

WID Information

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RESEARCH NOTES

The article is drawn from a Doctoral dissertation on "Impact of Credit and Extension on Women Participants in the Small Farmers Development Program: A Gendered Case Study in Lombok, Indonesia." By Rosintan Panjaitan, Ph.D.

Worldwide experience shows that women's access to cash income plays an important role in improving their self-confidence, their household decision making power, and their children's nutrition and educational level (Blumberg, 1991). The central premise of these findings is that if a nation is to increase its productivity, then it must, first of all, produce healthy, educated, and productive citizens (Birdsall, 1983) (Figure 1). Therefore, mothers, who are children's primary socializing agents and providers of family food and nutrition, need equal access to education and job opportunities.

Small Farmers Development Program at the Indonesian Ministry of Agriculture extends credit and agricultural extension services to men and women in low-income families. "Small farmers" are defined as the lowest income producers in the society with income equal to or less than 320 kg rice/capita/year.

The focus of my study was to investigate the impact of credit and agricultural extension on women's income; and the impact of new income on household decision making, on the division of labor, on family nutrition and food variety, and on aspiration for children's education.

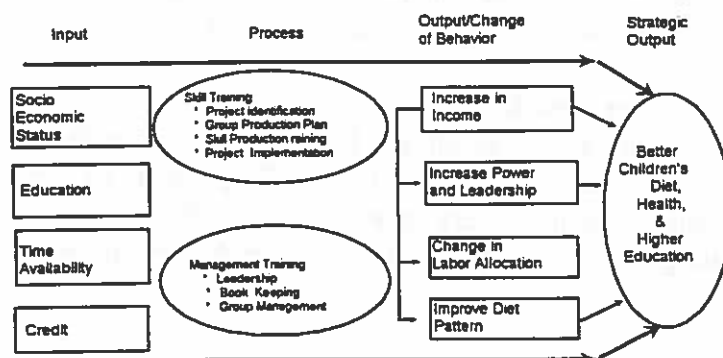


Figure 1. Dynamic of women farmers' development.

STUDY LOCATION

The study was conducted on the island of Lombok, Indonesia. Fishing and agriculture are the traditional occupations, but tourism is rapidly expanding. The majority of the population practice ISLAM, but purdah is not enforced. Women are mobile and they play important roles in the household economy. Projects are planned to begin with women's current skill level, and to progress in difficulty as they acquire new skills; training courses are planned to fit women's schedules; credit is provided using group pressure in lieu of the physical collateral which women usually do not have. The major activities, which are financed by the project, were petty trading, weaving traditional cloth, and rattan handicraft. The market for these products is tourism, which is now growing fast, particularly with tourist streams coming through Bali island.

The data were collected by interviewing 121 of married Project Members who had received credit at least one year prior to the interview, and the Control Group was 94 low-income women who did not. Both groups were randomly selected.

FINDINGS

Respondents' Descriptive Overview

The range of the respondents' age was 20 to 59 years. The average landholding was 0.6 hectares. The amount of credit ranged from \$34.00 to \$140.00. Overall, Project Members were older than Control Group Members. The average years of Project Members' achieved education (1.68) was lower than the Control Group Members' (1.84). However, 50 percent or more of the respondents never went to school, and the rest had one to six years of education. The average household size was 4.59. Control Group Members had slightly larger family size. Half of the respondents had land between 0.001 and 3 ha, and the rest were landless.

Access to Agricultural Extension and Formal Credit

Based on their landownership, it was predictable that their access to agricultural extension services was very limited. However, the Project Members had access to extension services connected with the project. With the guidance of Field Extension Workers, the Project Members form a group, identify economic activities, and produce a group business plan. A team which consists of the project and the bank staff evaluates technical and economical feasibility of the plan. The Project Members with feasible business plan are given skill training and credit management. By then, the Project Members are ready to get credit and implement the business plan.

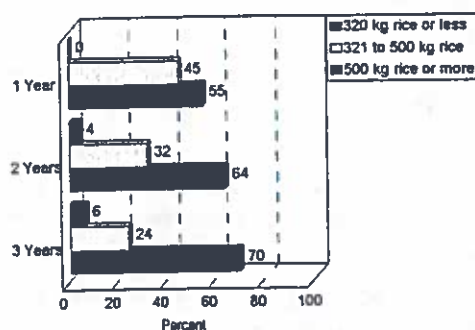


Figure 2. Project Members' income per capita based on the length in the project.

