

SOCIAL ECONOMICS, POLICY AND DEVELOPMENT

Working Paper No. 62

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Situation of Women in the Taluka Area of the
Khairpur District, Sindh, Pakistan: A Study
Based on Interviews with Female Focal Groups**

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**Clem Tisdell², Shabbir Ahmad³, Agha Nadia⁴, John Steen⁵ and
Martie-Louise Verreyne⁶.**

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² School of Economics, The University of Queensland, St. Lucia Campus, Brisbane, 4072, Australia. Email: c.tisdell@uq.edu.au

³ School of Business, The University of Queensland, St. Lucia Campus, Brisbane, 4072, Australia. Email: s.ahmad@uq.edu.au

⁴ Institute of Gender Studies, Shah Abdul Latif University, Khairpur, Pakistan. Email: nadia.pathan@salu.edu.pk

⁵ School of Business, The University of Queensland, St. Lucia Campus, Brisbane, 4072, Australia. Email: j.steen@business.uq.edu.au

⁶ School of Business, The University of Queensland, St. Lucia Campus, Brisbane, 4072, Australia. Email: m.verreyne@business.uq.edu.au

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For more information write to Professor Clem Tisdell, School of Economics, University of Queensland, St. Lucia Campus, Brisbane 4072, Australia. (e-mail: c.tisdell@economics.uq.edu.au)

Loans, Wealth Creation and the Socio-Economic Situation of Agricultural Women in the Taluka Area of Khairpur District, Sindh, Pakistan: A Study Based on Interviews with Female Focal Groups

ABSTRACT

This paper relies on information obtained from focal group discussions with 26 women involved in farming in four villages in the Sindh province of Pakistan. The sample was drawn from poor households possessing little or virtually no land. Focus group data were collected by using a semi-structured questionnaire. The main purpose of this paper is to identify factors that favour or impede these women taking of agricultural loans for development. The findings indicate that only women in one village had taken loans for the purpose of advancing agriculture. Distinct from other villages, the women in this village had developed strong social networks and were politically quite active. In the village Gagri, the presence of social capital played a major role in agricultural development and alleviated the poverty of their households. In the other villages, the poverty of the households of females participating in the focal focus group discussions remained entrenched. These women seemingly followed a pathway to poverty alleviation and agricultural wealth creation that could be followed by women from other villages. However, this would be a hasty conclusion because women from the other three villages face serious impediments to the creation of social capital, which are identified in this paper. An additional contribution of this paper is to identify the nature of agricultural loans and conditions, which restricted the ability and willingness of the women to take loans for agricultural development. This enables us to provide a grassroots assessment of their current situation as far as finance for women in agriculture is concerned. The results also enable us to suggest a new hypothesis (relevant to the Indian subcontinent) about the relationship between the likelihood of women from agricultural households forming social networks to promote agricultural development in order to reduce the poverty-level of their households. Moreover, the literature frequently expresses doubts about the view that male ownership of land is the major impediment to women obtaining loans for agricultural purposes. All land owned by households in this survey is owned by males. Furthermore, attention is brought to some of the difficult problems involved in measuring social capital and its components. These are often overlooked in the literature.

Keywords: Agricultural development, agricultural finance, Pakistan, poverty alleviation, small-scale agriculture, social capital, social networks, women in agriculture.

JEL Classifications: G1, O1, Q1, Z1

1. Introduction

Credit is believed to be an important enabler in developing countries for expanding smallholders' opportunities to increase their farm productivity and profitability and can play a vital role in improving food security and agricultural productivity (Duflo, et al., 2006, Fakudze and Machethe, 2015, World Bank, 2008). Despite the increase in sources of formal and informal agricultural financing in recent years, smallholders of land still have limited access to formal credit sources in developing economies and particularly in Pakistan (Haq, et al., 2013). This could create a credit market failure with a significant gap between credit demand and supply. Formal financial institutions, such as commercial banks, are reluctant to provide services to the smallholders, especially those in the horticulture sector, due to perceptions of risk. Agricultural financial risk varies with the farming systems (e.g. perennial horticulture vs. cereals). Information asymmetries between lenders and borrowers may account for a large proportion of the market failure in these credit markets. High transaction costs of lenders (particularly those of formal financiers) in relation to the size of loans is also a deterrent to their lending to small-scale agriculturalists. A parallel situation exists for small-scale aquaculturalists seeking insurance (Tisdell, et al., 2010).

The co-existence of formal and informal agriculture credit markets in developing economies is a common phenomenon. There are two dominant explanations for the creation of informal credit. One is the excessive government regulation of formal credit and credit deficiencies resulting from information asymmetries between lenders and borrowers (Hoff and Stiglitz, 1990). Another, as mentioned above, is the high transaction costs associated with the provision

of formal loans. Although most of the existing literature focuses on supply-side factors affecting the provision of agricultural credit, some studies (Boucher, 2004; Ashraf, Gine, & Karlan, 2009) have identified demand-side obstacles experienced by smallholders, such as complicated application processes and difficulties in providing loan collateral, as limiting their taking of agricultural loans. Furthermore, lack of access to previous loans by borrowers can be a serious impediment to establishing creditworthiness.

The supply of loans/credit to rural women engaged in agricultural and agriculturally related activities in developing countries is of particular interest. This is because the capacity of women to find new business opportunities and create wealth for their families is well documented (Naudé, 2011). However, for a variety of reasons, it is difficult for women involved in small-scale agriculture to obtain credit and there is a reluctance of many to seek credit. A variety of constraints exist. It is important therefore, to identify conditions that favour the taking of loans by women involved in small-scale agriculture and those that do not. This is the main subject of this paper.

2. The Aim of the Paper

The aim of this paper is to obtain insights into demand-side credit issues faced by women involved in small-scale agriculture and the implications of credit supply for their ability to engage in entrepreneurial activity and wealth creation. To do so, it makes use of information obtained from interviews with women focus groups drawn from four rural villages in the Taluka area of the Khairpur District of Sindh province in Pakistan.

3. Methodology

Female participants from four rural villages in the Khairpur District were selected to participate in four different focal group discussions; one for each village. The villages selected were Gagri,

Faizabad, Abdul Kareem Solangi and Sanwalo Khan Jamali. The respective number of participants from each of these villages were 7, 6, 6 and 7. All were located in the Taluka sub-district. Figure 1 shows the approximate geographical location of these villages in relation to Khairpur.

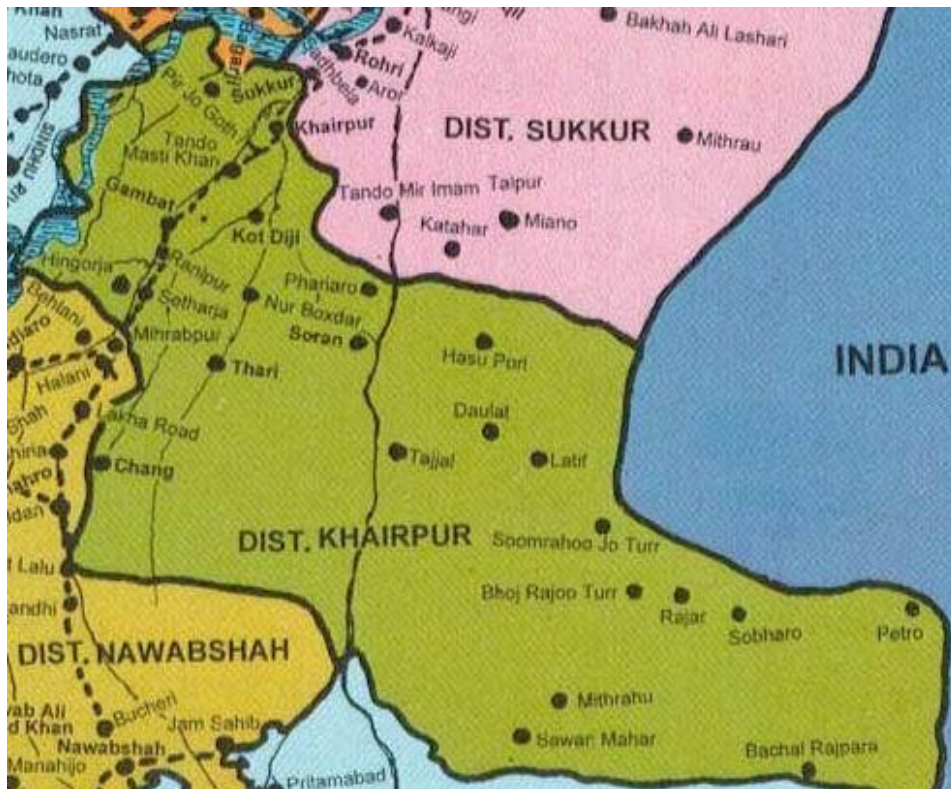


Figure 1: Map showing the Khairpur District. Members of the female focal groups were recruited from four villages in this district.

District Khairpur is located in upper/northern Sindh on the left bank of Indus River. It has rich agricultural lands irrigated by the Indus River. The majority of people in the district are directly or indirectly dependent on agriculture for their survival. The district is further sub-divided in administrative areas known as “Taluks” (tehsils). There are eight Taluks in District Khairpur. Most of the people (about 94%) in the district speak the local language, Sindhi, whereas the remaining speak Punjabi (3.2%), Urdu (1.4%) and Baluchi (less than 1%). The major cultivated crops include cotton, sugarcane, wheat, rice, banana, mangoes, but the most important cash

crop is dates - popularly known as the golden harvest. Date production occupies a central role in the village economy of Khairpur, providing both men and women with opportunities for livelihood. It is the key source of financial support for local people despite the fact that there is no large, medium or small industry for processing of dates within the administrative domain of the district.

The selection of the villages was purposive. Two were selected to yield participants who had taken loans and two were chosen where it was believed that loans were not taken by poor agricultural women. Consequently, the majority of the discussion group participants from Gagri and Sanwalo Khan Jamali villages were found to have taken loans but none from the villages of Faizabad and Abdul Kareen Solangi. It was expected that this difference would provide scope for comparative insights or analysis.

District Khaipur is comprised of eight talukas, 89 union councils and 15 towns, with a total population of 2.35 million as of 2011. The choice of the Taluka sub-district for this study was partly determined by convenience and cost considerations. Participation in the discussions with women were managed by Dr. Nadia Agha, Chair, Institute of Gender Studies, Shah Abdul Latif University located in Khairpur. Also selecting villages in the Taluka district insured that all participants faced similar agricultural conditions. The guide to data collection and topics for discussion by the focal groups (see Appendix A) were prepared by Dr. Agha Nadia and Dr. Shabbir Ahmad. The medium of communication was the local language – Sindhi. Together with other data, the responses of the participants in the focal groups were recorded and then translated into English (see Appendix B). The material in Appendix A is divided into three parts. Part I profiles the village, Part II was intended to elicit household information from the focus group participants and Part III specifies topics for the focus group discussions.

The women in the groups were accessed through intermediaries from their village. Those

intermediaries included a school headmaster, a landlord and a social worker. A prior visit was made to each village in order to build rapport with the participants and set a schedule for the focus group discussion (FGDs). The FGDs were organised at places, easily accessible to all participants; for example, one FDG was organised at the school headmaster's house. He was a well-known and trusted man and therefore, village women were allowed to visit his house without their family's objection.

Women from the villages had a low socio-economic status. Convincing these women to participate in focus group discussions was a challenge; nearly all of these women had limited literacy and social exposure and were not used to being asked about credit issues, their farming practices and the challenges they usually face in the fields. This also influenced the length of the FGDs. Except in Gagri village, the majority of the participants in other villages lacked confidence in sharing their situation and thus could not speak at length. In Gagri village, the involvement of the women in socio-politics enabled them to discuss their practices at length and to be vocal about their situation.

4. Basic Information Obtained from Members of the Focus Groups About Loans and Credit

Each member of the focal group was asked what number of loans they had taken in the past three years, the sources of these loans, the amount of the loans and the mode of payment. They were also asked about the method of repayment, whether or not payment was delayed and if so why. It was found that none of the participating women from Faizabad village and from Abdul Kareem Solangi villages had taken loans. However, five of the seven participants from Gagri village responded that they had taken loans and four of the seven participants from Sanwalo Khan Jamali village reported likewise.

In the case of Gagri village, all the loans were from the Sindh Rural Support Organization

(SRSO). This organization was established in 2003 and is the main rural support program in Northern Sindh covering ten districts including Sukkur, Khairpur, Ghotki, Naushero Feroz, Sh.Banazirabad, Shikarpur, Jacobabad, Larkana, Kashmore-Kandhkot, and Qambar-Shadadkot. This is a non-government and non-profit organization aiming to support disadvantaged social groups (such as sharecroppers/haris), small farmers, landless labourers, and women through various development programs who are engaged in agricultural and other wage earning activities. The main aim of formulation of SRSO is the promotion of sustainable development and reduction in rural poverty through community participation and local capacity building.

Payments of loans to women in Gagri were in cash. Except for a group loan of 100,000 rupees for the establishment of a shop, repayment of none of the loans was delayed. [Note: At the time of the survey (May, 2017), one Australian dollar equaled about 80 Pakistani rupees] The loan for the establishment of the shop was delayed because the income for the shop was less than expected. Indications are that loans are for a short term, for example, one year. Meeting repayments, therefore, requires a rapid cash flow from the use of a loan or the ability to draw on other assets to meet repayments. For example, Shahida (see Table 1) reported that she sold livestock to repay her small loan on time. Table 1 summarizes the information provided by each of the participants from Gagri village about their loans. Note that the names of participants are pseudonyms. Additional information came to light as a result of the focus group discussions and will be considered below.

