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IMPOVERISHMENT IN DROUGHT PRONE REGIONS

A VIEW FROM WITHIN

JOINT FIELD STUDY
SWISS DEVELOPMENT COOPERATION
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
INDIAN INSTITUTE OF MANAGEMENT, AHMEDABAD

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Part - II

Methodology

The genesis of the study was derived through repeated and rigorous deliberations of the monitoring team set up for the above purpose. The team had Dr. M V Gadgil, General Manager (Monitoring and Evaluation) ARDC, Dr. Pfister and Dr. Chappatte from SDC besides the author. The idea was that if one were to evolve a participatory paradigm for the development of small farmers, one will have to first establish the same spirit in the method of enquiry. It was from this angle that the monitoring team contributed considerably towards the evolution of the whole study design. Various meetings of the team were held at Bombay, Ahmedabad and Ahmednagar to review the progress of the study from time to time. The methodology was kept flexible to take into account the changes that might become necessary at the operational stage.

The concept of case study used here implies the inter-active process through which contradictions in the role of the farmer as an active entity interacting with the environment and as a passive onlooker constrained by institutional, technical, and organizational facets of the environment are documented. In other words, we were aiming at identifying the answers that the farmer had evolved while confronting problems and the answers which he knew but could not use because of limiting factors in the environment. Case studies were thus used to outline the precise scope of intervention by financial institutions in a

way that the farmer's capacity for seeking his own answers to the problems of poverty was not impaired. This necessarily required generating questions which would not, however, be applicable to all the farmers. The entire study was divided into 4 phases as described below.

Phase One

A workshop at the district level was conducted involving highschool students, graduates and post-graduates in social sciences, project organizers of voluntary agencies, field officers and managers of the cooperative and commercial banks. In this the broad aims of the study, major features of the methodology, and the likely use of the ultimate findings were outlined with the flexibility to change in response to feedback from participants in the workshop.

In this phase, each researcher was to identify a family in different villages selected as per the criterion in the methodological note given in Appendix and which represented varied ecological conditions. The local monitoring team of the study was to help in identifying the villages, locating farmers and lend other basic support. The idea was to select such farmers who would normally not participate in any group discussions or political activities in the village, who would stand in the rear even if they came to the meeting and who would not throng around any outsider who came to the village. The argument in such selection was that he should be someone who was never heard by those who tried to either deliver goods or services, or enquired about the problems of the poor. Full time researchers

were to stay with the selected farmer family for one month, develop rapport with the farmer and communicate to him the logic of the study so that he could participate as much as possible in the exploration. No questionnaire was given because it was felt that any priori list of questions would prove to be inadequate for relating realistically with extremely varied household contexts. Also, different farmers would have varying emphasis in their adjustment mechanisms with the risks. To capture the finer details of these mechanisms, it would be essential that flexibility was provided to the researcher as well as the farmer to lead the exploration in the direction in which the farmer wanted. Another important aspect of this phase was to document the mental constraints of the researcher which would considerably influence the way data was defined and collected. It was hoped that this benchmarking of the researchers would help us in discounting the noise from the data.

Phase Two

At the end of the first phase, all the researchers met at Ahmednagar and shared with each other experience. There were some who felt that by not giving them the questionnaire the monitoring team was unnecessarily complicating their task. However, it was clarified that it would be empirically demonstrated at the end of the second week, as to how many of the questions raised in the questionnaire were not only inadequate but also irrelevant. There could also be many other questions which deserved to be included but were missing. In that sense the researcher had an opportunity to add some questions not only

of his own but of others when they presented their first week discussions with the farmers. In some cases, the entire group suggested that the selection of the farmer was not proper and should be changed. Gradually the parameters of the study were defined and ideas evolved as how it must be conceptualized and operationalized. It was clearly understood that nobody would generate hope of a loan in the farmer to elicit participation from him. In the case of full time resident-researchers, the first week was quite baffling. They had collected so much information about the way the farmer and his family lived, that they needed clarification about the angles from which they should further pursue the case. In this phase, therefore, some more questions were added and the various issues generated from the first week's discussion were discussed to emphasize the care needed in observing and documenting the process of researched farmers.

Phase Three

A review was made about the questions that had been raised in the first two rounds and also the questions that remained to be explored. The questionnaire was discussed point by point and it was found that there were several aspects of their respective farmers which were not conceived in the questionnair. At this stage, there was a trade off between the similar formats for different cases and different format for different cases. The monitoring team felt that it would be worthwhile to let each case evolve in the direction provided by the farmer. Thus many changes were made in the questionnair. In this round, each

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explorer was also to follow up links of the farmers - at times walking more than 10 kms. to do so - with the employers, money-lenders, traders, banks and other individuals or institutions. The researchers were to look at the village from the perspective provided by the case farmer, particularly, what he thought of and how he dealt with the village credit situation (formal and informal).