Increase in Income

Since their enrollment in the project (range from one to three years), the majority (90 percent) of the Project Members were able to increase their income enough to cross the poverty line adopted by the project

which is equivalent to 320 kg/rice/capita/year)(Figure 2). The magnitude of the income increase averaged 112 percent. The Project Member's main income sources were "off-farm business" such as petty trading, handicrafts, and weaving traditional cloth. The main source of capital for these

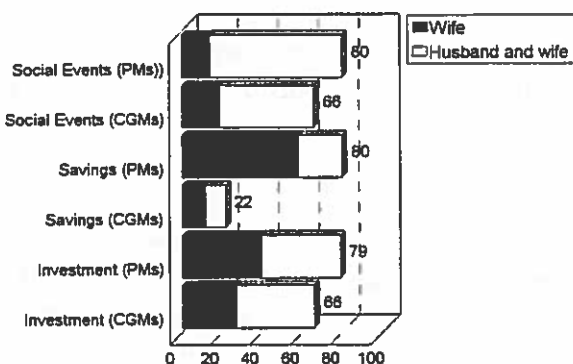


Figure 3: Participation in economic decision making

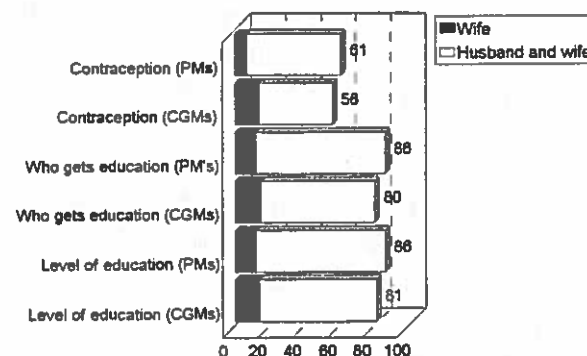


Figure 4: Participation in general decision making

activities was the project. On the other hand, the Control Group Members who were involved in economic activities were mainly self-financed or borrowed money from local money lenders. The Project Members contribute 42 percent average to the household income. Some provide the total household income. This finding indicates that women's income is as important as men's in the household economy.

Involve ment in Decision Making

The decision making pattern in the Project Members' (PMs) households differed from the Control Group Members (CGMs). More than 50 percent of the Project Members were involved in each area of household decision making. More of the Project Members than the Control Group made joint and individual decisions on education (on which child should get education, what should be their highest education), on family planning (family size and use of contraception), and on economic investments (savings, working capital, and social events) (Figure 3 and Figure 4).

The Project Members also made more joint decisions in the issues concerning human resources development and family size. Where money was an immediate concern (savings, working capital, groceries, clothing, and social events), Project Members made more solo decisions than the Control Group.

Participation in Household work

Wives in both groups (more than 65 percent) were the main caretakers of the household work, but in Project Members families, other members also did household work. The differences between women with credit and those without were statistically significant at $p \leq 0.05$ in cooking meals, washing dishes, cleaning the house, fetching water, and gathering firewood. There is a shift of household labor in the Project Members' household from wives to daughters and husbands.

Daughters participated in all of household work except in purchasing groceries. Husbands seemed to be involved in cleaning the house, fetching water, doing child care, and gathering firewood. Sons did not join in housework.

Provision of variety food

The Project Members provided more food and greater variety. Almost all of the Project Members ate rice three meals a day compared with only half of the Control Group. Both groups serve vegetables in every meals. Overall, the Control Group Members only ate rice and vegetables most of the time. However, the frequency of fish consumption, *tempe and tofu*, eggs and fruit was much higher in the Project Members' households. The ability of the Project Members to provide more and better food for their families is due to their increased income.

Aspiration for Children's Education

Project Members had higher aspiration for children's education than the Control Group. Income had positive relationship with aspiration for children's education. The higher the income, the higher the aspiration for children's education. The number of years in education also shows relationship with aspiration for children's education. Sixty percent of the Project Members who have one to five years education wanted their children to complete high school compared with 49 percent of those who do not have any education. Thirty-nine percent of those who finished elementary school (6 years education) want their children to complete college compared with 28 percent of those who did not have education, and 32 percent who had only 1 to 5 years education.

