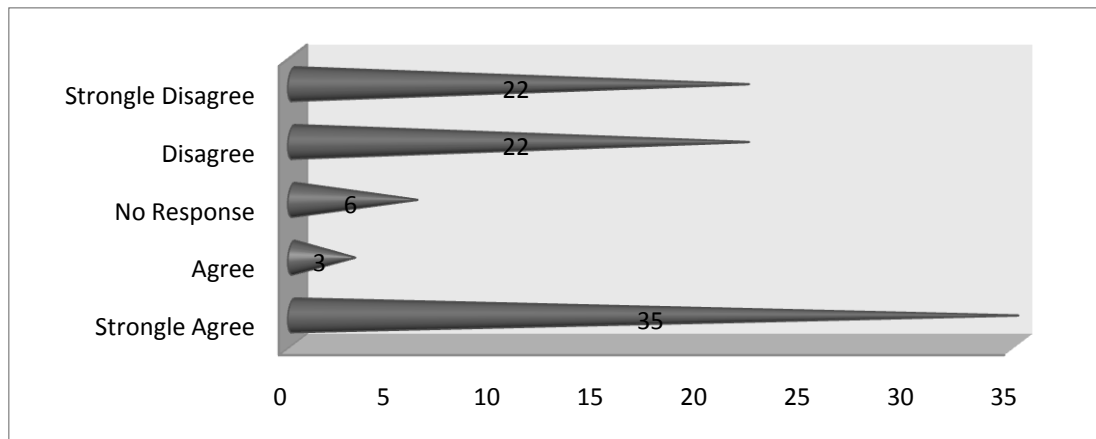
Turing to one important aspect of MKSP namely Farmer Facilitation Centre (FFC), the study has revealed that most of the farmers are unlikely to approach FFC for guidance and support. The categories ‘very unlikely’ and ‘unlikely’ put together constitute around 50 percent of respondents airing their inhibition in approaching FFC for services (Figure No.3) FFC, given its framework and the purpose of establishment, should have been approached by the farmers for all type of farm related guidance. This also underlines institutional problems with the MKSP which need to be resolved to boost the progress towards the feminization of the farm sector in Kerala.

**Figure 3 Approaching Farmer Facilitation Centre**



Master Farmers (MFs) are another vital component of MKSP in Kerala. In the first phase of MKSP, MFs gained relatively more importance, and MFs were regarded as more effective in the implementation of the programme. Therefore, in the second phase, the activities of MFs have been given thrust. In the present study, it has been revealed that around 35 percent of farmers strongly agree with the statement that MFs are helpful in farming (Figure No.4) Discussion with the selected farmers shows that Master Farmers must be equipped to deal with more issues pertaining to women farmers than those which are currently dealt with.

**Figure 4 Master Farmers are helpful to farming**



### **Concluding Observations**

It is evident from the data on farm activities that the farm sector in India and for that matter in Kerala as well has been growingly feminized in recent times thanks to the initiatives of social groups formed by the women especially poor women from different walks of life. The KDMS movement in Kerala has made enviable achievement in this regard. The increasing enthusiasm with the women farmers and the consequent hike in area under the cultivation stands testimony to this. The advent of MKSP which has been carried out under the stewardship of KDMS in Kerala has given fillip to the process of farm feminization in

Kerala. These bright aspects notwithstanding, certain systemic lacuna have been found in the functioning of the MKSP under the KDMS model. The field study unequivocally raises certain apprehensions as to the excessive political interference camouflaged in the functioning of the programme. The study also calls for the effective institutional interventions in enhancing the speed with which feminization of the farm sector is progressing in Kerala.

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<sup>i</sup> Commercial banks have been directed by the RBI to lend up to Rs.5.00 Lakh to SHGs without any collateral securities. This is part of Bank Linkage Programme. Through this programme, it is astonishing that around Rs.56000 lakh was disbursed to NHGs in 2008 alone. But some studies have shown that only near about percent of NHGs rely on bank for credit, and their main source is their own pooled source of finance. At the CDS level, to ensure the timely repayment of loan, KDMS has instituted a mechanism called Repayment Information System (RIS) which liaison with the banks in the effective operation of the Bank Linkage Programme.