Table 1: Gagri Village: Basic information (obtained from individual women in its focal group) about their taking of loans in the last three years or so^(a)

1. SHAGUPTA	<ul style="list-style-type: none"> • One group loan of 100,000 rupees in cash from the Sindh Rural Support Organisation • Repayment in cash at the rate of 15,500 rupees per month • Payment delayed • This was because less income was obtained by the shop than expected • The purpose of the loan was to establish a new shop
2. SASIDA	<ul style="list-style-type: none"> • One loan of 17,000 rupees in cash from SRSO • Repayment in cash • Payment not delayed • Sold livestock to repay
3. YUMINA	<ul style="list-style-type: none"> • No loans
4. TEHIMINA	<ul style="list-style-type: none"> • One loan of 16,000 rupees from SRSO • Repaid by instalments • Repayment not delayed
5. TAHIRA	<ul style="list-style-type: none"> • No loans
6. RASHEEDA	<ul style="list-style-type: none"> • Three loans of 10,000 rupees from SRSO • Each loan repaid in one year • No delay in repayment
7. ASHA	<ul style="list-style-type: none"> • One loan of 20,000 rupees in cash from SRSO • Repayment at the rate of 2,000 rupees per month • No delay in repayment

1. Notes: Five participants had loans and two did not. All loans were from SRSO, were in cash and repayable over a short period of time. The only delay in repayment was for the loan for establishment of a shop.

Four of the seven participants from Sanwalo Khan Jamali village reported that they had loans in the last three years. Each of these four women had loans from the ASA microfinance institution and one of these women also had two loans from the Tameer Bank. Tameer Bank was established in 2005 as a first scheduled microfinance Bank in Pakistan, which later on, was taken over by one of the largest mobile provider “Telenor” in March 2016. Currently, it has 75,000 agents and 171 branches all over the country. In 2009, the bank launched the first mobile banking platform namely “Easypaisa”, and has become the largest financial innovator in online money transactions countrywide.

ASA Pakistan is a microfinance organisation and a subsidiary of ASA International. The organisation is well established in Pakistan and has several branches spread in Punjab and Sindh. It aims to empower poor people to obtain sustainable development through small and medium loans. However, their small loans specifically target women only in order to encourage

women who work to support their families.

In no case was payment delayed in this village. The available evidence indicates that the loans were for a relatively short period, for example, one year (see Table 2). It seems, however, that another loan is possible for another year if repayment of the previous loan has not been delayed. Lack of delay in repayment of previous loans is important in establishing the creditworthiness of the borrower.

Table 2: Sanwalo Khan Jamali Village: Basic information (obtained from individual women in its focal group) about their taking of loans in the last three years or so^(a)

1. MARVI	<ul style="list-style-type: none"> • No loans
2. ZAMEERAN	<ul style="list-style-type: none"> • No loans
3. NAZ GUL	<ul style="list-style-type: none"> • Two loans from the Tameer Bank of 20,000 rupees each, and one from the ASHA Bank of 20,000 rupees • Repayment at the rate of 2,100 rupees per month over a period of 12 months • Repayment not delayed
4. DANA	<ul style="list-style-type: none"> • One loan from the ASHA Bank. Principal not stated. • Repayment at the rate of 2,600 rupees per month • Repayment not delayed
5. ASHA	<ul style="list-style-type: none"> • No loans
6. DILSHAD	<ul style="list-style-type: none"> • One loan of 35,000 rupees from ASHA Bank • Purpose: finance for family shop • Repayment at the rate of 2,625 rupees per month over a 12 month period
7. AMINA	<ul style="list-style-type: none"> • One loan of 30,000 rupees from the ASHA Bank • Repayment at the rate of 2,600 rupees per month • Repayment not delayed

5. Additional Information about Loans and Credit Obtained as a Result of the Focal Group Interviews

Discussions with female focal groups from each of the rural villages under consideration yielded extra information about household gender-related loans and credit (see Appendix B) which was unavailable from data obtained in the more structured portion (Appendix A) of the information gathering process. While such discussions have their limitations (for example,

more vocal persons may dominate the discussion), they can provide valuable insights into socio-economic conditions. At the same time, it needs to be borne in mind that the number involved in such discussions ('the sample') usually has to be small and how representative it is of a wider set of persons is a matter for judgment or further investigation. Bearing this in mind, let us, therefore, consider the relevant extra information about loans and credit revealed by the FGDs. The discussions with women groups from each of the villages will be examined in turn.

5.1 Gagri village: Extra information about loans and credit extracted from the FGD with women from this village

It is pertinent to note that all families from all the villages represented by the women interviewed are poor. The comparative economic wealth of their families (classified according to their villages based on the holdings of land in their family's name, their possession of gold and electrical items) is in declining order of wealth: Abdul Kareem Sulangi, Gagri, Sanwalo Khan Jamali and Faizabad. An important factor associated with the households from the first mentioned village is that all but one of the husbands of interviewed women had off-farm government jobs. Most men from the other villages lack off-farm work and when it is available, it is usually casual (low-paid) work.

The FGD with women from Gagri reveals that they are politically very active, work hard and are engaged in diversified agricultural production, for example, grow a variety of crops and keep some livestock, for instance, buffaloes. They are also engaged in cottage production – the making of pots and in addition, assemble mats and plates from date palm leaves. They are entrepreneurial. Their social networking has enabled them to obtain considerable support from SRSO by way of loans and the free provision of some agricultural resources, for instance, buffaloes. Furthermore, they obtain support from an organization for women, namely the Indus Resource Centre (IRC). It is reported that this organization provides basic information about agriculture and has taken the focal group of women to Islamabad for services; all of which

would help to improve their horizons.

This focus group states that they belong to the Solangi caste and that consequently, they all work together. Solangi is a Sindhi Muslim Rajput tribe living in Sindh and Southern Punjab. Solangi tribe is the oldest tribes of Indus valley civilization. This co-operation may be reinforced by a perception that they are socially distinct. This is not a unique phenomenon in relation to how members of a group or caste decide to live their social life. The kinship system in rural Sindh is very specific in order to retain the supremacy of a group (Agha, 2016). Caste endogamy is one of the ways group members can strengthen themselves socially and economically. In so doing, in-group marriage unions are formed to strengthen the group. They mention that they are taunted by villagers who have jobs [higher incomes] and who do not allow their girls to work. The Solangi do allow their daughters to work when required in agriculture.

Various examples are provided of support obtained from the SRSO. These include loans, the free provision of agricultural resources, and advice about agricultural production and marketing. An interesting example is the buffalo-donation scheme. A group of women were donated two buffalos each by SRSO on the condition that one be returned to SRSO after two years. At the end of this period, the ownership of one was retained by the recipient. Any calves born also became the property of the recipient and recipients were entitled to the milk of these animals while in their possession. One discussant said: ‘we have our own buffalos now and that she made approximately Rs. 80,000 in seven months from the sale of this milk. So this scheme involved partly a gift in kind (a buffalo) and partly an interest-free loan in kind, namely one buffalo’. It is also mentioned that SRSO provided chickens and seeds but no details were given about the terms of this assistance.

Mention is made of a women’s local support organization (LSO) which liaises with SRSO.

This organization had, for example, a project for investment in livestock. It was managed by a committee consisting of a president, vice-president, a treasurer and another member. The project was for the benefit of 20 persons and involved a loan. Respondents when asked what the advantages of this were replied: ‘We had advantages with this, we earned and paid back the loan easily; and our network also grew’.

Clearly, the focal group women by co-operating in the village by building social networks and by being politically active have been able to benefit by receiving loans and information which has increased the productivity and profitability of their farming systems and they have also been able to obtain donations of agricultural working capital.

5.2 Faizabad village: Extra information from the FGD with women from this village

The situation of the women from Faizabad contrasts strongly with that of the women from Gagri. Their households have no land in the name of their families and they are extremely poor. They work on the farms of landlords for very long hours daily. When asked whether there is any possibility of them having a loan from a bank here, one respondent said, ‘Yes there is but poor people don’t take the risk of taking a loan ... [because] of low profitability’ and another said ‘There are banks and an organization we know of but we do not mostly know as we are not into it’. No use is made of formal loans and credit. One woman said that when we need money ‘we borrow some amount privately and sometimes from the landlord who deducts it later from our wage/share’. When asked is there any facility for loans for women, one woman said: ‘We have no idea, we are concerned with our work’.

The following excerpt from the FGD is also relevant:

“Nadia: Are there any organizations for women [here]?”

Voice 2: No there aren’t any.

Nadia: So how do you people get a loan?

Voice 1: No, we don't get loan, we are poor.

Voice 3: Our men are jobless and [our] kids have to be raised; how can we afford to pay back loans?"

The extreme poverty of this group of women seems to be associated with their lack of natural capital (land), little human capital (education) and the absence of social capital (active female social networks). This combination traps them in continuing cycle of poverty. Their scope for agricultural entrepreneurship is extremely limited. Potentially, however, there may be scope for them to benefit by a donation-type scheme, such as the buffalo scheme described in the previous subsection.

5.3 Abdul Kareem Solangi village: Extra information about loans and credit extracted from the FGD with women from this village

Women from this village reported that they do not take loans and that loans are not available for women. It was also explained that sometimes when they have a shortage of money for agriculture or for their own expenses, their men go and borrow some grocery items from the shopkeeper.

There are no organizations for women in this village and these women said they have no economic surplus after providing for necessities. They said that income (profit) from agricultural activity is very low, and they say they are at a loss how to increase it. In the absence of these women obtaining effective knowledge about how they can increase the profitability of their agricultural activities, it is difficult to see how they could benefit from a loan to support their agricultural activities.

However, households from this village represented by participants in the FGD are wealthier

than those from the other villages when judged by their ownership of gold, electrical items and land. All have land in their family's name and their holdings range from 1–4 jerib. This compares to an estimated average land holding in the locality of this village in the range of 5–10 jerib.

The fact that all the husbands (except one) had off-farm government jobs (were teachers, a policeman and a secretary to a local council) may have reduced the motivation of these families to seek ways to increase their agricultural productivity, seek knowledge about how to do this, and to take loans for this purpose. They also make more use of hired labour and hired agricultural machinery and services to produce their crops. These procurements are financed from their own resources. It is also possible that given their relative wealth, they are less likely to obtain financial and other support from NGOs for the purpose of increasing their income from agriculture than poorer women.

5.4 Sanwalo Khan Jamali village: Extra information about loans and credit extracted from the FGD with women from this village

Several of the focus group women from this village did take loans. Four took a group loan from the ASA bank. However, those who spoke up in the FDG said that their loans were only to help finance their husbands with operating shops. None of the loans were for the purpose of raising agricultural productivity and returns from the sale of agricultural produce. It was also mentioned that there is no organization for women in this village. Nevertheless, it was stated that the Kashaf Foundation has a presence in the village and that it provides group loans for women. Kashaf Foundation is the first specialized microfinance institution in Pakistan that helps to eradicate poverty by providing financial and non-financial services to the poor and low income individuals. It was established in 1999 with a particular focus on women empowerment through enterprise skill development and access to education and training for their improved livelihood. However, none of the focus group respondents stated that they had taken a loan

from Kashaf (see subsection 4.4). They had mostly relied on the ASA microfinance institution for their loans. Creditworthiness, established by the timely repayment of previous loans, emerged as the main criterion adopted by lenders for giving further loans to borrowers.

One focal group respondent also said: we are unable to save anything because ‘all we get is spent on our kids and food’. These women struggle to supply the bare necessities for their household members.

No mention was made of investment in agriculture or of agricultural initiatives which might raise their returns from agriculture. Nevertheless, several of the households in the ‘sample’ possess small plots of agricultural land. There appears, therefore, to be a lack of social and economic dynamics which could be supportive of agricultural innovation, entrepreneurship and change in this village. Households (represented by women from this village) appear to be stuck in an agricultural rut.

6. Discussion of the Results

6.1 Discussion about impediments to women obtaining agricultural loans

Except for most female respondents from Gagri, none of the interviewed women availed themselves of structured loans for the purpose of agricultural development. The type of reasons given by women who did not take such loans are listed in Table 3 along with reasons that can be deduced from the data collected. As well as this, some possible reasons mentioned in the relevant literature are listed. Mostly, the listed items reflect feminine demand-side limitations to taking loans for agricultural development. However, many also impact on the willingness of providers of formal loans to provide loans for raising the income from agriculture of poor households, the members of which possess little agricultural land, that is, are nearly landless.

Table 3: Reasons for women (from households possessing small amounts of agricultural land) not taking loans for agricultural development

Reasons given in interviews	1	Lack of profitable opportunities for agricultural investment
	2	Ignorance about profitable opportunities for agricultural investment
	3	Too risky given their difficult economic circumstances
	4	Lack of awareness of possible sources of finance
Reasons which might reasonably be inferred from the FGDs and data obtained for this paper	5	Lack of social capital and networking among women
	6	Difficulties in servicing debt due repayments exceeding available cash flow, especially in the early stages and lack of sufficient income and realizable assets that could be used to meet any such shortfall
	7	Difficulties in establishing creditworthiness, especially of first time borrowers
Difficulties sometimes mentioned in the relevant literature	8	High rates of interest and service charges
	9	Agricultural land owned entirely by males
	10	Lack of collateral to cover a debt in the case of default. Even if such collateral is available, it may be costly for the lender to acquire and dispose of the asset involved

Whether or not the land is owned in the name of males does not appear to be a major obstacle to women and households accessing micro-loans for agricultural development in the Taluka area of Pakistan. In all cases, the land owned by households of the interviewed women is in the name of males. For example, this did not prevent women from Gagri obtaining loans for agricultural purposes and some women from Sanwalo Khan Jamali obtained loans for other purposes. This suggests that the importance of female ownership of land for the status of women, as stressed by some researchers (Doss, et al., 2015, Njoh and Ananga, 2016), may have been exaggerated.

Furthermore, the importance of using land as collateral for the purpose of securing agricultural loans appears to have been over emphasised. The more important consideration of the lender seems to be the ability (and the willingness) of a borrower to repay the loan in full and in a timely fashion. However, the capacity to repay a loan is likely to be an increasing function of the amount of agricultural land available to the household, its productivity, and other factors.

An important reason for not taking agricultural loans mentioned by women who did not take agricultural loans was that they lacked opportunities to invest these funds profitably. Furthermore, some said that they lacked knowledge about how they could increase their profits

from agriculture by changing their practices. Risk was also stated in the FGDs as a major impediment to the taking of loans. This is likely to be especially important for families living near subsistence level. Those families have no scope for saving, that is for obtaining an economic surplus and possess few assets. Consequently, they are highly vulnerable to agricultural risks.

