The Membership Status of Farming Females-
A Study of Rural Area of Sikkim in North- Eastern India

Nidhi Samnohtra Dwivedy, A Research Scholar at Sikkim Manipal Institute of Technology (SMIT), Management Department Majitar, Sikkim, India

ABSTRACT

The topic of the researcher is “Role of female labour in farming sector: a study of state of Sikkim”. Various parameters have been studied under this heading of which membership status of farming females is one of them. The engagement of women in economic activities in Sikkim is widespread, ranging from the formal to the informal sector; even though a majority of the activities women perform in the informal sector are of “invisible” nature, which may not be considered as economic activities. Women’s participation in the formal sector is improved with access to education and therefore as more women get educated and acquire the requisite skills, they are increasingly being engaged in the formal sector with a few of them in senior positions in the government jobs. But, at the same time women’s participation in the formal sector with lower access to education is confined to low profitable jobs. However, considering that woman make up the majority of the people in the farming sector with low accessibility, it is disheartening to note that their socio-economic condition is pitiable. This fact therefore motivated the researcher to study the present status of females involved in the farming sector in the state of Sikkim and suggest few points that will help women to achieve the best first for them and then also for the state. The present study has analyzed the existing information about the extent of the membership of farming females and presented the findings pertaining to this parameter. For this, data was collected from 230 female farmers through interviews using a pre-designed schedule from 24 circles from all the four districts of Sikkim State in North- Eastern India. Based on their subjective judgments, female farmer’s membership status has been measured and analyzed using the Statistical Package for the Social Science (SPSS). Some descriptive statistics, such as percentage, mean, standard deviation (SD) as well as one sample t-test of inferential statistics is used to interpret the data. The findings show that 50% of the sampled farming females are the members of either SHG or any other formal/informal group while 50% are not.

KEYWORDS: Self Help Groups (SHG), Access, Farming Females, Production Resources, Production Inputs, Sikkim.

INTRODUCTION

In Sikkim, Joint Liability And Activity Group (JLG), Self-Help Group, Activity-based Group or Farmers’ Club, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) are the formal or informal association/institution/group, which create opportunities for saving, taking loans, discussions and participation of women in any social events like agricultural fairs to the member farmers. All of them have been discussed below.

Self Help Groups (SHG)

Self-help groups are started by non-profit -governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrolments, and improving nutrition and the use of birth control.
Self-Help Group (SHG) typically comprises a group of rural poor having homogenous social and economic backgrounds (so that they can freely interact with each other within the group); all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. By poor one should be guided by the living conditions and this has nothing to do with poverty line. People living above poverty line (APL) can also form SHG like BPL. Members should be between the age group of 21-60 years. It may be registered or unregistered.

Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. By doing this they learn financial discipline through savings and internal lending which proves to be very helpful when they use bank loans.

In the early 1980s, the Government of India (GoI) launched the Integrated Rural Development Programme (IRDP), a large poverty alleviation credit program, which provided government subsidized credit through banks to the poor. It was aimed that the poor would be able to use the inexpensive credit to finance themselves over the poverty line.

Also during this time, National Bank for Rural and Agriculture Development (NABARD) conducted a series of research studies independently and in association with MYRADA, a leading non-governmental organization (NGO) from Southern India, which showed that despite having a wide network of rural bank branches servicing the rural poor, a very large number of the poorest of the poor continued to remain outside the fold of the formal banking system. It also appeared that what the poor really needed was better access to these services and products, rather than cheap subsidized credit. Against this background, a need was felt for alternative system of credit, which would fulfill the requirements of the poorest, especially of the women members of such households. The emphasis therefore was on improving the access of the poor to microfinance rather than just micro-credit.

To answer the need for microfinance from the poor, the past 25 years has seen a variety of microfinance programs promoted by the government and NGOs. In 1999, the GoI merged various credit programs together, refined them and launched a new programme called Swaranjayanti Gram Swarozagar Yojana (SGSY). The mandate of SGSY is to continue to provide subsidized credit to the poor through the banking sector to generate self-employment through a self-help group approach and the program has grown to an enormous size.

- **SHG Bank Linkage**

Micro finance programmes like the Self-Help Bank Linkage Programme (SHG) in India have been increasingly hailed for their positive economic impact and the empowerment of women. This is based on the view that women are more likely to be credit constrained.