Phase Four

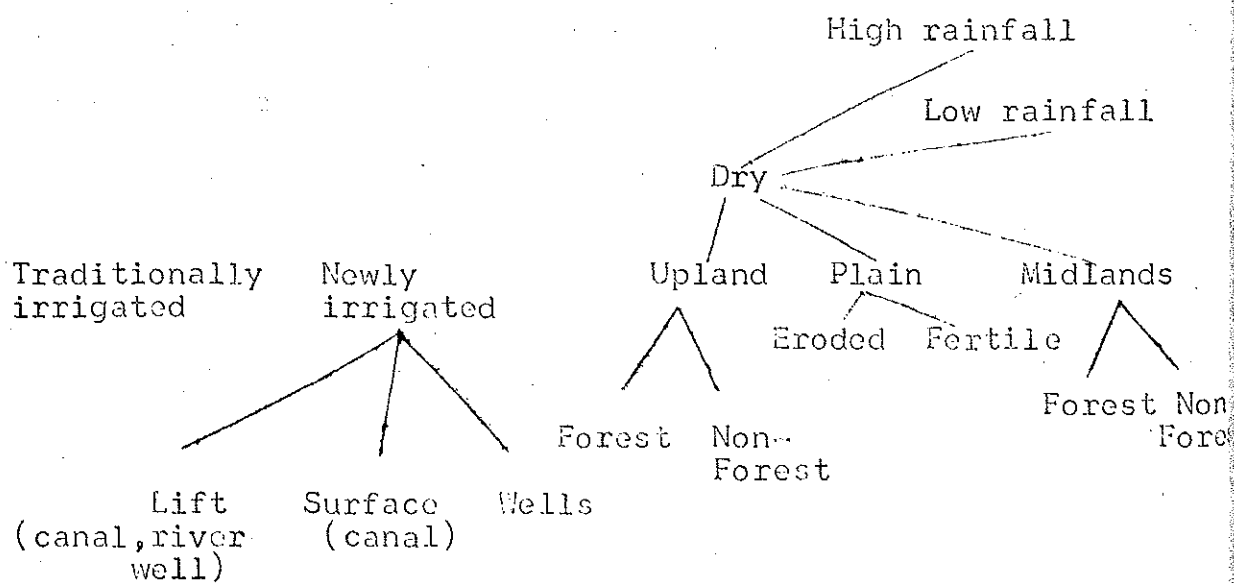
Many of them realized that there were several things that the farmers told them which they had never known earlier. In most cases, they had never seen poverty from such close quarters. The most important feature in this phase was that entire case was to be shared with the farmer's family by narrating it to all of them together. Not often are the findings of social science research shared with those who are 'researched.' In this study, it was made very clear that it was the case farmer who will decide about the validity of interpretation of data. The researchers were advised to take care that the incoherent edges of the case were not blunted.

In other words, if there were contradictions in the narrative of the farmers they were not to be resolved or removed but preserved in the case. Also interpretation of the data was not to be attempted in the body of the case. While it was true that one could not consider a single farmer as representative of either the village or even smaller farmers in the village, it was recognized that it would be possible to get a better perspective from different cases in some typological forms, helping us in

interpreting the perceptions of the farmers. These typologies would also help us in identifying the ecological bearing on the individual household conditions and constraints. To this end some issues of general interest were also to be explored with other farmers in the respective villages. At the end of the last round, the monitoring team were to meet and review each case. Some questions seeking further clarifications were included necessitating another visit to the farmer so that some loose ends could be tightened.

The basic features of ecology which were sought to be captured in the cases are given below:

(i)



The important features of the study process are summarized below: Two talukas, Parner and Rahuri, representing dry and irrigated conditions respectively were selected for the intensive case to be developed by the resident researchers. In the case of bank officers from outside these two talukas, the choice of the village was left to them but the conditions as mentioned above were highlighted and kept in view while selecting the villages.