In one of the FGDs, respondents mentioned that they did not know anything about possible sources of formal finance. While the absence of such knowledge can be an obstacle to taking advantage of financing opportunities, in this case, it is clear that even if the women concerned had knowledge about such opportunities, they would still not have taken loans because of their extreme poverty and inability to repay. In such circumstances, it is rational for them not to seek information about the possibility of formal loans (cf. Tisdell, 1975, Chs. 2 and 3, 1996).

6.2 Social networks and agricultural loans for women

It can be inferred from the data and the FGDs that an important influence on the ability of women to obtain loans and other means for agricultural development is their capacity to establish effective social networks for women. This is particularly evident in the case of Gagri where women have been able to achieve significant agricultural development to a large extent due to their social networking and political activism. In the other three villages, there is a noticeable absence of social networking by women. This may partly be a result of their greater impoverishment. They have little spare time available for forming and sustaining such groups because of the amount of time needed to attend to tasks necessary for the survival of their families. Coping with poverty restricts severely their scope to create social networks.

Social networking involves both time and effort. Furthermore, the absence of the formation of such networks might also be influenced by a perception that potential female borrowers would be unable to service loans if they were forthcoming and that the chances of them otherwise

receiving outside support for agricultural development (by forming social groups) is miniscule. In short, the costs in relation to the prospective benefits of creating female social pressure groups may be perceived by very poor agricultural women as being negative. Indeed, this perception seems to be justified in some cases.

The above discussion suggests that a unimodal relationship similar to that shown in Figure 2 by curve ABCDE may exist in some developing countries, for example, those on the Indian subcontinent. Women belonging to extremely poor households are unlikely to form social networks intended to bring about improvements in their households' returns from agriculture. However, as the degree of poverty of these households decline, the chances of social networks being formed for this purpose rises. Possibly, in cases where agricultural households are reasonably well off, women are less inclined to form social networks with this objective in mind. There is some evidence from our data to suggest the existence of the rising portion of the curve shown in Figure 2. We have no data that can be related to the falling portion. However, there is some evidence that women in rural areas are less likely to be involved in agricultural work and economic activities outside the home, especially on the Indian subcontinent, the larger is their household income. To some extent, this reflects cultural factors and matters of social differentiation.

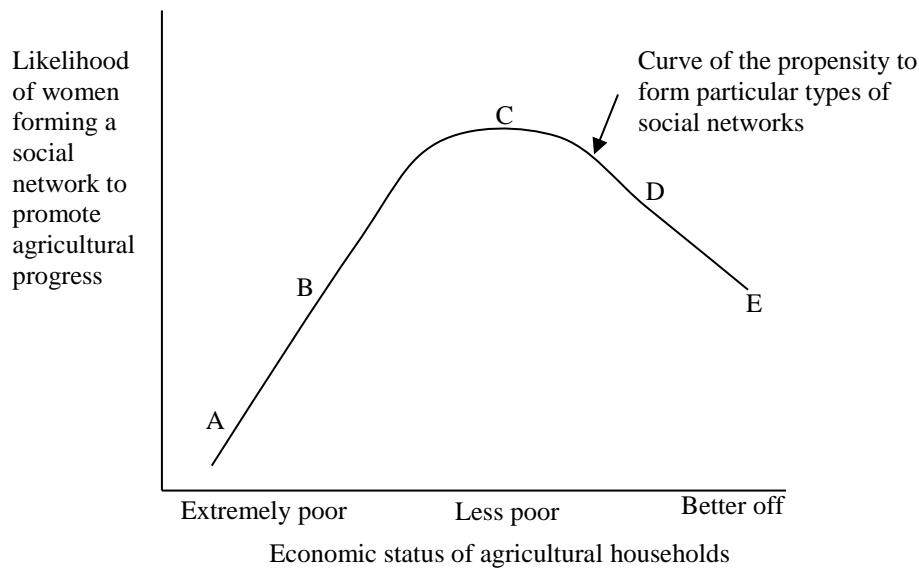


Figure 2: Possible relationship between the probability of agricultural women forming a social network to advance the returns from agriculture as a function of the economic status of their household

Dynamic aspects of the formation of social networks are also important. For example, because the focus group women from Gagri achieved economic and agricultural success by forming social networks, this motivated them to maintain and extend their social networks.

6.3 A digression: problems involved in measuring social capital

It is worthwhile noting that the existence and magnitude of social capital has been recognized as a significant potential contributor to economic growth (World Bank, 2011). However, its accurate measurement as an independent variable is very difficult to achieve, may be impossible. This is because it is comprised of several different elements, each of which is highly resistant to being accurately quantified (see below). Therefore, in applying some macroeconomic growth models, several economists have treated the contribution to wealth of social capital as a residual (Arrow, et al., 2012). However, as is well documented by Engelbrecht (2016), this approach can result in very different estimates of the contribution of social capital to economic growth at the macro-level using the same data sets.¹

Most studies of social capital (especially those by sociologists) stress the importance of trust between individuals and the presence of social networks as major contributors to the existence and 'size' of social capital. See, for example, (Coleman, 1990, Putnam, 2000, Righi, 2013, Westlund and Adam, 2010). While both of these elements resist being measured accurately, at localized levels one is usually able to obtain a more accurate image of these than on broader geographical scales, especially if considered at a macro-scale, and if their combined presence is being represented by a single variable.

This study gave attention to relatively localized aspects of social capital. Therefore, more fruitful policy (and theoretical) results were anticipated than those obtainable from many macro-studies of social capital. Nevertheless, even at localized levels, the quantification of social capital as a single variable and the accurate measurement of its components empirically remains challenging. For example, all the attributes of social networks need to be accounted for. These include their purpose, their extent and structure, their strength (depth), the nature of interconnections between their members and the sustainability (resilience) of these networks.

The dynamics of the creation of social capital also requires careful consideration. For example, in the cases considered in this paper, how do lenders come to trust borrowers or prospective borrowers? This has been investigated in this paper and was shown to depend on the past credit history of borrowers. Also the presence of trust is important for the establishment of social networks and their sustainability. This is because, as a rule, all members of a social network are expected to co-operate to provide mutual advantages to each other. In other words, prospects for social reciprocation are usually important.² Perceptions about how much potential members of a social network can be trusted to co-operate with one another influences whether or not a social network is likely to be established. If after the establishment of a social network significant trustworthiness of its members is confirmed, this is likely to increase the likelihood

of this network being maintained, extended or utilized for a widening range of purposes, as is evidenced by the Gagri village case.

Analysing social capital is usually restricted to consideration of trust and social networks. However, a strong case exists for taking into account, as far as economic growth is concerned, ‘good’ governance. This should include (to the extent possible) an allowance for the codification of the law and its enforcement, that is, the maintenance of law and order. This important aspect was stressed by Adam Smith (1910[1776]). It should, however, be observed that there is disagreement among scholars about what constitutes good governance at the national level; the extent, for instance, to which good governance depends on the presence of authoritarian or democratic institutions.

6.4 Additional financial matters

Another issue not raised by participants in the FGDs but which can be influential is the importance of cash flow constraints. Repayment of the loans mentioned in the survey is required over a comparatively short period of time. This can create a cash flow problem (in particular, for innovative projects) because it usually takes a while before many investments in agriculture provide an adequate cash flow to service loans. In such cases, other sources must be drawn on to service a debt. In general, the poorest agriculturalists have little or no capacity to draw on other sources of income or realize assets to service a debt if the cash flow from a financial agricultural investment is insufficient to cover some of the instalments agreed to for debt repayment.

Judging from the sample, loans made to women (of households with little agricultural land) are relatively short term, for example, for periods of 1-2 years. Long-term loans, which might increase agricultural wealth, appear to miss out on funding. This is probably because of insufficient collateral of borrowers to cover the loan should they default.

The main criterion adopted by lenders for giving loans to the women who participated in the focus group discussion appears to be their creditworthiness. This is usually established by timely repayments of previous loans. This can make it difficult for first-time borrowers to obtain a loan. In some cases, this can be overcome by having a surety or sureties. Some group loans contain an element of this type of insurance.

None of the female respondents mentioned high interest rates as a deterrent to taking loans. Nevertheless, it is clear that interest and debt servicing charges can be high and are likely to be deterrents to the taking of loans by poor women for agricultural purposes. Although none of the women articulated this directly, the way the women from the village Sanwalo Khan Jamali reacted to the question about interest revealed that these women would have to pay more than their returns. Women from the village Faizabad also responded in the same manner; for example on the question of women's engagements with loan-taking services, a woman said: 'No we do not take loans, we are poor... our men are jobless and kids have to be raised. How can we pay back loans?'

7. Concluding Comments

The supply of credit/loans is not a panacea for agricultural wealth creation by those who have small amounts of agricultural land, possess few assets, and are income poor. Most are unable to take advantage of potential agricultural loans for several reasons outlined in this paper. In some cases, the financial disadvantage mentioned could be overcome, but unfortunately, this seems to be impossible in many cases. In the latter case, women and their families appear to be trapped in a situation of chronic poverty, for example, those women interviewed from Faizabad. Furthermore, their strategies for survival (necessitated by their extreme poverty) make it virtually impossible for them to commence initiatives that could lift them out of extreme poverty. In these cases, the only avenue for increasing their economic welfare seems

to be by the provision of charitable assistance. However, other cases exist where there is potential scope for increasing the agricultural wealth of these poor farmers, for example, in Abdul Kareen Solangi village. It was reported that in the FGD by women from this village that they do not know of techniques and methods which would increase the profitability of their agricultural activities. Women from this village suggested that the government must do some research and suggest remedies to them. If their relevant knowledge was improved, there could be scope for improving their agricultural wealth by additional support for their agricultural development, including the possibility of loans.

However, agricultural agencies of the Government of Pakistan may not be in a position, economically and otherwise, to provide much information to poor farmers (such as those in Abdul Kareen Solangi) especially if it has to be tailored to individual farms or localities. Nevertheless, there may be something further that can be done. It might, for example, provide better information about the use of agricultural pesticides. Agricultural pests and their control were raised as a major concern of women in the FDGs.

In most (but not all) of the households considered in this survey, women are the major bread winners in their families and seem to be more integrally involved with agriculture than males. A high number of males are unemployed or significantly underemployed. In these circumstances, the role of poor women is pivotal to creating agricultural wealth and they can be quite successful in suitable circumstances in doing so, as is illustrated by the Gagri case. It is, therefore, important in designing agricultural policy, as suggested by Naudé (2011), to pay particular attention to means that will empower poor agricultural women to bring about agricultural development and help to alleviate the poverty of their families.

Notes

1. For some further discussion of this topic, see Tisdell (2017, Ch. 4).

2. Nevertheless, not all social networks depend for their existence on social reciprocation and net benefits for all their members. Some social networks are established in an obligatory or semi-obligatory manner, for example, by customary obligations or by authoritarian means. Some of those involved in these networks may be worse-off as a result of their involvement. The statement in the text relates to social networks in which the participation of the members is voluntary.

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GLOSSARY OF PAKISTANI WORDS APPEARING IN THE APPENDICES

Term	Meaning
Baloch	A tribe, living mainly in the Baluchistan region situated on the Southeastern-edge of Iran. Balochis have also migrated to other regions of Pakistan including Sindh and Punjab.
EasyPaisa	Mobile banking services introduced by a mobile telephone company, “Telenor”. The purpose of this financial service is to enable ordinary people to pay their utility bills and transfer money to others. It is also being used as a mode of microfinancing.
Goth	Village.
Jerib	Jerib or Jareeb is a local measure of land, which is equal to half an acre. More precisely, it is equivalent to 21779.2 square feet.
Katcha	Unpaved. A mud house or hut is called as Katcha. If a road is unpaved also called a Katcha.
Pacca	Paved. A brick or concrete house is called Pacca. Similarly, A paved (matted or brick) road is also called a Pacca road.
Taluka	Taluka is an administrative sub-division in a district, which is also called Tehsil.
Tola	Tola is used to measure gold or silver weight. One Tola is equivalent to 12 grams.
Veso	Half a Jerib (about a quarter of an acre)

Appendix A: Data Collection Instruments

Guide to the collection of data on village profiles, to household and other information to be provided by respondents, and to the focal group discussions.

Part I: Village Profile

Name of village: _____
Taluka, District: _____
Approximate population: _____ No. of households: _____
Village established since: _____ Provision of water supply: Yes/No
Provision of electricity: Yes/No Provision of gas: Yes/No
Any govt welfare scheme: Yes/No Name of the scheme: _____
Is there any govt. health facility in the Goth? Yes/No
If no, how far is the nearest health facility from the Goth: _____
Availability of primary school: Yes/No Distance from the village: _____
Availability of secondary school: Yes/No Distance from the village: _____
Is there a girl's primary school in the village? Yes/No
Is there a girl's secondary school in the village? Yes/No
Source of livelihood of villagers: Agriculture wage work/non-farm labour/sale of vegetables and fruits/small scale business/livestock
Has any member of the villagers ever been the member of local govt? Yes/No
Is currently any member of the village member of local government? Yes/No
Any major event or change in the village during past ten years: Yes/No
If Yes, explain what was that? _____
Is there any *pacca* road in the village that connects it with the nearby town? Yes/No
If No, how far is the *pacca* road from the Goth? _____
Distance to the nearest fruit and vegetable market: _____
Distance to the nearest grain market: _____
Distance to the nearest grocery shops: _____
Distance to the nearest livestock market: _____

Part II: Household and other information provided by respondents

Family type: Nuclear/extended Total family size: _____
Strategies of the family's livelihood: _____
Own house: Yes/No Livestock: _____
House type: Katcha/Pacca
Highest education in the household: _____
How many rooms does the house have? _____
Is any member of the family in govt. or private job? Yes/No
If yes, what is the job? _____
Does the household have cable connection? Yes/No
Any electronic items in the household? _____

Respondent:

Pseudonym of the respondent: _____ Age: _____
Education of the respondent: _____ Family type: _____
No. of children: _____ Sons: _____ Daughters: _____
Primary and secondary economic activity: _____
Primary and secondary economic activity of the spouse: _____
Land (On family's name): _____ Gold: _____
Land (personal): _____ any other: _____
Who has the farm ownership _____
Is it contract or leasing? _____

What are terms and conditions: _____

Number of loans taken in past three years or so: _____

Mode of payments received: _____

What kinds of crops are you engaged with? _____

What other activities are you engaged with? _____

What tasks do you perform at home other than working at farm? _____

What is the size of the farm you are engaged with? _____

Part III

Topics for Focal group discussions

1. What size and nature of farms are women in this village usually engaged with?
2. What other agricultural production activities are women engaged with in this village?
3. What is source of water for domestic use?
4. What is source of water for farm use?
5. How do you manage with water supply if it is not available on regular basis?
6. Who purchases fertilizers and seeds for your farm?
7. Who uses fertilizers and seeds in the farm?
8. Who uses machines for planting seeds?
9. Who uses machines for harvesting, if any?
10. How much time you spend working in the farm each day?
11. who else supports you in the farm management?
12. How do you deal with pest disease and weeds?
13. Do you use pesticides?
14. if yes, who uses it?
15. How does weather affect your farm?
16. Do you face any resistance in working at the farm?
17. How do you deal with that resistance?
18. How do you manage household tasks with farm management?
19. Is there any technical or scientific information available on farm management?
20. If yes, how do you negotiate access?
21. How do you think you need information on farm management or on better yield?
22. Where do you sell your products?
23. How does your access to markets can enhance the value of your product?
24. What credit facilities are available for farmers in the village?
25. What credit facilities are available for women here?
26. What are the terms and conditions of the credit?
27. What problems do you experience in accessing and availing credit facilities?
28. What are technical constraints that prevent you from availing credit?
29. What type of post-harvest losses you face?
30. How do you manage with those losses?
31. Are there any women organisations in the village?
32. If yes, how do these organisations help you?
33. Is there any group loan, if yes, method of repayment of credit?
34. Do you have savings from the farm?
35. How do you use those savings?
36. Do you invest your money anywhere else?
37. What do you think how can your farm give better yield?
38. What role do govt. or other organisations play to support you?
39. Awareness about banking practices (such as mobile banking or easy paisa)
40. Use of such services (e.g., mobile money/easy paisa etc.)