A most notable milestone in the SHG movement was when NABARD launched the pilot phase of the SHG Bank Linkage programme in February 1992 and around 500 SHGs were linked with branches of half a dozen banks across the country. This was the first instance of mature SHGs that were directly financed by a commercial bank. The core of SHG bank linkage in India has been built around an important aspect of human nature-the feeling of self-worth.

The linking of SHGs with the financial sector was good for both sides. The banks were able to tap into a large market, namely the low-income households and the SHGs were able to scale up their operations with more financing and they had access to more credit products. In addition to the financial aspect of SHGs, the non-financial areas such as social security and gender dynamics are also affected by such movement.
**Self-Help Groups in Sikkim**

In India, many SHGs are 'linked' to banks for the delivery of microcredit. As on 31 March 2009, a cumulative number of 42.24 lakh SHGs have been assisted by various banks. But, this response is not as good in Sikkim. As on 31 March 2010, out of 2817 SHGs, only 848 groups have been credit linked in the state.

It has been experienced that the success of SHG linkage programme depends to a large extent upon the presence of good NGOs. Unfortunately, good NGOs are not very much present here in Sikkim thereby hindering the linkage process. However, to a large extent this problem has been met by the presence of local youth group, local women group and cooperative societies. The Rural Management and Development Department is also making an endeavor to promote more number of SHGs and their savings be linked with various branches of commercial banks.

*MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)*

MGNREGA came into force on September 7, 2005. The objective of the act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of rupees 118 for Sikkim (US$2.17) (Gazette Notification, website) per day in 2009 prices.

Essential entitlements under this Act include:

- Employment on demand within 15 days; minimum wages; payment within 15 days; and basic worksite facilities are the essential features of the act. If employment is not provided within 15 days, an unemployment allowance has to be paid. In the Northeastern States, Mizoram pays a minimum daily wage of rupees 110 to NREGA labourers. Sikkim shares the tenth place in the country by paying minimum daily wage of rupees 100(http://beacononline.wordpress.com/2009/08/27/sikkim-sikkim-ranks-10th-in-nrega-wage-rate/).

In phase I of this scheme, it was introduced in 200 most backward districts of the country on February 2, 2006. North district of Sikkim is covered in Phase 1.130 districts were further included under NREGS in phase II with effect from April 1, 2007 and East and South district of Sikkim gets covered in this phase. The scheme was extended to the remaining 274 districts of India from April 1, 2008 and West district of Sikkim comes in this phase.

This was further amended vide Notification dated July 24, 2009 to add small and marginal farmers i.e. “provision of irrigation facility, horticulture plantation and land development facilities to land owned by households belonging to the Scheduled Castes and the Scheduled Tribes or below poverty line families or to beneficiaries of land reforms or to the beneficiaries under the Indira Awas Yojana of the Government of India or that of the small farmers or marginal farmers as defined in the Agriculture Debt Waiver and Debt Relief Scheme, 2008”

The primary objective of the Act is augmenting wage employment. By generating employment for women at fair wages in the village, NREGA can play a substantial role in economically empowering women and laying the basis for greater independence and self-esteem. The act stipulates that wages will be equal for men and women thereby eliminating the scope for gender discrimination of wages. It is also committed to ensure that at least 33 percent of the workers shall be women. Its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty, like
drought, and so encourage sustainable development to enhance agricultural productivity and generate steady income.

- MGNREGA - Ensuring Rural Water Security In Sikkim: A Success Story (IPR, News Service 2010, website)

The case study which was conducted in Namthang Block located in the south-central part of Sikkim and lies in the watershed of the Tista River showed how the construction of roof water harvesting tanks (under MG-NREGA) helped the people of the area in resolving the fundamental water scarcity problem.

Farming is the mainstay of the rural population of this drought prone area and in spite of availability of land, labour and farming skills; water was proving to be the biggest constraint in successfully raising agriculture crops thereby stagnating the rural incomes. There is water shortage especially from Oct to March because there is hardly any rainfall during these months and nearly 76% of the households suffer from water scarcity during winter. So, they decided to create water storage tanks which could be filled up from the perennial spring water. Under MG-NREGA guidelines, contractors, middlemen and nominees are banned and the villagers mostly women took upon themselves to directly implement these works jointly with the Block and Village level officers. Most of the households had completed 100 days during the financial year 2009-10.