<sup>ii</sup> *Santhawanam*, a project providing home based health care facilities, is a joint venture of KDMS and State Bank of India. Likewise *Amritham* is another initiative to enhance the nutritional level of children. *Balasabha*, a programme exclusively for children, is another venture to catch the students at an early stage so as to nip the poverty in the buds. *Bhavansree* is another KDMS involved project to ensure houses for houseless. Recognising the role of mother in the education of the child, KDMS has initiated attempts to form Mother-Teacher Associations.

<sup>iii</sup> KDMS provides assistance only for commercial cultivation. Individual Farmers cultivating more than 10 cents of land and groups cultivating more than 80 cents are defined as commercial cultivators. For organic farmers, an additional incentive of 50 percent is also provided subject to the submission of certificate regarding this from a competent authority

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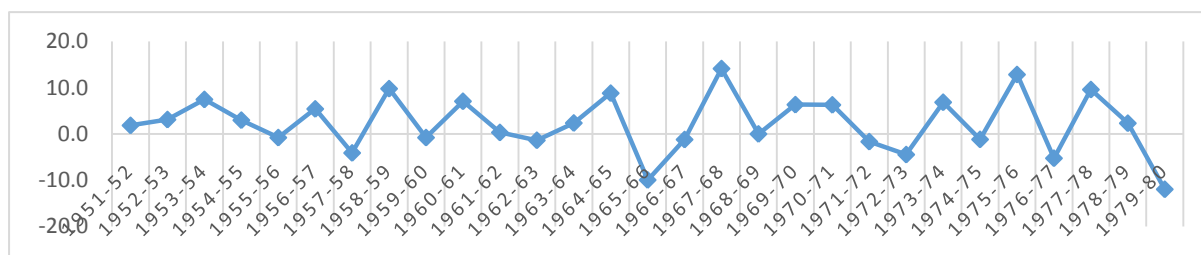
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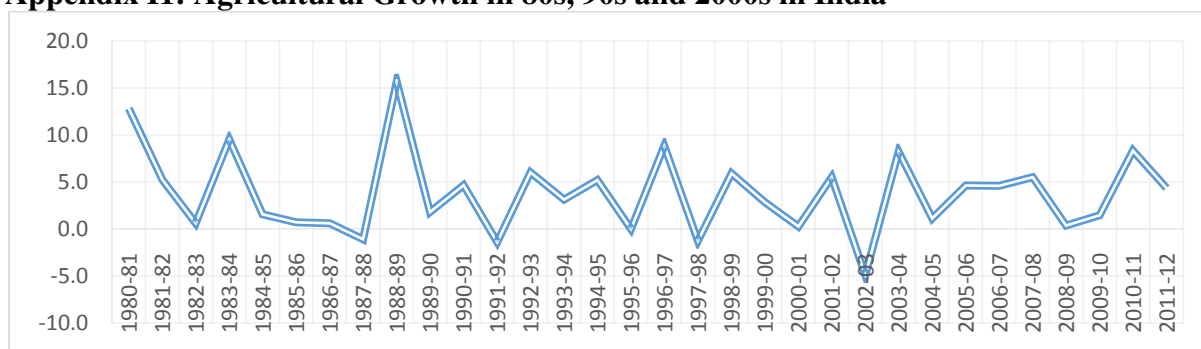
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## 1. Appendix 1: Agricultural Growth in 50s, 60s and 70s in India



Source: Economic survey, 2018-19

## Appendix II: Agricultural Growth in 80s, 90s and 2000s in India



## Rural and Female Population In Kerala: District Wise

Districts	Total Population	Rural Population	Female population	% of Female Population
Trivandrum	3307284	1528030	1723084	52.09
Kollam	2629703	1443363	1384888	52.66
Pathanamthitta	1195537	1064076	633917	53.02
Alapuzha	2121943	979916	1111691	52.39
Kottayam	1979384	1413773	1009244	50.98
Idukki	1107453	1055428	555509	50.16
Ernakulam	3279860	1047296	1662258	50.68
Thrissur	3110327	1020537	1635662	52.58
Palakkad	2810892	2133699	1450825	51.61
Malappuram	4110956	2294473	2149942	52.29
Kozhikode	3089543	1014765	1616515	52.32
Wayanad	816558	784981	415244	50.85
Kannur	2525637	882745	1341625	53.12
Kasargode	1302600	797424	675983	51.89

Census, 2011