

EXTENSION THROUGH WOMEN AND GROUPS: AN INNOVATIVE APPROACH OF KVK GADAG, KARNATAKA

M.J.Chandre Gowda, S.H. Adapur**, R. Sudha***

Agricultural extension in India, largely done by the public sector, is primarily aimed at short-term changes like adoption of the innovations with less emphasis on farmers' capacity building, particularly on decision making in important aspects like farm management, combination and proportion of different enterprises towards diversification, timely switch-over from non-profitable activities and the marketing aspects. Financial management of farm activities was also given less importance as compared to the production technologies. These efforts did not yield the desired results because the actual users of these intended technologies, who were women in most cases, were not directly involved. Thus, the current status of agricultural extension services could be summed up as largely in the public sector, operated in an interpersonal mode of select contact farmers and with low level of involvement of farmers in technology development and dissemination process. As it is substantially top-down, there is little scope for localised planning and action. Hence, several system constraints (ICAR, 1999) which have been listed below, have reduced the extension efficiency.

- ❑ Multiplicity of Technology Transfer Systems
- ❑ Narrow Focus of Agricultural Extension System
- ❑ Lack of farmer Focus and Feedback
- ❑ Inadequate Technical Capacity within the Extension Systems
- ❑ Need for Intensifying Farmer Training
- ❑ Weak Research - Extension Linkages
- ❑ Poor Communication Capacity
- ❑ Inadequate Operating Resources and financial Sustainability

* Senior Scientist (Ag. Extn.), Zonal Coordinating Unit VIII, ICAR TOT Projects, NDRI Campus, Aduodi, Bangalore

** Training Associate, KVK Hulkoti, Gadag District, Karnataka state

The ICAR, Agricultural Universities, State Departments and Non Government Organisations have been trying hard to reduce the adverse impact of the above constraints. Among the approaches that are currently employed to improve the extension efficiency, group approach of extension with emphasis on women has shown tremendous potential.

The need for Group Approach

The Indian farmers and farmwomen are known to take decisions and review those with their peers and neighbours before actual implementation. Present extension approaches are mainly individual-centered and progressive-farmer oriented, and have lesser efficiency in transferring symbolic adoption gained during extension contact into actual adoption. Besides, the resource-poor farmers and farming situations were not given adequate attention at the required time and frequency. Apart from the high cost, the uniformity of attention has not been paid to deliver messages as per the needs and interests of the hugely varying farming population in its message receptivity. Contrarily, groups add to the social capital of a community. The social capital has been defined by Woolcock and Narayan (2000) as the norms and networks that enable people to act collectively.

Representatives of grassroots farmers' organisations cited three institutional and rural contextual variables as the most crucial to their emergence (ISNAR, 2000):

1. Public sector research and extension had not addressed local farmers technological demands
2. Farmers realised that the best way to get their needs met was to act collectively
3. A service NGO or other organisation was present to help them organise.

It is in this context, the organization of resource-poor farmers and women in rural areas into Self Help Groups has a significant role to play both from socio-economic and sustainable point of view.

Group Approach to reach Farmwomen

Accessibility of the farmwomen for transfer of technology efforts was limited due to the socio-cultural restrictions imposed on women in most rural communities of India. With the exception of Kerala and Tamilnadu states of India, less than 10 percent extension staff in their development departments are women. This is another reason why the farmwomen were not reached as frequently as the male farmers were reached. Networks, times when they can best be reached, communication media and certain topics are often specific to women or for certain categories of women, in industrial countries as much as in others (Roling, 1988).

Women have to be targeted for extension purposes not only because they do most of the activities but also because they have not been reached so far, with exclusive purpose. Group and women based extension is a new world and has to be explored to burst the myth that women are passive listeners. Women also have to be reached directly to reduce the time gap and information gap that exists in transfer of technology. Modern farming is nothing but decision-making, skillful operations and efficient use of resources. The need is for empowered women and not merely the informed women. Empowerment is the process – and the result of the process – whereby the powerless or less powerful numbers of the society gain greater access and control over material and knowledge resources, challenge the ideologies of discrimination and subordination, and transform the institutions and structures through which unequal access and control over resources is sustained and perpetuated (Anonuevo, 1997). Empowerment in this context involves the transformation through a process of enlightenment, conscientisation and collective organisation and therefore necessitates collective action by women to discard the patriarchal beliefs and attitudes they have learned in their system.