The people planned to take up 20 such tanks in each ward, with a total target of 140 such tanks in the 7 wards of Chuba Phong GPU which was amongst the driest. This was the first time that such spring water storage tanks of about 10,000 liter capacity each and costing about rupees 97,000 each have been taken up under MG-NREGA.

Namthang inhabitants used to face a lot of problems due to lack of water. They used to carry water a long way, which was very tiresome and difficult. Scarcity of it was resulting the farms to get dried up and ruining the cultivation. They suffered great domestic problems also because of insufficient finances. For any kind of cultivation like chilly, tomatoes, spinach, water plays an important role. So, construction of roof water harvesting tanks helped them in resolving this fundamental problem. This scheme proved to be very beneficial and act as an asset for them.

Chuba Phong village beneficiary are making use of every single drop of water, either through rain or other sources. They are getting the water from roof channel and pour it in the harvesting tank in order to fill it up, and make use of it in the farming at the time of scarcity to convert dry and barren land into arable one. With this type of water conservation NREGA scheme they are able to earn income even during non-monsoon months.

Farmers’ Club Programme

It aims to develop the rural area by organizing the farmers into an informal organization around a common agenda to have smooth access to credit, capacity building and generate a bargaining power to deal with agriculture input suppliers and bulk produce buyers. Through it, farmers are exposed to new technologies and agriculture practices and motivated to adopt methods and technologies which are most suitable to their soil and geographical situation. Progressive non-defaulter farmers are eligible to become the members of the club. Assistance for their maintenance is provided by National Bank for Rural and Agriculture Development (NABARD) for 3 years. Banks, NGOs and Krishi Vigyan Kendras (KVKs) have been involved in the promotion of farmers’ club. Members of farmer’s club and SHGs are given exposure in farm based and related activities. They are also helping the banks in popularizing various schemes of the banks and also helping them in the recovery of bank dues by spreading awareness about the advantages of linking with banks, organic farming and pest control measures. Members are also
encouraged to take up social and income generating activities through bank credit in their villages to set an example.

During the year 2010, 40 farmers drawn from all the districts were given in-house training under capacity building for adoption of technology at ICAR, Tadong, Sikkim.

There were 93, 47, 7 and 75 farmer’s clubs in East, West, and North and South districts respectively as on 31 March 2010.

**Joint Liability and Activity Group (JLG)**

It is an informal group of 4-10 individuals consists of tenant farmers, share croppers and small farmers having no legal right to land holdings, coming together for the purpose of availing bank loan either singly or through the group mechanism against mutual guarantee.

Activity-based Group is an informal group of 5-20 individual engaged in similar activity. In order to improve their efficiency, a lot of efforts are being done and support is given by NABARD as far as capacity building, production and investment credit and market related support is concerned.

**AWARENESS OF CITIZENS IS THE KEY TO MEASURABLE DEVELOPMENT**

National Bank for Rural and Agriculture Development (NABARD) has been playing a pivotal role in training and bringing awareness among the farmers about agro-horticulture produces of Sikkim like orange and guava through 222 Farmers Club (PIC AT DUGA, website). Sikkim is the first State in the country to establish Board of Livelihood School aimed at providing skill up gradation to even the non-literate and the semi-literate youths. Keeping in view the importance of capacity along with education, the State government has been striving to equip each and every youth irrespective of their education with adequate skills to enable them to sustain their livelihood in meaningful manner.

**DEMOGRAPHIC FEATURES**

According to (Census 2011), Sikkim has a total population of 607,688 persons (which is 0.05 percent of total population of India) of which 321,664 are males and 286,027 are females. From the year 1991-01 to 2001-11, decadal population variation recorded was 33.07 to 12.36 percentages, while India’s figure for the same is 17.64. In 2011 rural population consists of 480,981 people while urban population consists of 59,870 people. Sex ratio (females per 1000 males) also known as Gender Ratio, in the same decade has shown a little improvement i.e. from 875 to 889 but still lags behind India’s, which is 940. Though population density per sq. km. has increased in the same decade from 76 to 86 but is much less than national population density per sq. km. which is equal to 382. Literacy rate in 2001 was 68.81 which rose to 82.20 in 2011 which is above national average of 74.04 percent. This decade has seen an increase in male literacy rate from 76.04 to 87.30 as against all India’s rate which is 82.14 and female literacy rate also shows increased figures i.e. from 60.41 to 76.43 as against all India’s rate of 65.46.