Appendix B: Data Collected for this Study and Transcripts of Focal Group Discussions with Women from Each of the Villages Represented in This Study

Contents

Data and responses for Gagri Village	30
Data and responses for Faizabad Village	46
Data and responses for Abdul Kareen Solangi Village	60
Data and responses for Sanwalo Khan Jamali Village	73

Data and responses for Gagri Village

PART I: Village profile

Name of village: Gagri

Taluka, District: Khairpur/Khairpur

Approximate population: 5000

No. of households: 850

Village established since: before Pakistan

No. of farms:

Average holding: 10-50 Jerib

Provision of water supply: No

Provision of electricity: Yes

Provision of gas: Yes

Any govt welfare scheme: Yes
Support Prog.

Name of the scheme: Benazir Income

Is there any govt. health facility in the goth? Yes

If no, how far is the nearest health facility from the goth:

Availability of primary school: Yes

Distance from the village:

Availability of secondary school: Yes

Distance from the village:

Is there a girl's primary school in the village? Yes

Is there a girl's secondary school in the village? No

Source of livelihood of villagers: Agriculture wage work/non-farm labour/sale of vegetables and fruits/small scale business/livestock

Has any member of the villagers ever been the member of local govt? Yes

Is currently any member of the village member of local government? Yes

Any major event or change in the village during past ten years: Yes

If Yes, explain what was that?

Establishment of school, provision of road, drainage. Women are now participating in politics.

Is there any *pacca* road in the village that connects it with the nearby town? Yes

Distance to the nearest fruit and vegetable market: 4km

Distance to the nearest grain market: 8km

Distance to the nearest grocery shops: 4km

Distance to the nearest livestock market: 8km

PART II

1. Household and other information provided by respondent 1:

Family type: Nuclear

Total family size: 4

Strategies of the family's livelihood: shop, livestock, private teaching

Own house: Yes

Livestock: yes

House type: Katcha

Highest education in the household: MA (self)

How many rooms does the house have? 1

Is any member of the family in govt. or private job? Yes

If yes, what is the job? Private teacher

Does the household have cable connection? No

Any electrical items in the household? Fridge

Pseudonym of Respondent 1: Shagufta

Age: 26

Education: MA

Family type: Nuclear

Sons: __--__ Daughters: __2__

No. of school going children: --

Primary and secondary economic activity: Farming, livestock

Primary and secondary economic activity of the spouse: private teaching, shop

Land (on family's name): 1 Jerib

Land: Male

Gold: 1 tola

any other:

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Father in law

Is it contract or leasing?

What are terms and conditions:

Number of loans taken in past three years or so: 1 group loan (100,000)

Sources of loan: SRSO (Sindh Rural Support Organisation)

Mode of payments received: Cash of 100,000 rupees

What was the method of repayment? 15,500 per month

Was payment delayed? Yes

If yes, why? I did not get good income/profit from the shop.

What kinds of crops are you engaged with? Wheat and different types of grass for the livestock.

What other activities are you engaged with? livestock

What tasks do you perform at home other than working at farm? I manage all household tasks, husband helps me.

What is the size of the farm you are engaged with? 1 Jerib

2. Household and other information provided by respondent 2:

Family type: Nuclear Total family size: 9

Strategies of the family's livelihood: Labour, stitching, farming

Own house: Yes Livestock: No

House type: Pacca

Highest education in the household: 10 (husband)

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? TV

Pseudonym of respondent 2: Sajida Age: 28

Education: 8th Family type: Nuclear

Sons: __02__ Daughters: __05__ No. of school going children: 4

Primary and secondary economic activity: Farming, stitching

Primary and secondary economic activity of the spouse: labour

Land (on family's name): 1 Jerib Land: Male

Gold: none any other:

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Father in law

Is it contract or leasing?

What are terms and conditions:

Number of loans taken in past three years or so: 01

Sources of loan: SRSO

Mode of payments received: Cash of 17,000 rupees

What was the method of repayment? Cash

Was payment delayed? No (sold my livestock and repaid)

If yes, why?

What kinds of crops are you engaged with? Wheat

What other activities are you engaged with? Sewing

What tasks do you perform at home other than working at farm? Do little bit, daughters do most

What is the size of the farm you are engaged with? 01 Jerib

3. Household and other information provided by respondent 3:

Family type: extended

Total family size: 6

Strategies of the family's livelihood: labour, farming, sewing

Own house: Yes

Livestock: one goat

House type: Pacca

Highest education in the household: 10th (both husband and wife)

How many rooms does the house have? 1

Is any member of the family in govt. or private No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? --

Pseudonym of respondent 3: Yumina

Age: 24

Education: 10th

Family type: extended

Sons: ____ Daughters: __2__

No. of school going children: --

Primary and secondary economic activity: farming, sewing

Primary and secondary economic activity of the spouse: labour

Land (on family's name): 10 wesa (0.5 Jerib) Land:

Gold: -- any other:

Do you have own farm or work on others' farm? Both

Who has the farm ownership? Father in law/landlord

Is it contract or leasing? contract

What are terms and conditions: 50/50 profit

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat at landlord's farm, grass at own farm

What other activities are you engaged with? Look after the livestock of others

What tasks do you perform at home other than working at farm? I do everything at home.

What is the size of the farm you are engaged with? 0.5 Jerib

4. Household and other information provided by respondent 4:

Family type: extended Total family size: 15

Strategies of the family's livelihood: Farming

Own house: Yes/No Livestock: yes

House type: Katcha

Highest education in the household: 10th

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? --

Pseudonym of respondent 4: Tehmina Age: 54
Education: -- Family type: extended
Sons: ___1_ Daughters:___11_ No. of school going children: 6
Primary and secondary economic activity: farming
Primary and secondary economic activity of the spouse: farming
Land (on family's name): none Land Male: Female:
Gold: any other:
Do you have own farm or work on others' farm? landlord
Who has the farm ownership? The landlord
Is it contract or leasing?
What are terms and conditions: receive 40 kg per 1 Jerib of harvest
Number of loans taken in past three years or so: 1
Sources of loan: SRSO
Mode of payments received: 16000 cash
What was the method of repayment? Instalment per month
Was payment delayed? No
If yes, why?
What kinds of crops are you engaged with? Wheat, mango
What other activities are you engaged with?
What tasks do you perform at home other than working at farm? Not much, my daughters look after the household.
What is the size of the farm you are engaged with? 2-3 Jerib

5. Household and other information provided by respondent 5:

Family type: extended Total family size: 14
Strategies of the family's livelihood: farming, applique work
Own house: Yes Livestock: No
House type: Katcha
Highest education in the household: 10th

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? Fridge

Pseudonym of respondent 5: Tahira

Age: 36

Education: --

Family type: extended

Sons: __3__ Daughters: __5__

No. of school going children: 8

Primary and secondary economic activity: farming, applique work

Primary and secondary economic activity of the spouse: Farming

Land (on family's name): 1 Jerib

Land: Male

Gold: --

any other:

Do you have own farm or work on others' farm? Landlord

Who has the farm ownership? The landlord

Is it contract or leasing? Verbal contract

What are terms and conditions: 40 kg per 1 Jerib

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat, vegetables, mangoes, dates

What other activities are you engaged with? harvesting

What tasks do you perform at home other than working at farm? My daughters do. I also perform when I am free.

What is the size of the farm you are engaged with? 3 Jerib

6. Household and other information provided by respondent 6:

Family type: Nuclear Total family size: 12

Strategies of the family's livelihood: farming, applique work, labour

Own house: Yes Livestock: yes

House type: Katcha

Highest education in the household: intermediate

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? --

Pseudonym of respondent 6: Rasheeda Age: 37

Education: 5 Family type: Nuclear

Sons: __3__ Daughters: _7__ No. of school going children:

Primary and secondary economic activity: applique work, farming

Primary and secondary economic activity of the spouse: He is a mechanic, farming

Land (On family's name): 1 Jerib Land: Male

Gold: any other:

Do you have own farm or work on others' farm? own

Who has the farm ownership? Father in law

Is it contract or leasing?

What are terms and conditions:

Number of loans taken in past three years or so: 3

Sources of loan: SRSO

Mode of payments received: cash (10,000 x 3)

What was the method of repayment? Full payment in one year

Was payment delayed? No

If yes, why?

What kinds of crops are you engaged with? Vegetables for own use, grass for livestock

What other activities are you engaged with? Applique/cut work

What tasks do you perform at home other than working at farm? My daughters do everything

What is the size of the farm you are engaged with? 1 Jerib

7. Household and other information provided by respondent 7:

Family type: extended Total family size: 08

Strategies of the family's livelihood: farming, labour, livestock

Own house: Yes Livestock: yes

House type: Katcha

Highest education in the household: 10th

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? --

Pseudonym of respondent 7: Asha Age: 56

Education: -- Family type: extended

Sons: __1__ Daughters: _5__ No. of school going children: 01

Primary and secondary economic activity: farming, livestock

Primary and secondary economic activity of the spouse: labour, livestock sale

Land (on family's name): -- Land Male: Female:

Gold: 1 tola any other: cows

Do you have own farm or work on others' farm? landlord

Who has the farm ownership? The landlord

Is it contract or leasing? Contract

What are terms and conditions: we divide from the profit

Number of loans taken in past three years or so: 1

Sources of loan: SRSO

Mode of payments received: 20,000 cash

What was the method of repayment? 2,000 per month

Was payment delayed? No

If yes, why?

What kinds of crops are you engaged with? Wheat harvest

What other activities are you engaged with? We also grow vegetables, mangoes, dates

What tasks do you perform at home other than working at farm? Me and my daughters

What is the size of the farm you are engaged with? 1 Jerib

PART III

Focus Group Discussion

Nadia: Tell me, which crops are sown in this village?

Voice 1: We sow okra, onion, carrots, bitter gourd, spinach, beets and approximately every vegetable.

Nadia: What about wheat?

Voice 2: Yes, wheat and dates are also grown here.

Nadia: What do you ladies work on?

Voice 2: We sow and harvest every crop by ourself.

Voice 3: We even carry baskets and transport. It means we do not sit idle, we work hard.

Voice 4: We also do handicraft work such as making pots, mats and plates from date palm leaves.

Nadia: Except dates, right?

Voice 2: Yes, we sow and earn bread.

Nadia: Do you work with livestock as well?

Voice 2: Yes, we do.

Voice 3: Yes, I have my own buffalo

Nadia: So you sell their milk as well?

Voice 2: Yes, after the SRSO (Sindh Rural Support Organisation) gave us buffaloes for free.

Nadia: For free?

Voice 2: Yes. The buffaloes were for short period of time, like 2 buffaloes for 2 years from which 1 had to be returned to SRSO later on. I got my own buffalo from this scheme.

Voice 3: It was a group of women to whom they distributed 2 buffalos each. SRSO has the ownership of these buffaloes. After two years, one was ours and one was returned to SRSO.

Voice 4: They distributed 519 buffaloes in total.

Voice 2: We have now 7 calves from those buffaloes.

Nadia: Do you have any membership in SRSO?

Voice 2: We have LSO.

Nadia: What is LSO?

Voice 2: It's Local Support Organization.

Nadia: What's your position in that?

Voice 2: I am the chairperson

Nadia: So did you get these buffaloes from SRSO in the capacity of chairperson?

Voice 2: Yes.

Nadia: And you distributed them?

Voice 2: We had a project of livestock.

Voice 3: We were 4 committee members for that. There was a president, a vice president, a treasurer and another one. We ran our organization for this purpose for 20 persons.

Nadia: So what advantage did you get from this?

Voice 3: We had advantages with this, we earned and paid back the loan easily as the earning was good enough plus we had unity as well.

Voice 4: And our network also grew.

Voice 2: They gave us chickens too.

Voice 3: We have our own buffaloes now. I made approximately Rs. 80,000/ in 7 months the sale of milk.

Voice 4: That's the approximate amount that one can earn from the sale of buffalo milk.

Nadia: That sounds very good. Now tell me where do you get water for household work?

Voice 3: We have table water.

Nadia: And what about crops?

Voice 3: It's the canal water we use there.

Nadia: Who purchases fertilizers for crops?

Voice 3: Our men purchase them.

Nadia: Do they spray also?

Voice 3: Yes.

Nadia: Do you use any machines there?

Voice 3: People who have huge fields use machines here.

Nadia: Who brings machines?

Voice 3: Some communities who have huge amount of land near 20 Jerib.

Nadia: How do you harvest?

Voice 3: We do it ourselves as we can't afford machines.