In Karnataka, Orissa, Madhya Pradesh and Tamilnadu states of India, pilot projects with Dutch and Danish assistance have addressed gender issues in agricultural extension by establishing new channels for technology dissemination through groups of women farmers. Linked to changes in the extension services itself, such as increased recruitment of women extensionist, results

have been sufficiently encouraging that the Government of India has since funded replication in seven other states (ICAR, 1999).

The Governments and non government organizations have started farmers, farm women and landless people to form SHGs. The Self Help Group is a voluntary association of 10-20 people having the common goal of socio-economic and sustainable development, discussing their problems and resolving it through appropriate participatory decision making. Group formation may take place at the initiative of the members themselves. However, it has been the experience that, NGOs, which have rapport with the people, can play a useful role in assisting group formation. Currently, NGOs have taken keen interest in promoting and nurturing the SHGs and use them to hasten transfer of technology.

It is in this context that Krishi Vigyan Kendra (KVK or Farm Science Center), located in Hulkoti village of Gadag district in Karnataka state, started organizing poor farm women into Self Help Groups. The KVK, under the financial support of Indian Council of Agricultural Research (ICAR) and administrative management of an NGO, KH Patil Agricultural Foundation has been working in the district since 1985. The KVK started promoting the group concept since 1997 and has achieved a great degree of success in 45 villages.

Methodology

At the time of this study, the NGO had started 738 groups in Gadag district, out of which 415 were male SHGs with membership of 4805 men and the remaining 323 female SHGs had a membership of 3795 women. Majority of the groups (293 out of 415 male groups and 184 out of 323 female groups) practiced crop based activities, followed by small scale business. Livestock based activities and value addition were mainly practiced by female groups.

The participatory analysis of groups in two villages of Gadag district has been described here to demonstrate the efficiency of group based extension approach.

Two villages, Harti and Chinchali have been purposively selected and analysed

as they provide a contrasting view of one being agriculturally dominant and the other being dominated by landless families. The two villages have distinct demographic and agricultural features as well. Life in Harti village is primarily land based as indicated by large number of agricultural families (69.4 per cent) and also land based resources like wells, borewells, ploughs and threshing machines. On the other hand, 62.2 percent of the inhabitants in Chinchali village are landless and possess more livestock resources like buffaloes, sheep and goats. The two villages have 1178 families, 57.3% of which are members of one or the other group of a total of 56 SHGs running successfully now. Chinchali village being smaller compared to Harti village had more number of members in SHGs as evident by 67.7 percent of its 508 families being members in SHGs as against only 49.4 per cent in Harti.

In the agriculturally dominant Harti village, majority of the groups belonged to landless category (17) and are men SHGs (20 out of 31). In Chinchali village having only 37.8 per cent agricultural families, 14 out of 25 groups belonged to agricultural category and among them 13 were women groups.

Results and Discussion

Significance of Group Approach in reaching the Resource-poor

It was the experience of this KVK that only resource rich farmers adopted the improved agricultural and allied technologies. Whereas, the resource poor farmers hesitated to accept agricultural innovations and land less agricultural laborers hesitated to take up income generating activities (IGA) because of their poor resource status. The organization of these categories of the community in to Self Help Groups has helped the KVK to motivate them to accept innovations.

Promotion of groups has also helped the KVK to target their activities. The targeting is based on the income generating activity preferences of the group members. As one village is progressive in terms of crop husbandry resources like wells, bore wells, ploughs and carts, agricultural activities like integrated training programmes, environment awareness and grain storage programmes were emphasised in KVK activities. On the other hand, another village is

progressive in terms of livestock husbandry, and hence, dairy related activities like buffalo and goat rearing were given importance and facilitated linkage with financial corporations.