**LITERATURE SURVEY**

- **NGO’S Proved Successful in Inculcating the Credit Responsibility in Women**

In India, despite government policy directing various credit agencies to give preference to women in extending credit to the poor, women have not benefited. Non-governmental organizations (NGOs) are important intermediaries which help women gain access to credit and understand financial transactions.
Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. The concept of SHG in India was introduced in 1985. Self-Help Groups are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. Many rural development programmes like 'Swarn Jayanti Gram Swarozgar Yojana' (SGSY) which is a combination of six rural development programmes, are based on the self-help group strategy. It is a viable alternative to achieve the objectives of rural development and to get women’s participation in all rural development programmes. A greater percentage of women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner strength, gain self-confidence, social and economic upliftment.

The assessment of the work of two NGOs in South India: Institute of Development Studies (IDS) and Grama Vikas shows that the Grama Vikas model is more effective because Grama Vikas' collective programs implemented by the women provide them with practical experience in the management of credit and help them understand financial responsibility. IDS brokers loans for the women from commercial banks and rely on group discussions among women about credit use to inculcate responsibility in them.

In Uttar Pradesh, more than half of the farmers are women but their participation in departmental training and extension programmes is very limited. Only a few women have been recognized as progressive farmers. The knowledge and skill of women needs to be incorporated into the development of modern farm technologies by scientists. The blending of farm women’s indigenous wisdom with modern technologies is also important.

Some of the Successful Stories of Vedanta’s (SHG)

In Kalahandi district, the Jeebika Project was launched in collaboration with Shakti, a local NGO, who trained the women on leaf plate stitching. The SHG are organized into SHG Cluster, wherein the whole project area has been divided into 4 clusters on basis of geographic distribution. Each SHG of a village comes under the village level cluster and all village level clusters come under geographic cluster an apex body. Role of the cluster is for backward and forward linkages with market accessibility and bargain power. It helped women in empowering them economically and also escalating their income by eliminating the middlemen.

At Bharat Aluminium Company Ltd. (BALCO), small efforts of the SHG group which was formed under the Watershed Development Project in Bhatgaon in Korba district helped in improving their lives as well as economic prosperity of the villagers which was marred by the homemade liquor.

At Hindustan Zinc Limited (HZL), with the capacity building of the members of SHGs in “Peda (Sweet) Making” and linkage of the SHGs with banks, they are able to cash on an opportunity to cater for the local area demand.

At The Madras Aluminium Company Ltd (MALCO), with the capacity building of the members of SHGs in stone embroidery work on sarees and plain cloth and also with their introduction to some
textile shops in Erode and Salem, SHG women members became economically independent by marketing their local skill and by getting regular work.

SHG members of Sterlite Industries India Ltd. (SIIL), by getting training in the preparation of herbal hair oil changed their lives by engaging themselves in producing scented herbal oil and marketing their products at cultural festivals in temples and exhibitions.

SHG members of SESA GOA were provided with skill development training in multiple disciplines like making of vermicelli, notebooks & files, chilli pulverizing, masala powder making etc. under a project called ‘Micro Enterprises Promotion’ for women SHG members. The trained women soon made themselves economically independent by starting vermicelli production, masala powder making and bag making unit.

RESEARCH METHODOLOGY

Universe or population

The universe or population for the study consisted of total number of married females in rural areas who are employed in farming in the state of Sikkim. This formed the pivotal point of the present research.

Sampling method for selected area of study

Multi-stage stratified random sampling technique of probability method is used to distribute the population into circles, revenue blocks and villages, then a combination of Judgment and Convenience sampling techniques of non-probability methods is decided upon for this study. Non-probability methods are of three types, namely Judgment sampling, Convenience sampling and Quota sampling. The state has only four districts; so, all of them have been taken for the study. Initially, under the multistage stratified random sampling technique- a selection of a tentative list of circles and revenue blocks from all the four districts was made followed by a selection of villages to be visited at the second and a selection of respondents at the final stage. A final list of the respondents from different farm households was prepared based on convenience and their accessibility to the researcher by stratified random sampling.