Nadia: It means landlords bring machines when they have no labourers?

Voice 3: Yes.

Nadia: Who does operate machines in the fields then?

Voice 2: Our men do that.

Nadia: How much time do you spend in harvesting?

Voice 3: A lot of.

Nadia: What time in the morning you leave?

Voice 3: We leave at 6 o'clock in the morning and come back around 2:00 pm or 4:00 pm.

Nadia: How many days do you take in a harvest?

Voice 3: Last time my husband did the harvesting. He took 8 days in that.

Nadia: On how much land?

Voice 3: It was 1 jerib. I was looking after the family and he did the work.

Voice 4: I and my three daughters worked together in the fields and we took 2 days in that to complete harvest as my husband was on some other labour work. It all depends on the number of people.

Nadia: So what do you get in return?

Voice 4: We get wheat for that.

Nadia: How much?

Voice 4: I get 40 kg per Jerib.

Voice 5: Yes, we save it for our own use.

Nadia: Who helps you in this work?

Voice 4: Everyone gets their family members to help.

Voice 5: Women also help other families here, as my daughter is grown enough so she sometimes helps others too.

Nadia: Women work together?

Voice 4: Yes.

Nadia: So how do you manage your daughter's school?

Voice 4: She takes leave from school for 2 or 3 days.

Nadia: There must be some infection in the land sometime, so how do you manage it?

Voice 4: Our men spray insecticides.

Nadia: Do they inform you about that spray?

Voice 4: Yes. They do.

Voice 3: We go with them too when they spray. We do everything sometimes when our men are not available.

Nadia: You do it because it's your own, right?

Voice 3: Yes. We all go together and work within our own community, like we are Solangi by caste so we all work together mostly.

Nadia: Alright, so is there any restriction on working from any relative or family?

Voice 3: Yes, they do.

Nadia: Who does that?

Voice 3: Mostly our villagers who have jobs and don't allow their girls to work. They taunt us.

Nadia: So basically, people who don't allow their girls also want you to stop working.

Voice 3: Yes.

Nadia: What are the seasonal effects on your crops?

Voice 4: Mostly our crops are destroyed. If the crops are ours, the whole loss is ours.

Nadia: So how do you manage when your crops are destroyed with this?

Voice 4: We somehow manage to save some money and borrow.

Nadia: Alright, you just said people don't allow their women to work and taunt you, what do you say in return?

Voice 4: Yes, we reply them back that we are poor and prefer to work instead of begging. we are earning our own bread.

Nadia: How do you manage your household work?

Voice 3: We do it in hurry before going to work.

Voice 5: I have my grown up daughters, they manage the household.

Nadia: Is there any help or information from outside for managing your crops work? Did SRSO help?

Voice 5: Yes, SRSO helped us and guided our boys regarding this and we followed that. They gave us seeds and some other stuff too.

Nadia: Is there any other organization except SRSO to help and guide you?

Voice 5: Yes, there is other one but it doesn't work for this purpose.

Nadia: Does SRSO come to you or you go to them?

Voice 5: They come here.

Nadia: So where do they collect and guide you?

Voice 5: They have their office here.

Voice 4: They had installed a plant for washing and preparing dates which erodes its fibres and cleans it. We used to go there and work.

Nadia: Where is that plant?

Voice 4: It's here in our village. We used to wash the dates and fill them with almonds and supply after packing them.

Nadia: You went to that unit to do all that work?

Voice 4: Yes, in the season.

Nadia: Do you have any restriction in going to that plant/unit?

Voice 4: No, we worked there.

Nadia: Is information given to you by SRSO useful for growing vegetables?

Voice 4: Yes, it's useful for growing vegetables.

Voice 3: We don't have enough profit in dates.

Voice 5: SRSO also taught us how to sell those vegetables in the market. They told us about market rates and all the procedures. In fact, they gave us amount of Rs.10,000 to Rs.12,000.

Nadia: So they gave you complete knowledge of business also?

Voice 5: Yes.

Nadia: So where do you sell your vegetables.

Voice 5: We take those vegetables to market in Khairpur Mirs.

Nadia: How much profit are you earning now by selling your vegetables direct in the market?

Voice 5: We earn enough to finance the family because then we do not need other source of income.

Voice 4: By working on our farms, we also save the money we have to pay for labour.

Nadia: What sort of facility is available for farmers here?

Voice 5: It's SRSO.

Voice 4: SRSO asks to show them what we do, they also work for women.

Voice 3: There are other projects from SRSO as well but in our village they had this women project.

Nadia: What are their terms and conditions for that?

Voice 4: They get back in two instalments and they also want us to save Rs.20 per month anyhow. This 20 rupees go to them.

Nadia: Did you have any difficulty regarding this?

Voice 4: No there isn't any difficulty in taking and paying back. It happened in delivering the right message in time in SRSO's 3rd year in the village which delayed the payments.

Nadia: Alright, where do you pay back the loan, in bank?

Voice 5: Yes, in United Bank Limited, Khairpur.

Nadia: Who goes there to pay?

Voice 5: I, as the chairperson, go to pay for all and make slips for each payment.

Nadia: Tell me what are the losses you have to bear after the harvest of vegetables and wheat here?

Voice 5: We don't get much profit in wheat as it requires much fertilizer. Two rounds of fertilizers can produce a good amount of yield.

Nadia: So lack of money makes you get less yield?

Voice 5: Yes, and sprays too.

Nadia: So how do you manage all this?

Voice 5: We have become used to it now.

Nadia: But SRSO is giving you too now?

Voice 5: SRSO is giving us one loan per year. If any one family doesn't return on time then they stop giving it to everyone here.

Nadia: How does it affect what the group leader has?

Voice 5: She doesn't get any work/payment in future.

Nadia: What is SRSO?

Voice 5: It's local support organization for women.

Nadia: Any other organization?

Voice 5: The other one is IRC (Indus Resource Centre).

Nadia: What help do you get from this organization?

Voice 5: IRC gave us training regarding basic things of agriculture, plus they taught us the difference of colors that come in basic and traditional we didn't know before. They have taken us to Islamabad also for attending seminars.

Nadia: How do these organizations working for women help you?

Voice 5: They teach us about work and give us loans to earn with it. There is a president of this project named Rasheeda whose work is to develop work skills.

Nadia: Does SRSO give group loans also?

Voice 5: Yes, they do, but we are not in favour of it. They wanted us to purchase a buffalo owned by 5 persons which is not possible for us.

Nadia: Why didn't you take it then?

Voice 5: We didn't like the idea of one buffalo with 8 caretakers so we rejected it. plus the amount was in lacs.

Nadia: How were you to pay for it?

Voice 5: With its milk.

Nadia: Do you save from your crops?

Voice 5: We just have food at home only.

Nadia: So what about vegetables?

Voice 5: We do it sometimes too.

Nadia: Do you invest that profit somewhere?

Voice 5: No we just eat the vegetables and buy a goat sometimes.

Nadia: Do you have any support from government?

Voice 5: We have Benazir Income Support Program only.

Nadia: Do you have any bank here?

Voice 5: No we don't have.

Nadia: Any private money transfer service?

Voice 5: Yes, there is a shop which offers EasyPaisa.

Data and Responses for Faizabad Village

PART I: Village Profile

Name of village: Faizabad

Taluka, District: Khairpur/Khairpur

Approximate population: 3,000

No. of households: 500

Village established since: 1996

No. of farms: several

Average holding: 250 Jerib (1 Jerib = 0.49 acre)

Provision of water supply: Yes

Provision of electricity: Yes

Provision of gas: Yes

Any govt welfare scheme: Yes
Support Prog.

Name of the scheme: Benazir Income

Is there any govt. health facility in the goth? Yes

If no, how far is the nearest health facility from the goth:

Availability of primary school: Yes
village

Distance from the village: within the

Availability of secondary school: Yes
village

Distance from the village: within the

Is there a girl's primary school in the village? Yes

Is there a girl's secondary school in the village? Yes

Source of livelihood of villagers: Agriculture wage work/non-farm labour/rikshaw drivers

Has any member of the villagers ever been the member of local govt? No

Is currently any member of the village member of local government? No

Any major event or change in the village during past ten years: Yes

If Yes, explain what was that? Supply of electricity and water since 2010

Is there any *pacca* road in the village that connects it with the nearby town? Yes

Distance to the nearest fruit and vegetable market: within the village

Distance to the nearest grain market: 3 km

Distance to the nearest grocery shops: 1.5 km

Distance to the nearest livestock market: 1.5 km

PART II: Household and other information provided by respondents

1. Household and other information provided by respondent 1:

Family type: extended

Total family size: 15

Strategies of the family's livelihood: farming/labour

Own house: Yes

Livestock: yes (on 50/50 sharing)

House type: Katcha

Highest education in the household: 10th

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

Does the household have cable connection? No

Any electrical items in the household? TV

Pseudonym of respondent 1: Gohar

Age: 50

Education: Nil

Family type: Extended

Sons: __3__ Daughters: __1__

No. of school going children: 2

Primary and secondary economic activity: Farming

Primary and secondary economic activity of the spouse: Labour

Land (On family's name): None

Land Male:

Female:

Gold: --

any other:

Do you have own farm or work on others' farm? We work on others' farm

Who has the farm ownership? The landlord

Is it contract or leasing? No contract, we get 40 kg of wheat per 1 Jerib harvest

What are terms and conditions:

Number of loans taken in past three years or so: none

Sources of loan: --

Mode of payments received: --

What was the method of repayment? --

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat and cotton

What other activities are you engaged with? I also collect grass for the livestock.

What tasks do you perform at home other than working at farm? Not many, my daughter-in-law looks after the household.

What is the size of the farm you are engaged with? 3.5 Jerib

2. Household and other information provided by respondent 2:

Family type: extended Total family size: 13

Strategies of the family's livelihood: farming, labour

Own house: Yes Livestock: yes

House type: Katcha

Highest education in the household: none

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

Does the household have cable connection? No

any electronic items in the household? None

Pseudonym of respondent 2: Rani Age: 35

Education: nil Family type: extended

Sons: 2 Daughters: 3 No. of school going children: 1 daughter

Primary and secondary economic activity: farming

Primary and secondary economic activity of the spouse: labour

Land (on family's name): no Land Male: Female:

Gold: Little any other:

Do you have own farm or work on others' farm? We work on the landlord's farm

Who has the farm ownership? landlord

Is it contract or leasing?

What are terms and conditions: we get 40 kg of wheat for 1 Jerib harvest.

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat, cotton, grass, jowar (Sorghum)

What other activities are you engaged with? Usually with harvest and collecting fodder

What tasks do you perform at home other than working at farm? I do everything

What is the size of the farm you are engaged with? 8 Jerib

3. Household and other information provided by respondent 3:

Family type: extended

Total family size: 17

Strategies of the family's livelihood: farming, labour

Own house: Yes

Livestock: yes

House type: Katcha

Highest education in the household: none

How many rooms does the house have? 5

Is any member of the family in govt. or private job? No

Does the household have cable connection? No

Any electrical items in the household? No

Pseudonym of respondent 3: Shehzadi

Age: 39

Education: none

Family type:

Sons: __3__ Daughters: _____

No. of school going children: none

Primary and secondary economic activity: farming

Primary and secondary economic activity of the spouse: humble jobs

Land (On family's name): No

Land Male:

Female:

Gold: little

any other:

Do you have own farm or work on others' farm? We work on the landlord's farm

Who has the farm ownership? landlord

Is it contract or leasing? A verbal contract

What are terms and conditions: we receive grain in return

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? wheat

What other activities are you engaged with? Nothing as such

What tasks do you perform at home other than working at farm? I perform all tasks after before and after the field.

What is the size of the farm you are engaged with? 8 Jerib

4. Household and other information provided by respondent 4:

Family type: extended

Total family size: 17

Strategies of the family's livelihood: farming/labour

Own house: Yes

Livestock: yes

House type: Katcha

Highest education in the household: none

How many rooms does the house have? 05

Is any member of the family in govt. or private job? No

Does the household have cable connection? No

Any electrical items in the household? No

Pseudonym of respondent 4: Mandam

Age: 43

Education: nil

Family type: extended

Sons: __3__ Daughters: __2__

No. of school going children: 4

Primary and secondary economic activity: farming

Primary and secondary economic activity of the spouse: he drives tractor on the farm

Land (on family's name): none

Land Male:

Female:

Gold: --

any other:

Do you have own farm or work on others' farm? Landlord

Who has the farm ownership? Landlord

Is it contract or leasing? It's verbal contract

What are terms and conditions: we get 40 kg on the harvest of 1 Jerib

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? wheat

What other activities are you engaged with? We also collect grass for the livestock.

What tasks do you perform at home other than working at farm? I do everything; perform all tasks before I leave the house.

