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ECONOMIC STATUS OF WOMEN IN AGRICULTURE SECTOR – A STUDY OF KARIMNAGAR DISTRICT IN TELANGANA

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Abstract

Women play a pivotal role in all economic and crop production activities in the hills. In Himachal Pradesh, women farmers are the veritable back-bone of subsistence agriculture. Yet due to gender insensitivity they do not receive the desired recognition. Women farmers’ needs and rights have been largely ignored and in many cases their condition is little better than that of farm labour. Therefore, the State felt the need to mainstream women farmers in developmental activities and utilize their potential with adequate recompense. About 80% of the field work in agriculture, from sowing to harvesting, post-harvest management and dairy management is done by women farmers. The tasks are laborious and since the woman is unaware of the latest technical know-how, her output and productivity are low. There is need to cut the drudgery of women farmers and make their efforts worthwhile and economical. This research paper to be discussed about Economic Status of Women in Agriculture Sector – A Study of Karimnagar District in Telangana

Keywords: Women Welfare, Credit Delivery System, Socio Economic Development, Agrarian Indebtness, Non-Governmental Organisations.

Introduction

Statement of the Problem

“To awaken the people, it is the women who must be awakened. Once she is on move, the family moves, the village moves, the nation moves”

-- Pandit Jawaharlal Nehru

According to the 2014 Human Development Report there are 1.7 billion people living in poverty, of whom almost 50 percent are in South Asia. Seventy percent of the poor and female in situation is getting worse, with the number of rural women living in absolute poverty rising by 50 percent as opposed to 30 percent for men over the last two decades. Women, who produced 50 percent food worldwide receive only 10 percent of the incomes. Women’s access to ownership of resources is negligible. Even when the women own the property, it’s control and its use is exercise by the male number of the family. Even if the national indices of development show a rise, the fruits of these developments do not trickle down in equal measure to men and women. Sometimes, women are victimized by the achievement of so-called development specially in the wake of technological progress which makes their skills redundant. The phenomenon of feminization of poverty has been clearly appearing in all the developing countries. India is no exception being a third world country characterized by poverty and unemployment. The Economic Survey 1999-2000 states that, 75 percent of rural population and 54.4 percent of urban population did not have adequate purchasing power to buy food conforming to nutritional adequacy norms during 1993-94. Poverty is not gender neutral and it is gender biased. The official country report for India presented at the Fourth World Conference on women has stated that the women among the extremely poor is disproportionately large and also added that intra-household inequalities are significant. Therefore, it has emphasized the necessity of a special attention for poor women. The causes of women’s poverty stem not only from the poverty conditions of the family but also from their subordinate position within the family, the community and the wider economic and political spheres. Moreover, women from low-income groups face gender specific causes of disempowerment. Still, the attainment of economic independence by women is identified as a necessary condition for their economic liberation and social participation.

Rural woman farmer plays an important role on the economic development of India because 73.2% of rural women workers are farmers. Women farmers perform most of the big farming jobs. These woman farmers in the rural area do work on land but they legally don’t own the land. The woman in rural areas have multiple responsibilities like doing household chore, then taking care of their children and then also taking care of the land that is owned by their husband, father, father-in-law or any male relatives. Role of women in agricultural sector can’t be ignored as they consist of 33% agricultural labour force and 48% self-employed farmers. In developing countries like India, agricultural sector continues to employ and absorb female workforce but most of the times fails to give them the proper recognition of an employed or hired labour instead it is made a part of their household chores.



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Among household job the primary job of women is taking care of the livestock or poultry farm. With increase in rural men migrating to cities for better opportunities, most of the tasks in agricultural sector gets laden on women. The Shanti's, Nirmala's, Janki's, Padma's and Gudia's working in Indian farmlands as daily wage earners are still the unknown and ignored contributors to Indian Agriculture says ("The Role of Women in Indian Agriculture" n.d.).