Sample size

Rural areas from all 4 districts of Sikkim were selected. As is clear from the table 1 below, though North district contains maximum area of the State i.e. almost 60%, but it holds only 7-8% of the population. On the contrary East district contains only 13% area of the State, but it holds maximum i.e. 45% of the population. So, for this study, maximum no. of females for data collection is from East & minimum are from North. Here, the size of the sampling female farmers from each district is neither proportional to the minimum size of the sampling female farmers of the district nor in the same ratio as is the percentage ratio of each district to the total population of the state. But the sample size of each district is just an indicative of the reason of taking maximum/minimum sampling units from that area.

Table I: - SELECTION OF SAMPLE SIZE

<table>
<thead>
<tr>
<th>District/ State</th>
<th>Total area (sq.km)</th>
<th>% of total area</th>
<th>Population Concentration</th>
<th>% of total Population</th>
<th>Total no. of circle</th>
<th>Total no. of circles sampled</th>
<th>No.of female sample farmers</th>
</tr>
</thead>
<tbody>
<tr>
<td>East</td>
<td>954</td>
<td>13.5</td>
<td>2,45,040</td>
<td>45.3</td>
<td>21</td>
<td>06</td>
<td>80</td>
</tr>
<tr>
<td>West</td>
<td>1166</td>
<td>16.5</td>
<td>1,23,256</td>
<td>22.8</td>
<td>21</td>
<td>06</td>
<td>60</td>
</tr>
<tr>
<td>North</td>
<td>4226</td>
<td>59.5</td>
<td>41,030</td>
<td>7.6</td>
<td>07</td>
<td>04</td>
<td>30</td>
</tr>
<tr>
<td>South</td>
<td>750</td>
<td>10.5</td>
<td>1,31,525</td>
<td>24.3</td>
<td>23</td>
<td>08</td>
<td>60</td>
</tr>
<tr>
<td>Sikkim</td>
<td>7096</td>
<td>100</td>
<td>5,40,851</td>
<td>100</td>
<td>72</td>
<td>24</td>
<td>230</td>
</tr>
</tbody>
</table>
A data collected from a total of 24 circles from all the four districts in Sikkim has been analyzed. The district wise i.e. (East, West, North & South) distribution of circles selected is 6, 6, 4 & 8 respectively. A total of 80 females of farming community from East, 30 from North and 60 each from West & South districts have been interviewed. Data for 115 samples (50% of 230), was collected by the researcher herself, while for rest of 115 samples (40, 30, 15 & 30 from East, West, North & South respectively), was collected with the active help and participation of all the village heads. Data thus collected from 230 married females in rural areas in the state of Sikkim, employed in farming sector has become the basis of the Primary Data analysis in this Study.

Data collection and analysis

In order to collect qualitative data, three group discussion sessions were arranged separately in three villages (Syari, Sichey and Rawtey rumtek); each group contained 10 participants. During these group sessions, several open-ended questions were asked from the respondents in order to collect deeper information about their accessibility to resources and their participation in different farms and the related activities along with many hidden facts and factors. Based on this information, the research instrument i.e. questionnaire containing dichotomous, multiple choice and open end questions was designed and a pre-test was conducted with 18 respondents for its necessary modification. It was then translated into Nepali also for the convenience of the farm population. Primary data was collected by researcher by visiting the farming females of rural area in Sikkim, using questionnaires. The primary data was collected between March to September 2011 from all districts of Sikkim.

Books, journals, reports and internet documents were used as secondary sources of data supporting or supplementing the empirical findings of the study.

Data analysis

Data has been analyzed using the Statistical Package for the Social Science (SPSS) and some descriptive statistics, such as percentage, mean, standard deviation (SD) were used to interpret the data.

There is only one sample in the study. Ordinal and nominal level data can be analyzed using parametric statistics; therefore One-Sample t-test for inferential interpretation of the data has been run to understand the nature of relation between the variables. For the inferences of the hypotheses, Information from literature survey is taken to support some assumptions. Below are given the hypotheses.

For Membership Status of any Rural Institution

Hypothesis Statement – More farming females of rural area are not the members of either any cooperative or formal/informal association/institution/group.

H0 – no more sample female farmers are the members of either any cooperative or formal/informal association/institution/group.

H1 - more sample female farmers are the members of either any cooperative or formal/informal association/institution/group.