But, as the group approach gained momentum, the KVK promoted watershed development with the total participation of villagers through watershed committees. As the land-based activities are part of the village life, the KVK has mobilized people to diversify their cropping pattern with farming system approach through an appropriate combination of land, livestock and household based activities depending on the resources available and the marketing prospects. The value addition of the agricultural produce is another avenue for all groups.

The group approach has given a tremendous boost to extension activities with significant increase in participation of people in KVK activities. Awareness about KVK, which was among 25 per cent of the members before initiation of groups has now increased to 90 percent. Participation in KVK activities conducted in villages has improved from 20 percent to more than 75 percent. Continued participation has changed the mindset of the members towards extension and developmental activities, which is indicated by 80 percent participation in the activities conducted outside their villages, which was around mere 5 percent before initiation of groups. The members now visit KVK voluntarily with specific purpose and hence the village - KVK linkage has become stronger. So much so that about 40 percent of the members now act as technical / opinion leaders for the KVK technologies in the villages thereby facilitating farmer to farmer spread of technologies. Field days were the most attended extension activities for crop based group members. Trainings were the most preferred extension activities for value addition oriented group members.

Enhanced Extension Efficiency

Enhanced efficiency of extension efforts of the KVK was evident through indicators like improved extension participation of the farmers, better participation in decision making, faster adoption of recommended technologies, greater secondary spread or multiplier effect from the first stage adopters, improved

feedback and stronger linkage with other organisations for effective forward and backward support (Table 1). The KVK staff are now able to reach more persons per visit and achieve acceleration in the rate of diffusion. Earlier, the KVK staff needed at least 3 visits to organise a meeting in the village,

Table 1. Extension efficiency indicators of group approach over individual approach

Indicators	Extension Approach	
	Individual	Group
Participation in extension activities of KVK	15-20 % of the persons contacted	90-100 % of the members
Participation in decision-making (%) related to KVK activities	< 5 % of families in the village	90-100 % of the members
Rate of adoption of recommended technologies by KVKs	Slow	Fast
Rate of farmer to farmer spread of technologies	Slow	Rapid and purposeful
Extent of farmers feedback	Few farmers used to give feedback	70-80% of adopters provide feedback
Networking with other organisations/ institute to promote transfer of technology	Narrow focus	Broad based and effective

which is now possible with a telephonic communication to the group members. The participation in extension activities has become more purposeful and hence the adoption of technologies has been very high. Majority of the adopters provide feedback on the performance of the technologies, which has been instrumental in judging the appropriateness of the technologies to the farmers situations.

Influence of groups on credit utilization and marketing

Today, India has a vast formal financial sector in the rural areas with over 32,000 rural/semi urban branches of commercial banks, over 14,000 branches of RRBs and nearly 90,000 outlets of cooperative banks. Yet, the poorest

sections of society are still largely outside their scope. The formal financial institutions still hesitate in lending to the poorest sections of the rural people (Bhatia and Bhatia, 2002). About 86 per cent of the rural women are working in agriculture; 36 per cent have their own land and another 36 per cent work as agricultural labourers; about 14 per cent are engaged in other jobs (Renu, 2001). They are paid less wage, involved in drudgery work both in farms as well as at home. In spite of being in such condition, the rural women, as learnt through interactions with them, have a strong desire for economic development of their family through saving and by taking up income generating activities. Unfortunately their plans were not materialized due to lack of credit support. Formal credit systems could not provide timely and adequate credit to rural poor, that too for women, which they require not only for farming, but also to meet their consumption needs.