CONCLUSIONS AND RECOMMENDATIONS

The Small Farmers Development Program has successfully reached poor women with an extension and credit package. The Project Members have access to training and credit through formal credit institution which enables them to carry out economic activities and to earn substantial income. From the small amount of the loan, the Project Members earn at least the amount equal to their capital each year. The credit helps the Project Members increase their income above the poverty line.

Income affects the Project Members' households behavior. Wives' participation in decision-making increases, housework shifts from the Project Members to their husbands and their daughters. The Project Members have provided better food for their families, and their aspiration for children's education has also increased.

Overall, Project Members' achievements through their involvement in the project prove that women are worthy of loans, they can improve their family welfare as well as quality of human resources. They contribute to household and national economic growth and reduce their fertility, all of which meet the national development goals. Therefore, it is strongly recommended that efforts to provide credit for low-income women using the credit mechanism applied by the Small Farmers Development Program be expanded to reach more women in other parts of Indonesia.

A MAJOR STEP FORWARD

Office Membership in National Council for Research on Women

As of June 3, 1997, the WID Office has become a member of the prestigious National Council for Research on Women, "a working alliance of centers and organizations that provide resources for feminist research, policy analysis, and educational programs for women and girls. Through its 80 member centers, affiliates, sponsored projects and publications, the Council links several thousand U.S. and international organizations and networks, serving the needs of an estimated 10,000 individual scholars and practitioners and working to strengthen ties with other national and international organizations. The Council's constituencies include the academic community, government, media, business, public policy and nonprofit institutions, and the general public."

The Council has three major functions:

- to facilitate collaborative research, communication, and cooperative exchange among member centers and affiliates,
- to expand national and international networks of organizations and individuals and serve as a clearing house for current information on research, policy and action initiatives, funding opportunities, and other resources.
- to promote visibility for feminist research and analysis and build stronger links between research, policy, action, and the media.

Application for membership was a long and arduous process and we are delighted that we have been accepted into this prestigious group. As part of our application, we prepared a number of useful documents, which we will make available on WID's web page later this fall.

WELCOME!

We wish to welcome the new Associate Provost for International Affairs, Earl D. Kellog. Earl began his career as a UIUC faculty member in Agricultural Economics. He then served as Executive Director of Consortium for International Development in Tucson and since 1995 he has been Senior Vice President and Chief Operating Officer of Winrock International Institute for Agricultural Development. All three institutions have outstanding programs in women and development. We look forward to his leadership as he works with us and with the new International Council to create new vibrancy in international programs across campus.

Li Yuan-Chen, Associate Professor, Department of Chinese Literature, Tamkang University, Taiwan, will be a visiting scholar at the WID Office this year. She is the founder of Awakening, the first feminist foundation in Taiwan, which publishes a monthly magazine by the same name. Yuan-Chen is one of a small group of professional women in Taipei who have been furthering the feminist cause since the 1980s and responding to political developments concerning women. She will be working

here to complete her book on Chinese feminist poetics. She is eager to talk with interested colleagues, and she can be reached in her office (217) 244 1723 on Tuesdays and Thursdays.

WOMEN IN INTERNATIONAL DEVELOPMENT ACTIVITIES AT UIUC

1997-1998 WID EXECUTIVE COMMITTEE MEMBERS (*denotes newly elected Members):

Faculty

Bernice McNair Barnett, Educational Policy Studies
 Nancy Benson, Communication/Journalism*
 Donald Crummey, African Studies Center*
 Pradeep Dhillon, Educational Policy Studies*
 Marianne Ferber, Economics*
 Lucy Kehinde, International Programs & Studies
 Jean Peterson, Human and Community Development
 Laurian Unnevehr, Agricultural & Consumer Economics

Students

Ofafa Goretty Awuor, VOTEC
 Boatema Boateng, Institute of Communication Research*

Ex-Officio

Jacque Kahn, Women's Studies
 Beth Stafford-Vaughan, WS/WID Librarian

Office Members

Kathleen Cloud, WID
 Brenda K. Eheart, WID

Secretary

Aida Orgocka, HCD
 Donna Fisher, Agr & Cons. Economics

RESULTS OF THE 1997 FIFTEENTH ANNUAL WID PAPER COMPETITION

Congratulations to:

Sarmistha Banerjee, winner of the 1997 WID Annual Student Competition for the best graduate paper: The Impact of HIV/AIDS on Women in India: A Feminist Response.