To test these hypotheses, one-sample t-test has been conducted. The t column displays the observed t statistic for each sample, calculated as the ratio of the mean difference divided by the standard error of the sample mean.

The column labeled Sig. (2-tailed) displays a probability from the t distribution with 229 degrees of freedom df, calculated as (n-1). The value listed is the probability of obtaining an absolute value greater than or equal to the observed t statistic, if the difference between the sample mean and the test value is purely random. The Mean Difference is obtained by subtracting the test value, from each sample mean.
The 95% Confidence Interval of the Difference provides an estimate of the boundaries between which the true mean difference lies in 95% of all possible random samples of 230 females. At this level if value of ‘t’ is less than 1.96 and is also negative, then our null hypothesis is accepted else alternate hypothesis is accepted.

RESULTS AND DISCUSSION
Membership Status of any Rural Institution

Statistics Details:

Statistics for Membership status of any rural institution of Females Farmers is shown in the Table-II below. From the table we find that there are 230 valid scores and a value of mean for them is 1.50. Standard deviation is 0.501 and standard error of mean 0.033.

<table>
<thead>
<tr>
<th>Table-II-One-Sample Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
</tr>
<tr>
<td>Q.5.6</td>
</tr>
</tbody>
</table>

- **Extent of Access to Rural Institutions:**

Table-III shows that (50%) of the sample farmers are the members of either any cooperative or formal or informal association/institution/group like- Joint Liability And Activity Group (JLG), self-help group, Activity-based Group or Farmers’ Club, which created opportunities for saving, taking loans, discussions and participation of women in any social events like agricultural fairs. While (50%) of the sample farmers are not the members. Those who admitted positively for the membership status, their extent shows that (22%) of them rarely, (25%) sometimes and only (3%) had the frequent access to such institutions.

<table>
<thead>
<tr>
<th>Table-III- Frequency table showing the extent of access of member sample farmers to rural institutions at selected sites of all districts in Sikkim State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extent of access of member sample farmers (%)</td>
</tr>
<tr>
<td>Rural institution</td>
</tr>
</tbody>
</table>

- **Inferential Analysis**

One sample ‘t’-test is conducted to test our hypothesis

The Mean Difference is obtained by subtracting the test value (which is 1.5 here in this table), from each sample mean. 1 represents no for such opportunity and 2 represents yes for such opportunity. So, less than 1.5 means no for such opportunity and more than 1.5 mean means yes for such opportunity.

<table>
<thead>
<tr>
<th>Table-IV-One-Sample Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test Value = 1.5</td>
</tr>
<tr>
<td>t</td>
</tr>
<tr>
<td>Q.5.6</td>
</tr>
</tbody>
</table>
From the table IV above, we find that value of ‘t’ for Membership status of any rural institution for females farmers is .000 i.e. neither positive nor negative, which shows equal number for member/non-member status of sample female farmers.

**District Wise**

In table-V, for district wise membership status of any rural institution of female farmers, it is observed that though in all the districts female farmers are noticed members of some or the other rural institution. But, within the districts, in South district dominance is spotted the most and in North it is spotted the least, for membership status of any rural institution. Within the districts, East is the district where maximum percentage of female farmers who are not the members is noted followed by West, South and North.

<table>
<thead>
<tr>
<th></th>
<th>District Cross Tabulation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>East</td>
</tr>
<tr>
<td>Q.5.6 NO</td>
<td>Count</td>
</tr>
<tr>
<td></td>
<td>% within Q.5.6</td>
</tr>
<tr>
<td></td>
<td>% within District</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
</tr>
<tr>
<td>Q.5.6 YES</td>
<td>Count</td>
</tr>
<tr>
<td></td>
<td>% within Q.5.6</td>
</tr>
<tr>
<td></td>
<td>% within District</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
</tr>
<tr>
<td>Total</td>
<td>Count</td>
</tr>
<tr>
<td></td>
<td>% within Q.5.6</td>
</tr>
<tr>
<td></td>
<td>% within District</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
</tr>
</tbody>
</table>