Concept of Women Empowerment

Women Empowerment as a concept was introduced at the third International Women's Conference at Nairobi in 1985. The Conference defined – 'Women Empowerment as a redistribution of social power and control of resources in favour of women's control over resources in turn include control both over societal resources like education, employment, and political power and household resources like income, property, health, nutrition and decision making. An important means of Women's Empowerment is economic independence through group activity. If a woman is economically versatile parasite, she can never claim an equal status with men. She is treated as a slave at service of the provider and this very often aggravates her subjectivity to exploitation by the male domination. The same feelings is reflected in the words of Jawaharlal Nehru when he opines— 'freedom depends on economic conditions even more free and self-earning she will have to depend on her husband or someone else and dependants are never free. This economic independence is an essential aspect of woman empowerment.

Working in family-based occupations. These women were also developing skills in certain economical social activities. Thus, augmenting the human capital formation of India's development economy. The present socio-economic situation particular in South Asia and African economics offers very difficult living conditions of the majority population and in particular woman are to put to work at too early age in order to support and supplement the meager family income. One of the major consequences of the process of industrialization and urbanization is growing population of the urban poor in the cities which has not access to the basic facilities of life. They have been shifted decline in the employment rate of woman in organised sector but extensively engaged in the unorganized sector.

Rural women in India constitute a significant portion of the total population of the country and their backwardness is one of the major handicaps in the path of country progress. In the rural society characterized by deep-rooted, age-old sex discrimination, economic oppression and social stratification woman have occupied a place much below the men. Not only in Indian society. It is inferior position of woman can be seen in all the countries in particularly third world countries which is socially. Economically backward, seen in all the countries but the degree of subordination very according to the level of development on the one hand and the ownership of means of production on the other.

Empowerment is a multi-faceted process which encompasses many aspects i.e., enhancing awareness, increasing access to resources of economic, social and political etc. "In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women's Empowerment" is the ability to exercise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities.

Women and Agriculture Sector in many parts of the country have achieved success in bringing the women to the main stream of decision making. The agriculture sector in our country become a source of inspiration for women's welfare formation of Agriculture sector is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes- Agriculture sector is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. To alleviate the poverty and to empower the women, the micro-finance, Agriculture Sector and credit management groups have also started in India.

It is informal and homogenous group of not more than twenty members. Agriculture Sector consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. In fact, it is a home-grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-help groups (Agriculture Sector) movement has triggered off a silent revolution in the rural credit delivery



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system in India. Agriculture Sector have proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment.

Objectives of the Study

Keeping those factors in mind, certain objectives have been framed and the major objectives of the study are as follows:

- 1. To study the socio-economic status of women of Agriculture Sector
2. To assess the income and employment among the rural women through self-help groups the sample villages.
3. To examine the role of women in Management of Agriculture Sector.
4. To suggest measures to strengthen the performance of Agriculture Sector.

Hypothesis of the Study

- 1. Women Empowerment is closely associated with active role of Agriculture Sector.
2. The development of rural women depends upon the financial policies adopted by the Government in strengthening of Agriculture Sector.
3. Social factors like nature of facility and literacy position will influence the effective functioning of Agriculture Sector.

Methodology

The primary data which had been gathered from the six villages of Karimnagar District were tested by using statistical tools such as simple percentages applied to test the significance of the relationship. Secondary data based on the official records furnished from various documents were incorporated at appropriate places in the report. Perhaps due to significant role of Agriculture Sector in the rural areas, there is a sea-change in the thinking of the people on the development of their areas. Agriculture Sector are not only empowering them but creating self-esteem. As a result, most of them are eagerly trying to know the activities of Agriculture Sector and expressing their willingness to participate in Agriculture Sector.

TABLE - 1 SOURCE OF INFORMATION RECEIVED ABOUT AGRICULTURE SECTOR

Table with 8 columns: Name of the Village, VDO, Middle Man, Sarpanch, NGO, TV, Radio, Others, Total. Rows include Abbapur, Chopadandi, Duddenapally, Gopalraopet, Ramchandrapur, Rukmapur, and Total.