What is the size of the farm you are engaged with? 20 Jerib

5. Household and other information provided by respondent 5:

Family type: extended

Total family size: 17

Strategies of the family's livelihood: farming/labour

Own house: Yes

Livestock: yes

House type: Katcha

Highest education in the household: none

How many rooms does the house have? 5

Is any member of the family in govt. or private job? No

Does the household have cable connection? No

Any electrical items in the household? No

Pseudonym of respondent 5: Janat Khatoon

Age: 24

Education: -- Family type: extended
Sons: _1_ Daughters: _1_ No. of school going children: 2
Primary and secondary economic activity: farming
Primary and secondary economic activity of the spouse: he works as a waiter in a restaurant
Land (on family's name): None Land Male: Female:
Gold: -- any other:
Do you have own farm or work on others' farm? I work of the landlord's farm
Who has the farm ownership? The landlord
Is it contract or leasing? Its verbal contract
What are terms and conditions: I get 40 kg of wheat per 1 Jerib of harvest
Number of loans taken in past three years or so: none
Sources of loan:
Mode of payments received:
What was the method of repayment?
Was payment delayed? Yes/No
If yes, why?
What kinds of crops are you engaged with? Wheat
What other activities are you engaged with? Collecting fodder
What tasks do you perform at home other than working at farm? I do everything
What is the size of the farm you are engaged with? 20 Jerib

6. Household and other information provided by respondent 6:

Family type: extended Total family size: 17
Strategies of the family's livelihood: farming/humble jobs
Own house: Yes Livestock: yes
House type: Katcha
Highest education in the household: None
How many rooms does the house have? 05
Is any member of the family in govt. or private job? No

Does the household have cable connection? No

Any electrical items in the household? No

Pseudonym of respondent 6: Amina

Age: 30

Education: --

Family type: extended

Sons: _2_ Daughters: _2_

No. of school going children: 2

Primary and secondary economic activity: farming

Primary and secondary economic activity of the spouse: he is a porter

Land (On family's name): none

Land Male:

Female:

Gold:

any other:

Do you have own farm or work on others' farm? Work on landlord's farm

Who has the farm ownership? The landlord

Is it contract or leasing? It's a verbal contract

What are terms and conditions: receive 40 kg wheat per harvest of 1 Jerib

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat

What other activities are you engaged with? Collect fodder

What tasks do you perform at home other than working at farm? I manage all household

What is the size of the farm you are engaged with? 8 Jerib

7. Household and other information provided by respondent 7:

Family type: extended

Total family size: 17

Strategies of the family's livelihood: farming/labour

Own house: Yes

Livestock: yes

House type: Katcha

Highest education in the household: none

How many rooms does the house have? 5

Is any member of the family in govt. or private job? No

Does the household have cable connection? No

any electronic items in the household? No

Pseudonym of respondent 7: Shabiran

Age: 45

Education: --

Family type: Extended

Sons: __1__ Daughters: _____

No. of school going children: 1

Primary and secondary economic activity: labour

Primary and secondary economic activity of the spouse: farming/livestock

Land (On family's name): none

Land Male:

Female:

Gold:

any other:

Do you have own farm or work on others' farm? Landlord

Who has the farm ownership? The landlord

Is it contract or leasing? Its verbal contract

What are terms and conditions: he gives us half share from the profit or 40kg wheat per 1 Jerib harvest

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat

What other activities are you engaged with? We are labourers

What tasks do you perform at home other than working at farm? I look after everything

What is the size of the farm you are engaged with? 12 Jerib

PART III

Focal Group Discussion

Nadia: You said that your land is in different Jeribs like 8, 15 and 20. What do you sow in those pieces of lands?

Voice 1: In this season, wheat only.

Voice 2: Yes, wheat

Voice 3: We also have cotton and Sorghum.

Nadia: Ok, what do your other women do when you go outside for work?

Voice 1: Other women do the same work.

Nadia: Mostly on wheat?

Voice 1: Yes.

Nadia: How do you get water?

Voice 1: We have tap water in homes.

Nadia: And how do you supply water to your fields?

Voice 1: There are canals.

Nadia: What about if the supply of water is not available?

Voice 1: Then we have to go outside and bring pitchers of handpump water for household use.

Nadia: Who does purchase the insecticides and seeds for fields?

Voice 1: The owner of the land does that, it's his responsibility.

Nadia: Are machines like tractors used in the fields?

Voice 1: yes.

Nadia: Who uses them?

Voice 1: Our men use them.

Nadia: Do they also sow the seeds there?

Voice 1: Yes.

Nadia: Don't you use machines for harvesting?

Voice 1: No, we women do it ourself.

Nadia: Don't your men do it?

Voice 1: No, they don't.

Nadia: How many hours do you take to harvest in a day?

Voice 2: We do it from morning till evening.

Voice 3: We start in the morning and finish it in the afternoon.

Nadia: Your hands might have been injured with harvesting?

Voice 2: Yes, without these injuries we can't raise our children.

Nadia: Do you take your children with you?

Voice 2: Yes; the younger ones stay in swings throughout the day and elder ones come with us.

Nadia: Do you tie those swings on tress?

Voice 2: Yes, they stay in it while we work in the fields.

Nadia: So don't you get any help from anyone or anywhere?

Voice 2: No, nothing from anywhere.

Nadia: How do you manage to feed your child when you work in fields and your child is hungry?

Voice 2: Women are helpless, they cook food and feed their children before leaving for work here. Their men have no work to do.

Nadia: Then how do you manage educating your children?

Voice 3: Younger ones can't go to school, I'm educating my son and daughter but not everyone does that here.

Nadia: What do you do when your crops get infected?

Voice 3: Spray is applied on crops.

Nadia: You do it yourself?

Voice 4: No, it's the men outside who do it.

Nadia: Do they inform you after applying spray to be careful?

Voice 4: Yes, they inform us. what to do!

Nadia: How does weather affect your crops? what if it does and doesn't rain sometime?

Voice 1: We have some losses when it rains and also sometimes when it doesn't.

Nadia: So what do you do when it rains and you can't sow or harvest?

Voice 1: We still go and collect.

Nadia: The landlord calls you for the work anyhow?

Voice 2: Yes, he does.

Nadia: Do you people do rice cultivation?

Voice 1: No, rice is not being cultivated here anymore.

Nadia: Is there any restriction on your work from anyone or anywhere?

Voice 4: People speak sometimes.

Voice 2: Our lives are not free from taunting.

Voice 1: We have to earn our bread either people speak or not.

Nadia: Who objects on your work?

Voice 4: People from outside sometimes get angry when we ask them for help.

Nadia: Do you have any restriction from your own family?

Voice 3: No family doesn't object at all.

Nadia: Not even your relatives?

Voice 3: No.

Nadia: You said that you go to another's crops leaving first one, doesn't this make anyone angry?

Voice 3: Yes, the owner.

Voice 1: Leaving a crop is not suitable. The landlord gets angry.

Voice 2: This annoys the landlord because his field is important to him.

Nadia: Do they guide you to do wheat cultivation and to save wheat?

Voice 4: Yes, sometimes they do and sometimes we do it on our own.

Nadia: Don't you think women need any guideline and education regarding this?

Voice 1: We think that we should have more area to cultivate more crops and earn more.

Nadia: Do you think sometimes that your wheat cultivation is not sufficient enough this time?

Voice 1: Yes, this time is less and we feel sad for it.

Voice 4: It's less everywhere this time.

Nadia: Do you know the reason behind this?

Voice 4: We don't know the reason exactly.

Nadia: Where do you sell the wheat after harvesting?

Voice 2: What to sell? we bring it for our own kids to eat.

Nadia: Does the landlord give you your share?

Voice 2: Yes, he gives us.

Nadia: So where does he sell the rest of the wheat?

Voice 2: They know it only.

Nadia: Do you sell the wheat you get or you only consume it by yourself?

Voice 2: We eat it only as it's not sufficient enough to be sold.

Voice 1: What would we eat if we sell it?

Nadia: Is there any facility of having loan from bank here?

Voice 1: Yes, there is, but poor people don't take risk of taking loan in this condition of low profitability.

Voice 2: There are banks and organisation we heard of but we do not exactly know as we are not into it.

Nadia: So what helps you when need money for cultivation?

Voice 1: We borrow some amount privately and sometimes from landlord also who deducts it later from our wages/share.

Nadia: Does he also deduct the amount to pay the bank from your wages?

Voice 2: No, he deducts it when we borrow, else he doesn't.

Nadia: Is there any facility of loans for women?

Voice: We have no idea, we are concerned with our work.

Nadia: What losses do you have to bear after cultivation?

Voice 4: The main problem that disturbs us is that high amount of rain results in more shuck in our crops and less wheat. We work in fields while our men are jobless. There was no scope for education in our young age which left us and kids uneducated.

Nadia: So your men work in restaurant after harvest season?

Voice 4: Yes, they do labour work.

Nadia: How much time does a man take in harvesting?

Voice 4: It takes him 8 days sometimes and sometimes 12.

Nadia: And labour work takes them morning to evening?

Voice 4: Yes.

Nadia: How much do they earn in that?

Voice 4: Rs.400/

Nadia: And how much in harvesting?

Voice 4: They get 40kg wheat per Jerib (0.49 acres)

Nadia: So how much do you get?

Voice 4: We get according to Jerib, it makes 160kg of wheat and sometimes a little more.

Nadia: So is it sufficient for you?

Voice 4: No it's not sufficient. We have kids and we can't lie.

Nadia: Does your landlord deduct your share in case of his loss?

Voice 3: The worker would get their share in case of profit or loss. It doesn't affect our wage/share.

Nadia: So you don't get your share in more profit?

Voice 1: No, that doesn't increase our share.

Nadia: Are there any organizations for women?

Voice 2: No there aren't any.

Nadia: So how do you people get loan?

Voice 1: No we don't get loan, we are poor.

Voice 3: Our men are jobless and kids have to be raised, how can we afford to pay back loans?

Nadia: In your opinion, how can your crop give you more yield?

Voice 2: We don't have our own piece of land, we work for our landlord.

Voice 3: It depends on fertilizers also, when you pour better fertilizers, it will give you more yield.

Nadia: What about water?

Voice 2: Yes, it depends on water also.

Nadia: Does your land get enough water?

Voice 2: No we don't have water issues, we have fertilizing problems. A good crop needs good fertilization.

Nadia: Do you people use bank services?

Voice 2: No, we don't use it.

Nadia: Not even your men?

Voice 2: Neither do they. It's been ages we never took any loan from bank. Benazir Income support program's cards were given to many families but we never got any yet.

Data and responses for Abdul Kareem Solangi Village

PART I: Village Profile

Name of village: Abdul Kareem Solangi

Taluka, District: Khairpur/Khairpur

Approximate population: 120

No. of households: 20

Village established since: 40 years

No. of farms:

Average holding: 5-10 Jerib (0.49 acre)

Provision of water supply: Yes

Provision of electricity: Yes

Provision of gas: Yes

Any govt welfare scheme: No

Is there any govt. health facility in the goth? No

If no, how far is the nearest health facility from the goth: 1.5 KM

Availability of primary school: Yes

Distance from the village:

Availability of secondary school: No

Distance from the village: 1.5 km

Is there a girl's primary school in the village? No

Is there a girl's secondary school in the village? No

Source of livelihood of villagers: Agriculture wage work/non-farm labour/Govt. jobs/sale of vegetables and fruits/small scale business/livestock

Has any member of the villagers ever been the member of local govt? Yes

Is currently any member of the village member of local government? Yes

Any major event or change in the village during past ten years: Yes

If Yes, explain what was that? Supply of gas

Is there any *pacca* road in the village that connects it with the nearby town? Yes

Distance to the nearest fruit and vegetable market: 6km

Distance to the nearest grain market: 6-7km

Distance to the nearest grocery shops: 2km

Distance to the nearest livestock market: 6km

PART II: Household and other information provided by respondents

1. Household and other information provided by respondent 1:

Family type: Nuclear

Total family size: 8

Strategies of the family's livelihood: govt. job, farming

Own house: Yes

Livestock: Yes

House type: Pacca

Highest education in the household: Bachelors (Husband)

How many rooms does the house have? 1

Is any member of the family in govt. or private job? Yes

If yes, what is the job? Husband is secretary in union council.

Does the household have cable connection? No

any electronic items in the household? Television

Pseudonym of respondent 1: Saima

Age: 28

Education: Primary (5)

Family type: Nuclear

Sons: _2_ Daughters: 4

No. of school going children: All

Primary and secondary economic activity: Farming

Primary and secondary economic activity of the spouse: government job

Land (on family's name): 1.5 Jerib

Land: on male's name

Gold: 1 tola

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Father-in-law

Is it contract or leasing? NA

What are terms and conditions: NA

Number of loans taken in past three years or so: None

Sources of loan: NA

Mode of payments received: NA

What was the method of repayment? Na

Was payment delayed? NA

If yes, why? NA

What kinds of crops are you engaged with? Mangos, lucerne (special grass for livestock feed)

What other activities are you engaged with? Cooking

What tasks do you perform at home other than working at farm?

What is the size of the farm you are engaged with? 1.5 Jerib

2. Household and other information provided by respondent 2:

Family type: Nuclear Total family size: 9

Strategies of the family's livelihood: job, livestock, farming

Own house: Yes Livestock: Yes

House type: Pacca

Highest education in the household: Bachelors (husband)

How many rooms does the house have? 01

Is any member of the family in govt. or private job? Yes

If yes, what is the job? Husband is government teacher

Does the household have cable connection? No

Any electrical items in the household? Refrigerator, television

Pseudonym of respondent 2: Shamshad Age: 32

Education: 8th Family type: Nuclear

Sons: ___5_ Daughters: __02_ No. of school going children: 6

Primary and secondary economic activity: Livestock, Farming

Primary and secondary economic activity of the spouse: teaching

Land (On family's name): 2 Jerib Land: Male

Gold: 2 tola

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Husband

Is it contract or leasing? NA

What are terms and conditions: NA

Number of loans taken in past three years or so: None

Sources of loan: NA

Mode of payments received: NA

What was the method of repayment? NA

Was payment delayed? NA

If yes, why? NA

What kinds of crops are you engaged with? Wheat, jowar (sorghum), okra, eggplant, mango

What other activities are you engaged with? ---

What tasks do you perform at home other than working at farm? Household tasks

What is the size of the farm you are engaged with? 2 Jerib

3. Household and other information provided by respondent 3:

Family type: Extended

Total family size: 12

Strategies of the family's livelihood: farming

Own house: Yes

Livestock: Yes

House type: Pacca

Highest education in the household: Matric (son)

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? Television

Pseudonym of respondent 3: Amul

Age: 50

Education: Nil

Family type: Extended

Sons: __5_ Daughters: __4_

No. of school going children: None

Primary and secondary economic activity: Farming

Primary and secondary economic activity of the spouse: Farming

Land (on family's name): 1 Jerib

Land: Male

Gold: half tola

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Husband

Is it contract or leasing? NA

What are terms and conditions: NA

Number of loans taken in past three years or so: NA

Sources of loan: NA

Mode of payments received: NA

What was the method of repayment? NA

Was payment delayed? NA

If yes, why? NA

What kinds of crops are you engaged with? Mango, jowar, okra, banana, grass

What other activities are you engaged with? Household tasks

What is the size of the farm you are engaged with? 01 Jerib

4. Household and other information provided by respondent 4:

Family type: Nuclear Total family size: 6

Strategies of the family's livelihood: farming, job

Own house: Yes Livestock: yes

House type: Pacca

Highest education in the household: bachelors (husband)