**CONCLUSION, DISCUSSION AND RECOMMENDATIONS**

- **Members Also Do Not Have Always and Frequent Access to the Institution**
  
  We can conclude on the basis of analysis of the data that though half of the sample farmers are the members of either any cooperative or formal or informal association/institution/group, but they do not have always and frequent access to them. It means those who are members, they also hardly exploit the benefit of these institutions. The key reason that women farmers lack knowledge and skills of the latest technologies of farm-related operations can be attributable to this factor, which is a major constraint faced by farm women in their advancement. (Chandel et. al., 2008) is also of the same opinion. Data of the sample farmers regarding awareness and access to technology and government policies also reveals almost the same picture. These findings are supported by the findings of (Umale et al. 1991), (Singh and Sharma, 1995) and (Meena, 2005). It causes low productivity of female labour in agriculture sector compared to other sector (Joshi, 1999). A study by (Parveen, Shahnaj, 2008) in Bangladesh also shows the same result for women’s access to productive resources. Studies by (Spring Anita, 1987) and (Tamale, 2004) in Africa show that although some women earn a good living from agriculture but most women tend to be among the lower resource farmers. This is not because they are deficient in farming skills, but because they lack access to labor, land, credit, training, and mechanization, especially in years of agricultural intensification. A study done by (Acharya, 2003) in Nepal concludes that lack of access to and control over productive resources is the main factor limiting women’s equal participation in economic activities, thereby hampering the human development process.
Rural poverty and indebtedness are the causes of underdevelopment in rural areas. Lack of equal opportunity and gender bias has rendered rural women vulnerable in their social life and self-development. So, in order to improve their socio-economic condition, women are to be organized and suitable economic activities are to be provided to them under farm, non-farm, business and service sector. Some economists argue that true women empowerment takes place when women challenge the existing norms and culture, to effectively improve their well-being. Keeping these things in view, 33.33% of the target is reserved for women in different Government sponsored programmes, which is monitored periodically. In Sikkim there is vast potential for providing assistance to women under activities like- dairy, goatery, piggery, poultry, mushroom cultivation, bee-keeping, horticulture, agro processing, vegetable cultivation. Under PMEGP, SGSY, KVIC/KVIB programmes, special preference is given to women borrowers in order to improve their socio economic condition.

The researcher data has also shown the dominance of informal source (moneylenders) to avail credit. Moreover, in order to fulfill the credit demand of the farmers, in the absence of adequate banking network, informal credit supply through SHGS (rather than moneylender) should be encouraged (the suggested activity). Otherwise, women may need to convert “savings goods” into cash for loan repayment, thus impoverishing themselves further. Awareness campaign regarding the same can be initiated and female farmers can be motivated by showing the examples of some successful SHGs of their own state/other areas, who also generate the financial resources through their own savings. Thus, sharing this type of experience will act as a source of inspiration for many other poor women with the similar socio-economic conditions. A study of the assessment work of NGO’s Grama Vikas in South India shows that Grama Vikas’ collective programs implemented by the women provide them with practical experience in the management of credit and help them understand financial responsibility (Viswanath Vanita, 1989). Creation of awareness, enabling women to realize their latent potential, suitable skill up gradation trainings among them is very important for successful running of SHGs (Thapar Ruby, 2010). It is also argued that for women to benefit from credit, only improved access is not enough. Since monetary transactions traditionally have been handled by men, most women do not understand financial responsibility. Therefore, they must be motivated to accept credit and trained in the management and effective use of credit.

Here, the researcher wants to convey a message to women is that the first step to self-empowerment is to learn to love one, because if one looks down upon oneself, one can never truly love anyone else. Any policy made by the Government or any initiative taken by others to uplift women will prove fruitless unless the initiative comes from within. Moreover, it is a sheer wastage of time, if one expects perfection from oneself or anyone else since no one on this earth is perfect. So, by honoring oneself, treating oneself with respect and making oneself a social asset, one can set the stage up for others to treat the one with respect.

Another very important thing which the researcher wants to share with all females is, that don't be afraid to have a dream. Because one of the most amazing things about this life is that if we work hard to fulfill the dreams, they can be converted into reality. Success story given in the (IPR, News Service, 2010, website) can help women enabling them to participate efficiently on the path of development. With self-belief, determination and faith, impossible things can also be achieved. Though, it won't be easy, but it's easier than spending one’s life wishing that one would have done something, and feeling disappointed in one for never having tried.

REFERENCES


**Website**


PIC AT DUGA, Awareness of citizens is the key to measurable development available at http://smilingsikkim.org/?p=2917