Same was the case in the two villages under consideration (Table 2). While the borrowers were less than 10% before SHG formation, now it is above

Table 2. Impact of groups on borrowing and repayment behaviour of members

Particulars	Before Group formation	After Group formation
Sources of Credit	Moneylenders (banks for few elites)	Banks, cooperatives and SHGs
Security	Gold jewellery, land	Group security
Rate of interest	1.5 – 5.0 percent per month	< 1.5 percent per month
No. of borrowers	Less than 10 percent	More than 90 percent
Quantum of credit in-flow	Not Available	Rs. 20 million
Status of banks and cooperatives	Closed and/or defunct	Very active and profit making
Repayment status	95 percent defaulters	95 percent recovery
Credit availability	Untimely	As and when required, very timely
Credit utilisation	Partly for productive purposes	Mostly for productive purposes

90%. It is mostly coming from banks, cooperatives and their own SHGs, which have efficiently displaced money-lenders. As the social capital residing in a given network could be used more efficiently, the security for taking

loans has been shifted from mortgaging land and jewellery to simple group security. The Harti village has an amazing credit uptake of Rs.17.5 million for agricultural purpose where almost every family is getting benefited with credit facilities.

Effective Utilization: Because of the timely credit and least hassles, most farmers have used the loan amount for productive purposes and the economic gains are there to see. It has been a case of rebirth to both banking agencies and people. The village branch of a financial agency, which was defunct and most villagers who were defaulters have now got faith in each other. Defaults are rare as prestige, group pressure and group support work and is evident from the fact that more than 95 per cent of the borrowers repaid loan voluntarily and in time.

Own Marketing Network: The KVK has facilitated the group members to have a market of their own by arranging place and logistics for week-end markets. While agro-based entrepreneurs utilized all available channels of marketing, majority group members who practiced value addition marketed their products through these exclusive SHG marketing opportunities called Saturday & Sunday bazaars. On an average, 42 members take part in the marketing on each day with an average transaction Rs.16400.

The Social Transformation

Perceptible changes in the living standards of group members in terms of ownership of assets, increase in savings, borrowing capacity, number of income generating activities and income levels have been witnessed in both the villages. Women who never visited banks earlier are now transacting in banks individually on rotation basis for depositing weekly savings and for availing loans. In Harti village, which is 15 km from its district headquarters, some of the members who were illiterate, have acquired functional literacy status that helps them to do banking transactions. Earlier women were hesitant to speak to outsiders, but now they have started communicating more freely with the people.

Social bondage has improved as evident from collective actions during celebrations, collective fight against alcoholism, and to help the needy people

in distress in the village. One of the woman member contested Village Panchayat elections and got elected. Her involvement in the group activities helped her to develop self-confidence, speaking skills, and accumulate material resources along with the psychological courage to don the new role. This transformation is not spontaneous. It took 3-4 years to reach this level against all social constraints faced from within the family and the community. About ten per cent of the members felt that they have reached a stage of district level recognition for their unique nature of activities as well as enhanced productivity.

Changing Occupation Pattern – A step towards socio-economic equality

Shift in major income earning source without affecting the interdependent nature of occupations in a social system, has cause-effect relation for the transformation of these two villages. As the data suggests, there were visible changes in the occupation pattern in both the villages. It is interesting to note that in Harti village, which is agriculturally more resourceful; the landless labourers opted for land-based activities through leasing the land. But the major change for landless families is the additional activities in

Table 3. Change in occupation of members due to group and KVK interventions

Change in Occupation	Harti village	Chinchali village	Total
Landless labourers & wage workers to Agriculture	143	-	143
Landless labourers to livestock management	26	150	176
Landless Labourers to other Income (IGA) Generating Activities	12	-	12
Agriculture to other IGA	-	15	15
Total	181	165	346
Total no. of Families in the Village	670	508	1178
Proportion of families having changed their occupation	27%	33%	29.4

animal husbandry like cattle rearing, buffalo rearing, sheep and goat rearing (Table 3). As the change in occupation was more visible among landless

families, certainly it is a step towards achieving social equality among the villagers. Very few groups showed interest for petty shop business, home-made-products making and such other income generating activities. Improved marketing networking with forward and backward linkages may enhance shift to that kind of activities.

The organization of women Self Help Groups and the resultant change in occupation pattern of the women belonging to minority communities in Chinchali village has brought a sea-change in their living standard. For instance, women who worked earlier as stone cutting labourers in local quarries, started buffalo rearing after forming groups and the shift in occupation has considerably reduced their drudgery. The milk cooperative society, is now accepting milk from this community. The children are being regularly sent to schools and are used for household activities only after school hours. Women have plans to use their leisure time effectively by engaging in tailoring, toy making, home products making etc., for which the KVK has started organising training programmes as well as arranging marketing channels.