Neha M. Sampat and Ekta I. Shah, winners of the 1997 WID Annual Student Competition for the best undergraduate paper: The Impact of American and Indian Cultures on Gender Role Views.

BECOMING AN ASSOCIATE OF THE WID OFFICE

We are actively recruiting applicants to become Associates of the Office of Women in International Development, which serves as a center of communication and common effort for people at UIUC interested in issues of gender and development. The Office also serves as a point of outreach to national and international institutions.

The Office serves the entire University Community, but its most direct ongoing contact is with Associates. Upon application, faculty and students with interest and/or expertise on women's roles in an international context are eligible to become Associates, subject to confirmation by the WID Executive Committee. Becoming an Associate entails no obligation but offers useful information and networks of contact. For more information on becoming an Associate, contact the WID Office at (217)333 1994.

GRANTS, RESEARCH, STUDY AND TRAINING OPPORTUNITIES

AWARDS:

☞ Verdell Frazier Young Awards for Re-entry Women. These awards are intended to encourage and assist women in resuming or continuing their interrupted education. The interruption must have been for at least one year as some point in formal education; preference is given to those who have had an interruption of two years or more prior to the completion of an undergraduate degree. Awards are available on the basis of need and academic attainment. Amounts awarded vary. Eligibility: degree candidates in good standing; undergraduate, graduate or professional women students; part time or full-time students; enrolled at the University of Illinois at Urbana-Champaign campus. **Deadline: Applications for Spring 1998 are available October 1 - 24, 1997.** For more information contact Office of Women's Programs at (217) 333 3137.

☞ Judith Life Ikenberry Award. These awards are second semester scholarships of \$500.00. They are intended for students in creative arts, including writing. Eligibility: Women or men, of junior or first semester senior status as of September 1997; GPA minimum 2.75/4.0. Applications will be available in the Office of Women's Programs, Room 2 Student Services Building beginning October 1. **Deadline: November 7 by 5 pm.** Further details are included in the application.

CONFERENCES AND CALLS FOR PAPERS

The Women's Forum of the University of Technology, Sydney (UTS) is organizing an international conference, Winds of Change: Women and the Culture of Universities International Conference, to be held in Sydney, Australia in July 1998. The preliminary themes include organizational culture and women: perspectives from around the world; women and university governance: the decision making culture, collegiality, women and leadership; women-only structures and institutions; defining "Women": identity, subjectivity and difference. The

conference is open to people interested in women's participation in higher education including academic and non-academic staff; undergraduate and post graduate students; university administrators; representatives of government departments, industry, unions or community organizations with an interest in women's participation in higher education. **Deadline for submission of abstracts is Friday October 10, 1997.** Contact Address: Dinah Cohen, Winds of Change Conference Coordinator, Equal Opportunity Unit, University of Technology, Sydney, PO Box 123 Broadway, New South Wales 2007, Australia, Phone +61 2 9514 2148; Fax +61 2 9514 1883' e-mail Dinah.Cohen@uts.edu.au

RESOURCES/PUBLICATIONS

Centre for Development and Population Activities (CEDPA), has published Gender Equity. Concepts and Tools for Development. This handbook discusses how gender analysis can be used to improve gender equity in development projects, programmes and institutions. It examines conceptual issues on gender and development; gender training as a basic component of equitable development; implementation of gender focused development; and the agendas at the UN world conferences on population (Cairo 1996) and on women (Beijing 1995) that pertain to gender equity. Includes a glossary, and summary of the Beijing Platform of Action. 1996. Paper; 43 pages. US\$10.00 Order through: Women, Ink. 777 United Nations Plaza, New York, NY 10017, USA, Tel: (212) 687-8633, Fax:(212)661 2704, e-mail wink@igc.apc.org.

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