Source: Field data; Parenthesis indicates the percentage

Further information has been gathered to know the various sources/persons/ institutions which has informed them directly / indirectly about the activities of Agriculture Sector. Table 1 denotes that more than 82 percent came to know the importance of Agriculture Sector through middlemen only. The role of Village Development Officer was only to the extent of 15 per cent. One interesting observation is that neither Village Surpanch nor Non-Government Organizations (NGOs), nor TV/Radio influenced them to join in Agriculture Sector. It is just because of their own interest, curiosity, respondents tried to know the role of Agriculture Sector.



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TABLE - 2 AWARENESS OF THE RESPONDENTS ON THE OBJECTIVES OF AGRICULTURE SECTOR

Name of the Village	Have you got any idea about its objectives		Total
	Yes	No	
Abbapur	31 (17.2)	--	31 (17.2)
Chopadandi	27 (15.0)	--	27 (15.0)
Duddenapally	30 (16.7)	--	30 (16.7)
Gopalraopet	31 (17.2)	--	31 (17.2)
Ramchandrapur	31 (17.2)	--	31 (17.2)
Rukmapur	30 (16.7)	--	30 (16.7)
Total	180 (100.0)	--	180 (100.0)

Source: Field data; Parenthesis indicates the percentage

The respondents are so much impressed with the objectives of the Agriculture Sector, that we could not find a single respondent who are not aware of the objectives of the Agriculture Sector. This has been shown with the numerical numbers in the table 2

TABLE 3 INVOLVEMENT OF LEADERS

Name of the Village	How many times you /your leader visited MDO/VDO Bank officers for getting revolving fund subsidy / loan					Total
	Upto 5	6-10	11-15	16-20	Above -20	
Abbapur	3(1.7)	10(5.6)	18(10.0)	--	--	31 (17.2)
Chopadandi	23 (12.8)	4(2.2)	--	--	--	27 (15.0)
Duddenapally	--	9(5.0)	19(10.6)	2(1.1)	--	30 (16.7)
Gopalraopet	2(1.1)	29(16.1)	--	--	--	31 (17.2)
Ramchandrapur	--	6 (3.3)	25 (13.9)	--	--	31(17.2)
Rukmapur	--	29(16.1)	1(0.6)	--	--	30(16.7)
Total	28(15.6)	87(48.3)	63(35.0)	2(1.1)	--	180(100.0)

Source: Field data; Parenthesis indicates the percentage

Table 3 reflects the number of times group leaders visited the Mandal Development Officer, Village Development Office and Bank Officer for getting revolving fund or subsidiary or loan to their members. We have divided the days into five time zones such as up to 5 days, 6-10 days, 11-15 days, 16-20 days and above 20 days. A majority of them visited up to 10 days i.e., 48 percent and 35 per cent Group Leaders had to travel to the extent of 15 days to get funds/subsidiary or loans from the concerned authorities. Interestingly in Gopalraopet and Rukmapur villages – an equal number i.e., 29 had to visit 15 days to get the clearance from the authorities. Even two members in Duddenapalli had to visit at least 20 days to get the clearance. In other words, a lot of time is required for getting clearance. It is mainly due to excessive red tapezium involved in the sanctioning of the amount. Many official formalities required to get the required amount. We have also observed that most of the groups who hail from agricultural occupations are unaware about the procedures involved by the financial institutions while sanctioning the loans or subsidy component.

TABLE - 4 EXPENDITURE INCURRED ON GETTING LOAN

Name of the Village	Expenditure incurred (approximately) for getting subsidy / loan				Total
	1000	2000	3000	4000	
Abbapur	--	19(14.0)	--	--	19(14.0)
Chopadandi	5(3.7)	13(9.6)	--	3 (2.2)	21(15.4)
Duddenapally	--	26(19.1)	1(0.7)	--	27(19.9)
Gopalraopet	--	21(15.4)	1(0.7)	--	22(16.2)
Ramchandrapur	--	29(21.3)	--	--	29(21.3)
Rukmapur	4(2.9)	14(10.3)	--	--	18(13.2)
Total	9(6.6)	122(89.7)	2(1.5)	3 (2.2)	136(100.0)

Source: Field data; Parenthesis indicates the percentage



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When we enquired about the expenditure incurred by the group leaders for visiting various authorities for getting loan most of them (89 per cent) spent up to the extent of Rs. 2000. Table 5.6 also depicts that even three members have spent more than Rs. 4000 – mostly in the form of transport expenditure. All these three members are from Choppadandi village itself. Further it has been noticed that good number of respondents i.e., 29, in Ramchandrapur and 26 in Duddenapalli have to spend up to the extent of Rs. 2000 for getting financial help to their Agriculture Sector.