How many rooms does the house have? 1

Is any member of the family in govt. or private job? Yes

If yes, what is the job? Husband is primary school teacher

Does the household have cable connection? No

Any electrical items in the household? Television

Pseudonym of respondent 4: Irshad Khatoon Age: 39

Education: nil Family type: Nuclear

Sons: __4__ Daughters: __1__ No. of school going children: 5

Primary and secondary economic activity: farming

Primary and secondary economic activity of the spouse: teaching, farming

Land (On family's name): 02 Jerib

Land: Male

Gold: 4 tola

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Husband

Is it contract or leasing? NA

What are terms and conditions: NA

Number of loans taken in past three years or so: NA

Sources of loan: NA

Mode of payments received: Na

What was the method of repayment? NA

Was payment delayed? NA

If yes, why? NA

What kinds of crops are you engaged with? Mango, jowar, banana, grain

What other activities are you engaged with? livestock

What tasks do you perform at home other than working at farm? Household tasks

What is the size of the farm you are engaged with? 02 Jerib

5. Household and other information provided by respondent 5:

Family type: Nuclear

Total family size: 5

Strategies of the family's livelihood: govt. job, farming, livestock

Own house: No

Livestock:

House type: Katcha

Highest education in the household: BA (husband)

How many rooms does the house have? 2

Is any member of the family in govt. or private job? Yes

If yes, what is the job? Husband is school teacher

Does the household have cable connection? Yes

Any electrical items in the household? TV

Is any member of the family in govt. or private job? Yes

If yes, what is the job? Police constable

Does the household have cable connection? Yes

Any electrical items in the household? Tv, fridge

Pseudonym of respondent 6: Basheeran Age: 50

Education: Nil Family type: Extended

Sons: __4__ Daughters: __3__ No. of school going children: 2 daughters

Primary and secondary economic activity: farming, livestock

Primary and secondary economic activity of the spouse: govt job

Land (on family's name): 4 Jerib Land: Male

Gold: --

Do you have own farm or work on others' farm? Own

Who has the farm ownership? Males

Is it contract or leasing? NA

What are terms and conditions: NA

Number of loans taken in past three years or so: None

Sources of loan: NA

Mode of payments received: NA

What was the method of repayment? NA

Was payment delayed? NA

If yes, why? NA

What kinds of crops are you engaged with? Wheat, jowar, grass, vegetables (for own use)

What other activities are you engaged with? Livestock

What tasks do you perform at home other than working at farm? None, my daughters n daughters in law look after the household.

What is the size of the farm you are engaged with? 04 Jerib

PART III

Focus Group Discussion

Nadia: What fields do you work on in your village?

Voice 1: In some areas, we sow wheat and some vegetables like eggplant and okra according to weather.

Nadia: Don't you do harvesting?

Voice 1: Harvesting's weather has just ended.

Nadia: How long is the field a woman works on here?

Voice 1: 3 to 4 Jerib per family is owned here. (1 Jerib=0.49 acres)

Nadia: What division of field work is given to women here?

Voice 1: Harvesting is mostly done by women like okra, eggplant and so on, while sowing is done by men.

Nadia: Is there enough water in this village?

Voice 2: There is no regular household water supply system. There is handpump system we call "Jharri".

Nadia: How do you supply water to field?

Voice 2: Through water canals.

Nadia: Is handpump water sufficient for household work?

Voice 2: Yes, it's sufficient and sweet water.

Nadia: Who does the work of spraying insecticides in crops?

Voice 2: That's also done by our men and some hire labourers for that.

Nadia: Who purchases these insecticides and seeds?

Voice 2: Labourers purchase them for us.

Nadia: Do you use machines in the fields?

Voice 2: Yes, we use them where ever it is possible in harvesting.

Nadia: We visited a Baloch's (tribe) village where only women were harvesting without machines. Having machines is a good thing, but what can women do here regarding agriculture?

Voice 3: Women harvest crops that are not possible with machines here like okra.

Nadia: Who runs machine in your crops?

Voice 3: Machine is not our own, we hire it along with a labourer who runs it in the field.

Nadia: What is the rent of it?

Voice 3: it's Rs.1000 per Jerib (0.49 acres) and in some parts we do with our hands.

Nadia: What part of the day do you spend in fields?

Voice 3: Whole day, be that a hot day or cold.

Nadia: What time do you leave?

Voice 3: We leave at 9 o'clock after morning tea.

Nadia: And when do you return?

Voice 3: It all depends on work, sometimes 4 and sometimes 5 o'clock in evening near Maghrib (sunset).

Nadia: Who else goes with you to help?

Voice 3: We all go together.

Nadia: What do you do if the crop is infected?

Voice 3: We use insecticides/medicines for that.

Nadia: Who brings the insecticides/medicines?

Voice 3: Our men go and purchase it.

Nadia: What are the seasonal effects on crops like if it does not rain?

Voice 3: The maximum effect is of low temperature which effects dates to not grow well and eggplants to get dried out.

Nadia: So, if dates are ready to be plucked and it rains, will it ruin the date farm?

Voice 4: Yes, if it rains when our dates are ready, it ruins the dates.

Nadia: Is there any restriction for women for going out?

Voice 4: No, there isn't any.

Nadia: Do men want women to go out and work?

Voice 3: We have our own land so we are permitted to go and work on it. Our men want us to work on our own piece of land nearby. But for distant field, they hire labourers as we can't work with outsiders.

Nadia: So you don't go out to work with labourers.

Voice 3: No we don't go with them to work, we then be in our rooms.

Voice 4: We do whatever we can, but working with outsiders is not allowed.

Nadia: So who looks after the household when you are out for work?

Voice 3: We complete our household work then leave for fields then come back and again to look after the household.

Nadia: So, whole responsibility is on women here?

Voice 3: Yes, if any woman or girl is at home, it's her responsibility to look after the household but if there's none so we have to come back and complete the work.

Nadia: Is there anyone to guide you in the fields on how to use things and save from post-harvest loss?

Voice 3: Yes, there are people from our own community who guide each other.

Nadia: So, it means there is no help and guidance from outside?

Voice 3: No, we do it within our own community.

Voice 4: It's my daughter and daughter-in-law who work together.

Nadia: What type of guidelines and help do you think is necessary for you that you lack in agriculture?

Voice 3: When it's time for a harvest, the crop is mostly infected and the place is full of garbage. The height of mango and date palm trees make our work even more difficult.

Nadia: Where do you sell your crops after harvesting, like wheat?

Voice 3: We consume it ourselves, it's not sufficient enough to sell and earn money.

Voice 2: Only vegetables can be sold as we can't keep them for long.

Nadia: So, you sell vegetables but not wheat?

Voice 2: Yes, including dates and mangoes also.

Nadia: So, wheat can be stored till 12 months that's why you keep it?

Voice 2: Yes, we keep it as its possible to do so.

Nadia: What do those women get and earn who work on others' fields?

Voice 2: They earn money.

Nadia: How much?

Voice 3: For wheat, it's Rs.1200/ Jerib in whatever time we take, plus they also give us food and tea.

Nadia: And what about other crops like date palm and mangoes?

Voice 3: Other crops like mango and date palm has give some extra work for cleaning the fruit which makes 200 to 300 per day and digging land for mango crops gives us 400 per day.

Nadia: Is there any facility of loan in this village? Do banks offer loans?

Voice 3: Some people personally offer loans a bit far away, but we don't take it.

Nadia: Isn't it available for women?

Voice 3: No.

Nadia: What would you do with the loan if you are given?

Voice 3: Sometimes we have shortage of money for agriculture and our own expenses as well so our men go and borrow some grocery items from the shopkeeper.

Nadia: How would loan from bank help you if you are given?

Voice 2: It will definitely help us in agriculture.

Nadia: As now you have land but you don't use it for crops?

Voice 2: Yes, sometimes we need loan to grow vegetables, we return it if get profit, else we can't return.

Nadia: What are the losses you have in crops?

Voice 3: There is a lot of garbage the harms mangoes and it needs to be plucked out. There is an insect that destroys dates, we call it "Mahlo". A spray is required for its removal else it destroys the farm. Okra, Eggplant and other vegetables also need spray fortnightly.

Voice 2: Dates are attacked mostly by insects; sometimes whole farm is infected. This virus/insect is very dangerous.

Nadia: So how do you get rid of it?

Voice 3: We pour some strong insecticides in the roots and cover it with mud or cement.

Nadia: And how do you save mangoes?

Voice 3: Same pesticides are applied and we also pluck the infected area and burn them with the help of labourers.

Nadia: Are there any organizations for women?

Voice 3: No there aren't any.

Nadia: Do you save money for you and your family from your work?

Voice 3: Yes, we do.

Nadia: How do you save it?

Voice 3: We can't save more, we scarcely save money from our crops.

Nadia: So, what do you do with that money?

Voice 3: We buy clothes for our children and some household stuff.

Nadia: Don't you save money in bank?

Voice 3: No, it's not possible as the money is not enough. The money earned is spent over the seeds, insecticides and all things.

Nadia: See, The thing that I have understood by this discussion is that these crops don't give you enough profit.

Voice 4: No, they don't.

Nadia: So how is it possible to get enough profit?

Voice 4: We don't know what to do?

Nadia: No, you must be thinking that this absence of rain could have been saved your crops.

Voice 3: More amount of crops can give us more profit, recently we have only mangoes and dates to grow. Some more vegetables could have given some profit.

Nadia: What techniques could work in getting more yield?

Voice 3: We don't know, the profit is not enough for us to save.

Nadia: What should government do to help you?

Voice 3: Government should do some research on the reasons and remedies.

Nadia: Do you use any banking or money transfer service?

Voice 3: No, we don't. we have only this work to do.

Data and responses for Sanwalo Khan Jamali Village

PART I: Village profile

Name of village: Sanwalo Khan Jamali

Taluka, District: Khairpur/Khairpur

Approximate population: 2500

No. of households: 700

Village established since: Since Pakistan

No. of farms:

Average holding:

Provision of water supply: Yes

Provision of electricity: Yes

Provision of gas: Yes

Any govt welfare scheme: Yes
Support Prog.

Name of the scheme: Benazir Income

Is there any govt. health facility in the goth? No

If no, how far is the nearest health facility from the goth: 5 km

Availability of primary school: Yes

Distance from the village:

Availability of secondary school: No

Distance from the village: 5km

Is there a girl's primary school in the village? Yes

Is there a girl's secondary school in the village? No

Source of livelihood of villagers: Agriculture wage work/non-farm labour/sale of vegetables and fruits/small scale business/livestock/Govt. jobs

Has any member of the villagers ever been the member of local govt? Yes

Is currently any member of the village member of local government? Yes

Any major event or change in the village during past ten years: No

If Yes, explain what was that?

Is there any *pacca* road in the village that connects it with the nearby town? Yes

If No, how far is the *pacca* road from the goth?

Distance to the nearest fruit and vegetable market: 4km

Distance to the nearest grain market: 8km

Distance to the nearest grocery shops: 4km

Distance to the nearest livestock market: 2km

PART II: Household and other information provided by respondents

1. Household and other information provided by respondent 1:

Family type: extended

Total family size: 7

Strategies of the family's livelihood: handicraft making, farming, labour

Own house: Yes

Livestock: Yes

House type: Katcha

Highest education in the household: none

How many rooms does the house have? 1

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? TV, fridge

Pseudonym of respondent 1: Marvi

Age: 55

Education: none

Family type: extended

Sons: 1 Daughters:

No. of school going children: --

Primary and secondary economic activity: farming, sewing, handicraft

Primary and secondary economic activity of the spouse: labour

Land (On family's name): 10 vesu (0.5 Jerib/0.25 acre) Land Male: -- Female: --

Gold: --

any other:

Do you have own farm or work on others' farm? Own farm

Who has the farm ownership? Father-in-law

Is it contract or leasing?

What are terms and conditions:

Number of loans taken in past three years or so: none

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Dates, jowar, wheat, grass

What other activities are you engaged with? Livestock, collecting fodder

What tasks do you perform at home other than working at farm? Not much, daughter-in-law does that.

What is the size of the farm you are engaged with? 10-12 Jerib

2. Household and other information as provided by respondent 2:

Family type: extended Total family size: 10

Strategies of the family's livelihood: farming

Own house: Yes Livestock: yes

House type: Katcha

Highest education in the household: primary

How many rooms does the house have? 1

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? TV

Pseudonym of respondent 2: Zameeran Age: 53

Education: nil Family type: extended

Sons: ___4_ Daughters: ___3_ No. of school going children: none

Primary and secondary economic activity: farming

Primary and secondary economic activity of the spouse: labour

Land (On family's name): I Jerib Land Male

Gold: No any other:

Do you have own farm or work on others' farm? We give ours on contract and work on other's farm.

Who has the farm ownership? Elders have ownership of our land.

Is it contract or leasing?

What are terms and conditions:

Number of loans taken in past three years or so: None

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? Wheat, grass

What other activities are you engaged with? Collecting fodder.

What tasks do you perform at home other than working at farm? Nothing much as my daughters look after the household.

What is the size of the farm you are engaged with? 2 Jerib

3. Household and other information provided by respondent 3:

Family type: Nuclear

Total family size: 7

Strategies of the family's livelihood: farming

Own house: Yes

Livestock: No

House type: Katcha

Highest education in the household: Nil

How many rooms does the house have? 1

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? Nil

Pseudonym of respondent 3: Naz Gul

Age: 42

Education: --

Family type: Nuclear

Sons: __3__ Daughters: __3__

No. of school going children: none

Primary and secondary economic activity: Labour (domestic worker)

Primary and secondary economic activity of the spouse: --

Land (on family's name): No

Land Male:

Female:

Gold:

any other:

Do you have own farm or work on others' farm? On other's farm. I am also a domestic worker.

Who has the farm ownership? The landlord

Is it contract or leasing?

What are terms and conditions: receive 40kg of wheat per 1 Jerib of harvest

Number of loans taken in past three years or so: 3

Sources of loan: Tameer Bank and ASHA

Mode of payments received: cash (20,000x2 and 20,000)

What was the method of repayment? 2100 per month for 12 months.

Was payment delayed? No

If yes, why?