The Economic Transformation

The qualitative changes resulting from the group organization has enhanced the income generating capacity of the women by way of gainful employment that proved to be an additional source of income to the family. Sixteen members of a group who are agricultural labourers in Harti village took Indian Rs.20000/- as a loan from the bank during Kharif 2000. They leased two acres of land and cultivated green gram and jowar crop. They worked collectively on the farm with the technical guidance from the KVK and realised a net profit of Rs.9000/- in one crop season. An important thing noticed was their decision to lease the land, which was taken by mutual discussion of the members only. Another group from the same village started dairy enterprise as an additional source of income and each member is earning a monthly income of Rs.1000/-. In Chinchali village, about 150 women belonging to 13 groups, are now earning on an average Rs.1050 every month through buffalo rearing activity. Buffalo rearing has been more promising to group members although other income generating activities are also giving greater monetary benefits than the earlier activities.

Table 4. Impact of income generating activities on the members of groups

Income generating activities	Impact	
	Economic benefits	Social benefits
Better management of the existing cattle	Rs 450 /month	☐ Productive utilisation of time
Buffaloe rearing as an additional occupation	Rs 1050 /month	☐ Reduced quarrels conflicts in the community
Better crop production due to technological support from the KVK	Rs 2600/season/ha	☐ Increased respect for women within the family and in the community
Goat rearing as an additional enterprise	Rs 1150 /year	☐ Improved dietary habits, particularly for children
Value addition of dropped chillies	Rs 1100/season/ha	☐ Reduction in drudgery of women as a result of shift from quarry works

A comparison of income earned by members of groups over the same activities of non members reveals positive aspects of being in the group. While the group members are earning Rs.10000 to Rs.25000 in a year, there was wide variation among non members as the income ranged from Rs.1200 to Rs.25000. The results point to stability in income among the members, which is an important indicator of sustainability of group approaches.

Further, there are many other spheres of activities wherein women have taken loans. Purchase of sewing machine, petty business, sheep and goat rearing, purchase of agriculture inputs, vermicomposting, and milk collection and distribution are some of the activities taken by the group members. The improved economic status of these women has helped them to provide better food and education to their children. The direct access to credit has given them new hope of long term improvement of their family.

Conclusion

Resource use efficiency is the major concern of public sector services offered world wide and more so in the developing countries. Agricultural extension in India, which is largely public funded has faced several criticisms for its inefficiency and also for its inability to reach out to large section of the rural farming population including farm women who are practicing in resource poor production systems. Innovative extension approaches are being attempted

to provide a fillip to the transfer of technology process aimed at capacity building of the farmers to keep themselves in tune with the developments after globalization and liberalization. Group Extension Approach provides new hope to this situation as evident from this study. Through this approach, not only the hitherto un-reached women section of the clientele could be reached, but also with maximum result, thereby enhancing the extension efficiency.

References

- Bhatia, N and A. Bhatia, 2002. Lending to groups: Is it worthwhile? Yojana, Ministry of Information & Broadcasting, Government of India, New Delhi, 46: 20-30
- Carolyn, M., 1997. Learning gender justice: The challenge for adult education in the 21st century. *Adult education and Development*, 49:81-90
- ICAR, 1999. NATP Main Document. Indian Council of Agricultural Research, New Delhi, pp 45-47.
- ISNAR, 2000. ISNAR Briefing Paper No. 15, International service for National Agricultural Research, The Hague, The Netherlands.
- Renu, S., 2001. Ensuring food, nutrition and environmental security. *Agriculture Today*, 5(2): 53-58
- Roling, N., 1988. *Extension Science: Information Systems in Agricultural Development*. Cambridge University Press, Cambridge, Great Britain.
- Woolcock, M. and D. Narayan, 2000. Social capital: Implications for development theory, research and policy. *The World Bank Research Observer*, 15 (2): 225-249.