TABLE 5 SOURCES OF FINANCIAL INSTITUTIONS

Name of the Village	Investment of Banks			Total
	Co-operative Banks	Regional Banks	Rural Commercial Banks	
Abbapur	3(1.7)	--	28(15.6)	31(17.2)
Chopadandi	1(0.6)	2(1.1)	24(13.3)	27(15.0)
Duddenapally	--	--	30 (16.7)	30(16.7)
Gopalraopet	--	--	31(17.2)	31(17.2)
Ramchandrapur	6(3.3)	--	25(13.9)	31(17.2)
Rukmapur	--	--	30(16.7)	30(16.7)
Total	10(5.6)	2(1.1)	168(93.3)	180(100.0)

Source: Field data; Parenthesis indicates the percentage

Table 5 shows the involvement of Co-operative Banks, Regional Rural Banks and Commercial Banks in extending financial help to the Agriculture Sector in the study areas. Out of 180 respondents more than 93 per cent received benefits from Commercial Banks. Even 10 members received financial assistance from Co-operative Banks whereas the role of RRBs is not much visible. Only two members received benefits from RRBs. Particularly in Gopalraopet, Rukmapur and Duddenapalli villages, most of the respondents are receiving benefits from Commercial Banks only. In other words, compared to other financial institutions, commercial banks are doing yeomen service to Agriculture Sector of the study areas.

TABLE 6 PURPOSE OF LOAN TAKEN

Name of the Village	Purpose of loan from bank				Total
	Agriculture	Business	Live-stock	Personal needs	
Abbapur	21 (11.7)	3(1.7)	--	7(3.9)	31(17.2)
Chopadandi	1(0.6)	20(11.1)	--	6(3.3)	27(15.0)
Duddenapally	12 (6.7)	12(6.7)	--	6(3.3)	30(16.7)
Gopalraopet	19 (10.6)	10(5.6)	--	2(1.1)	31(17.2)
Ramchandrapur	13(7.2)	1(0.6)	--	17(9.4)	31(17.2)
Rukmapur	15(8.3)	7(3.9)	--	8(4.4)	30(16.7)
Total	81(45.0)	53(29.4)	--	46(25.6)	180(100.0)

Source: Field data; Parenthesis indicates the percentage

Table 6 throws light on the purpose of loan borrowed from the banks. It tells us that out of 180 respondents, 45 per cent borrowed loan to investment in agricultural activities. Most of them borrowed different types of loans such as short-term loan, medium term and long-term loans. Usually, short term loan is meant for purchase of fertilizers, pesticides and HYV of seeds etc. This amount is meager and repayment is to be done within few months. Whereas Medium term loans are available for the development of the existing land, purchase of new farm machines/equipment etc., whose repayment period is for few years. On the other hand, banks extend long term loans for purchase of new lands, modern farm machineries and repayment is done after some years. Since so many options are available with the commercial banks, many of the respondents approaching only commercial banks to get some loan to develop their farm activities.

Summing Up

The study has highlighted that the social status of women is a reliable indicator of the social development of a society. Before forming of Agriculture Sector, in majority cases both inside and outside the house, women are excluded from the position of power. They were denied the opportunities to participate in decision making process. The Agriculture Sector have become potential source to empower and institutionalize participatory leadership among the marginalized and to identify and initiate development



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activities. Participation of women in Agriculture Sector made a significant impact on their empowerment, both in social and economic aspects. Self-Help Groups are considered as one of the most significant strategy in the participatory approach for the economic empowerment of women. It is an important institution for improving the like of women on various social components. Infact the main aim of the Agriculture Sector is that it acts as the harbinger for members to create an opportunity to extent co-operation and support to each other. Agriculture Sector comprise very poor people who do not have access to formal financial institutions. It enables its members to learn to co-operate and work in a group environment.

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