What kinds of crops are you engaged with? Wheat, dates, grass

What other activities are you engaged with? Collecting fodder

What tasks do you perform at home other than working at farm? Supervision

What is the size of the farm you are engaged with? 3 Jerib

4. Household and other information provided by Respondent 4:

Family type: extended

Total family size: 15

Strategies of the family's livelihood: sewing, labour, farming

Own house: Yes

Livestock: No

House type: Katcha

Highest education in the household: Nil

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? Fridge

Pseudonym of respondent 4: Dana

Age: 55

Education: nil

Family type: extended

Sons: 4 Daughters: 5

No. of school going children: 4

Primary and secondary economic activity: farming, sewing

Primary and secondary economic activity of the spouse: farming

Land (on family's name): nil

Land Male:

Female:

Gold:

any other:

Do you have own farm or work on others' farm? On others' farm

Who has the farm ownership? The landlord

Is it contract or leasing? 40kg wheat per Jerib

What are terms and conditions:

Number of loans taken in past three years or so: 1

Sources of loan: ASHA bank

Mode of payments received: cash

What was the method of repayment? 2600 per month

Was payment delayed? No

If yes, why?

What kinds of crops are you engaged with? Dates, wheat

What other activities are you engaged with? Sewing

What tasks do you perform at home other than working at farm? A little bit of work

What is the size of the farm you are engaged with? 20 Jerib

5. Household and other information provided by respondent 5:

Family type: extended

Total family size: 10

Strategies of the family's livelihood: farming

Own house: Yes

Livestock: yes

House type: Katcha

Highest education in the household: 10

How many rooms does the house have? 2

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household?

Pseudonym of respondent 5: Aisha

Age: 56

Education: nil

Family type: extended

Sons: __1__ Daughters: __1__

No. of school going children: --

Primary and secondary economic activity: farming, sewing

Primary and secondary economic activity of the spouse: Farming, labour

Land (On family's name): 1 Jerib

Land Male:

Female:

Gold:

any other:

Do you have own farm or work on others' farm? Landlord

Who has the farm ownership? Landlord

Is it contract or leasing?

What are terms and conditions: get 40kg of wheat per 1 Jerib harvest

Number of loans taken in past three years or so: None

Sources of loan:

Mode of payments received:

What was the method of repayment?

Was payment delayed? Yes/No

If yes, why?

What kinds of crops are you engaged with? wheat

What other activities are you engaged with? Date harvest, sewing, collecting fodder

What tasks do you perform at home other than working at farm? none

What is the size of the farm you are engaged with? 10 Jerib

6. Household and other information provided by respondent 6:

Family type: extended

Total family size: 4

Strategies of the family's livelihood: farming, labour

Own house: Yes

Livestock:

House type: Katcha

Highest education in the household: No

How many rooms does the house have? 01

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? TV

Pseudonym of respondent 6: Dilshad

Age: 25

Education: --

Family type: extended

Sons: _____ Daughters: _____

No. of school going children: --

Primary and secondary economic activity: Farming

Primary and secondary economic activity of the spouse: Labour

Land (on family's name): No

Land Male:

Female:

Gold:

any other:

Do you have own farm or work on others' farm? Work on others' farm

Who has the farm ownership? The landlord

Is it contract or leasing?

What are terms and conditions: get 40kg of wheat per 1 Jerib of harvest

Number of loans taken in past three years or so: 01 (35,000) for the family's shop

Sources of loan: Asha bank

Mode of payments received: Cash (2625/per month for 12 months)

What was the method of repayment?

Was payment delayed? No

If yes, why?

What kinds of crops are you engaged with? Wheat, dates, grass

What other activities are you engaged with? Sewing,

What tasks do you perform at home other than working at farm? Me and mother-in-law manage everything

What is the size of the farm you are engaged with? 5 Jerib

7. Household and other information provided by respondent 7:

Family type: extended Total family size: 8

Strategies of the family's livelihood: sewing, labour

Own house: Yes Livestock: yes

House type: Katcha

Highest education in the household: 10

How many rooms does the house have? 02

Is any member of the family in govt. or private job? No

If yes, what is the job?

Does the household have cable connection? No

Any electrical items in the household? TV

Pseudonym of respondent 7: Amina Age: 48

Education: -- Family type: extended

Sons: 2 Daughters: 2 No. of school going children: None

Primary and secondary economic activity: farming, labour

Primary and secondary economic activity of the spouse: labour

Land (On family's name): Jerib Land Male: Female:

Gold: Little any other:

Do you have own farm or work on others' farm? On others' farm

Who has the farm ownership? landlords

Is it contract or leasing? Its mutual understanding

What are terms and conditions: 40kg per 1 Jerib of harvest and half from the profit?

Number of loans taken in past three years or so: 01

Sources of loan: ASA Bank

Mode of payments received: cash of 30,000

What was the method of repayment? 2600 per month

Was payment delayed? No

If yes, why?

What kinds of crops are you engaged with? Wheat, dates

What other activities are you engaged with? Sewing, handicraft

What tasks do you perform at home other than working at farm? Look after the livestock

What is the size of the farm you are engaged with? 20+10 Jerib

PART III

Focus Group Discussion

Nadia: What crops do women work here with?

Voice 1: We cultivate and harvest wheat and dates also.

Nadia: How big are the fields you work on?

Voice 1: Depends on the size, sometimes 10 Jerib (1 Jerib = 0.49 acre) and sometimes 15.

Nadia: Alright, what crops are grown in this village?

Voice 1: Wheat, Jowar (Sorghum) and a kind of grass also.

Nadia: Do you have a household water facility here?

Voice 1: It's not permanent, sometimes it's supplied and sometimes not.

Nadia: How do crops get water?

Voice 1: There are canals for them.

Nadia: How do you manage when you don't have water at home?

Voice 1: Then we take pitchers and fill them from far away.

Nadia: Who applies insecticides on crops?

Voice 1: My husband and son apply insecticides and fertilizers.

Voice 2: Mostly men.

Nadia: And who does the work of sowing seeds?

Voice 1: That's also done by my husband and son.

Nadia: Are there any tractors running?

Voice 1: Yes, there are.

Voice 2: Tractors can run only in large and smooth fields.

Nadia: Who runs them?

Voice 1: People from the village run them.

Nadia: Is harvesting done by women only or they use machines?

Voice 1: Our men and women do it.

Voice 2: Only few landlords use machines, its costly.

Nadia: How much time do you take in harvesting?

Voice 1: We leave at 7 o'clock in the morning and come back at 2 o'clock.

Voice 2: After harvesting dates we come back at 5 o'clock in the evening.

Nadia: Why 5 O'clock for dates?

Voice 2: Because dates take more time to be harvested and it's on daily wages.

Nadia: What wages do you get for dates?

Voice 2: It's Rs.250 per day.

Voice 3: We pluck different types of dates from initial to final stage.

Nadia: So how much do you earn in harvesting crops?

Voice 3: We get Rs.1000 to 1500 approximately per munn (40kg)

Nadia: Do you sell them?

Voice 3: No, We have it for our own food.

Nadia: Do you purchase it from the landlord?

Voice 3: Yes.

Nadia: Why? What do you get in return of your labour?

Voice 4: We get money for that but sometimes we get wheat in return of labour work and we save it.

Voice 3: Harvesting dates pays us money which takes a month or sometimes two to be recovered.

Nadia: Ok, so who do you get help from in fields?

Voice 3: Our men help us there.

Nadia: Do you take your children with you there?

Voice 3: Yes, only older girls, not kids.

Nadia: What is the criteria of payment in your work? Do you get per labourer or per family?

Voice 3: No, it's paid on the harvest of per Jerib.

Voice 4: If one person harvests 1 Jerib, s/he will get 40 kg. If family does so, the return will be for entire family.

Nadia: In how many days do you harvest?

Voice 3: It's up to the size, sometimes 5 to 6 days.

Voice 4: Sometimes 15 days also.

Nadia: So what do you do rest of the days?

Voice 3: We stay at home.

Nadia: What steps do you take when your crop or land is infected?

Voice 3: The land is sprayed with insecticides.

Nadia: Whose land is this you work on?

Voice 3: We are just the farmers, the land is not ours.

Nadia: All right, do they inform you about sprays and precautions?

Voice 3: Yes, they say be careful we have sprayed here, so we leave it for two to three days.

Nadia: What are the seasonal effects on crops?

Voice 3: What does that mean?

Nadia: It means when it rains less or more, what effect does it leave on your crops?

Voice 3: It rains sometimes in winters and sometimes in summers which results in less or no crops.

Voice 4: Rain according to requirement is in our favour but when it rains and we don't need it, it's a total loss.

Nadia: What about the effect of rain when your crops are totally ready?

Voice 3: Then it's totally ruined.

Nadia: Does it affect your income?

Voice 3: It does when we grow our own crops.

Voice 2: If we are working on the landlord's fields, we are not concerned with losses or profits. He deals with that.

Voice 4: The landlord suffers the loss.

Nadia: Do you grow your own crops?

Voice 3: Yes we grow our own too, but when we work as farmers only then we are paid our wages.

Nadia: Is there any restriction from family and relatives on you for working in fields?

Voice 3: No, there isn't any.

Nadia: So who takes care of your home when you work outside?

Voice 3: Younger girls take care of lunch and everything.

Voice 4: Those who have daughters-in-law leave their household on their responsibility.

Voice 5: My two girls and one daughter in law look after the household when I work on the farm.

Nadia: Is there anyone to guide you for working in fields? Like the landlord needs to inform you.

Voice 3: No, nobody comes for that.

Nadia: You just said that you grow your own crops as well, so do you take any loan for that?

Voice 4: No, we don't take any loan, we just have our share in the crops.

Nadia: Is there any facility of loan here?

Voice 3: No, nobody takes loan here.

Voice 2: Our men go out of the village and take loan.

Nadia: Your men have taken loan? is there any women also?

Voice 4: Yes, we have taken some.

Nadia: So why don't you tell me about that?

Voice 5: Our purpose of getting any loan is to setup any shop for business and then pay back at the end of the month.

Nadia: So do you take it for land also?

Voice 5: No, for shop only.

Nadia: Have you taken loan for land sometime?

Voice 5: No, nobody takes it for land here.

Nadia: So you have to pay some more amount on that, right?

Voice 5: Yes, approximately Rs.2000 to Rs.3000 more.

Nadia: Is it only men who take loan?

Voice 5: No, women also take it to give it to their men for doing business.

Nadia: What is your purpose of taking loan? Land or shop?

Voice 5: Shop only.

Nadia: How much did you get?

Voice 5: We took some, and paid Rs.22,000/ which made an interest of Rs.2730/

Nadia: Is this the instalment?

Voice 5: Yes, it's the instalment we paid.

Nadia: For how many months?

Voice 5: It depends, sometimes it ends at 12th month.

Nadia: It means you pay Rs.2500/ every month on the instalment of 20,000?

Voice 5: Yes.

2nd Surveyor: Which bank is this?

Voice 5: It's Khushaali bank.

2nd Surveyor: Is it only Khushali bank that gives you loan?

Voice 5: Yes

2nd Surveyor: Don't you have Kashaf here? Do you get loan from multiple banks at a time?

Voice 5: No, it's not possible now as it's whole computer system everywhere.

2nd Surveyor: Do they issue loan in groups or individually?

Voice 5: They issue according to groups of 5 to 6 people.

Nadia: What is Kashaf?

2nd Surveyor: It's an organization for women only.

Nadia: Do they provide loans?

2nd Surveyor: Yes, they give loans.

Nadia: Which one has the easy terms and conditions?

2nd Surveyor: The convenient one is Khushali Bank which has the lowest interest rate of 18% on 1 lac which makes Rs.1800/. But the complete loan is distrusted among everyone as Rs.10,000/ to Rs.15,000 per family or person. They also have a limit, they don't give more than Rs.20,000/ on the first issue.

Voice 1: When we ask for loan second time then they issue Rs.28,000/.

Nadia: Do you people pay that interest in cash?

Voice 1: Yes, we pay in cash. I took a loan of Rs.26,000/ along with an interest of Rs.2730/

Nadia: Does Kashaf provide group loan?

2nd surveyor: It goes like people take loan for their work and involve other 5 to 6 people in their work and then get profit.

Nadia: So group loan has an advantage of getting more money?

2nd surveyor: Yes, for that the number of people have to be present. They give it to number of people ranging from 5 to 18 but caretaker will be only one who takes responsibility.

Nadia: Have you taken in group?

Voice 1: Yes, we are 4.

2nd surveyor: Loan depends on number of people. If the persons are more than the loan will be high, its payment also increases.

Nadia: So it means greater the number of people higher the amount?

2nd Surveyor: Yes.

Voice 1: Loan of Rs.40,000/ to Rs.50,000 is also given to people.

2nd surveyor: It's on the credibility. They get more loan when paid on time.

Nadia: So do you save any amount in this agriculture work?

Voice 1: We can't save any amount, all we get is spent on our kids and food.

Nadia: How do you purchase seeds?

Voice 1: From our wages and we sow them in our own lands.

Nadia: So you work on your own land also?

Voice 1: Yes, some have their own lands and some work as labourer on other's fields.

Nadia: In your opinion, how can your crops give you more yield?

Voice 1: Better fertilizers can give us better results. Wheat is also grown in huge amount with that.

Nadia: How can government help you in your opinion?

Voice 1: We don't have enough water sometimes and most of the time there is no electricity which makes every work hard.

Nadia: And how can government help you in case of crops?

Voice 1: The loans can help us enough as recently we don't have enough money to spend on our crops.

Nadia: You said there is Kashaf foundation that gives loans, whom have you taken from?

Voice 6: Asha.

Nadia: Is there any Asha foundation?

2nd surveyor: Yes, there is.

Nadia: Alright, so there is Asha and Kashaf foundation.

2nd surveyor: Asha is a Bank. The word means "Hope"

Nadia: Alright, is there any other facility of bank here?

Voice 1: Khushali also gives us.

2nd surveyor: There is IIC also.

Nadia: Is IIC also providing loan?

Voice 5: We don't take.

Nadia: So you take from 2 banks only?

Voice 3: People take it but we don't.

Nadia: Do you think there should be some better facility other than Asha and Kashaf are doing?

Voice 1: The more you give the less trouble it would be in this village.

Voice 2: Of course, and one more thing, if there are more facilities, we will not stay back. We will take maximum advantage from that facility.

Nadia: Is there any organization for women here?

Voice 3: No, there isn't any organization in this village but our girls go to Khairpur city for learning skills.

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