There was also a lady researcher who stayed with a tribal family for one month to develop the women's perspective about problems of poverty. Apart from studying the concerned village, she also contacted the wives of many other farmers. Each resident researcher was expected to participate in the various household chores like harvesting, threshing, or collection of fuel, or bark of the sal trees, etc. The researcher was specifically advised not to bale out the family in case of crisis. Such a gesture might appear inhuman or unethical but it must be remembered that any crisis had to be faced by the farmer alone. Also, the farmer's response to the crisis was extremely important to understand the weaknesses or strengths of his various options. In some cases where poverty was acute, the researchers did bring grains for the immediate consumption of the family though mostly the farmer himself borrowed the necessary resources. The cost of the researchers' stay was borne by the monitoring team and was given in advance to the farmer whenever necessary. Members of the local monitoring team constantly visited the different villages so as to help the researchers whenever they had any problem. These visits were not taken as inspection or control mechanisms. The discussion in every round often continued till the early hours of the day because it was necessary to go through the notes of each researcher and also because they wanted to clarify their doubts. In a couple of cases, the last round was not followed up in the spirit in which it was intended. Some officials were still not

convinced that the farmer would be able to correct their understanding of his problems and thus they did not narrate the cases as was intended. Probably these exceptions proved the worth of this aspect of the study. Each case was to be developed in three parts, dealing with the village, the farmer, and the researcher himself, his views about the study, methodology etc.

Some data about land transfers in each village for the last 10-20 years were collected from revenue offices and in particular from the individuals who had sold or purchased the land. Many of the names thus identified were individually contacted to find out the reasons for their disposal of land and the linkage between their resource with the constraints or options available in the credit market.

On the basis of these cases a summary note was prepared and presented at a seminar which in addition to the researchers, bank and agency officials also included more than 55 farmers who had participated in the study.

Seminar

The seminar was to serve two broad objectives: (a) To test the validity and generalizability of the issues and interventions identified during the study, and (b) to provide an opportunity to the farmers and other involved to collectively think of the specific ways in which banks could become more effective through changes in either the policy or practice of rural banking.

Earlier, it was decided that two or three cases developed by the researchers or collaborators would be narrated to provoke discussion. However, soon after the introductory remarks were made, some of the farmers offered to express their views about the study process and the objectives.

Listening to one another provoked many farmers to come out with more detailed descriptions of several constraints that had not been adequately understood during the field study. In this way, the seminar helped in generating some more data about the poverty processes and the roles of formal and informal credit. The detailed summary of the discussion which took place in the seminar is given in Annexure 2. The frank critical assessment by the farmers (most of whom were very poor, some were even annual contract labourers) provided a very useful experience to the bank officials. When a separate discussion with them was held on the second day of the seminar, they also came out with self critical conversations which otherwise might not have happened.

While farmers did express the need for continuity of dialogues of this type, the study team had not visualized before hand any institutional framework for such an intervention. In a way it was hoped that the farmers would be able to continue on their own. When some farmers wanted the bank officials to visit their village where they would organize meetings of small and excluded farmers, the bank officials readily agreed. However, when some farmers did organize such a meeting in a village, the concerned bank officials by not attending it confirmed the fears of the farmers. If the farmers were not able to trigger such dialogues on their own, it was largely because the banks were perceived as givers and the farmers as recipients. The banks felt that there was nothing that farmers had to offer. Although this study has made a beginning in this regard by empirically demonstrating the validity of role-reversal, intensive follow-up on sustained basis would be required.

Monitoring of field study : Weekly Interactions

The specific issues raised in some of the meetings are given here. They reveal an intimate understanding of the process which was followed during the study and describe the contradictions faced by the study team. The self critical mode was pursued during the field study by not only conceding the inadequacy of various instruments proposed to be used for data collection, but also by modifying elaborately the whole approach to understand the farmers perspective about poverty process. The basic emphasis on the household basis of enquiry was however, religiously maintained.

The issues also bring out the dilemma that social scientists faced while pursuing a study of this type. The moral question and ethical pre-suppositions very strongly dominated the realm of enquiry. In such a context it is inevitable that one should take recourse to conflictive-interactive paradigm of social sciences research. Further the relationship between the macro level approach and the micro level policy questions also emerge in an interesting way in the study. While every effort has been made to mention the statements as they were made, it was quite likely that some distortion might set in, if for other reason than because of the mental constructs of the author which might have filtered certain phrases or certain impressions. To that extent as mentioned earlier, the entire narrative is fairly biased, the objectivity of the study lies in making those biases more explicit.

First Meeting --

In this, the importance of the process of the study was in offering an opportunity to all those involved to think of the possible ways in which the official delivery system could become more responsive to the needs of small farmers. The study team members explained various assumptions of

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the study and also requested the participants to demystify the role of a study team by being as critical and ruthless about various questions as they felt necessary. The senior officers of the loan bank also participated in the discussion besides numerous bank officials, District Collector, a couple of district officials, researchers, and others.

The meeting notes have been included in the form they were prepared after the end of each meeting. We have avoided making changes so that the level of confusions at various stages could be appreciated as a genuine part of this exploration.

About the meeting

During the discussion some of the questions that were raised about the field study are given below:

1. How will we introduce ourselves to the farmers?
2. Will there be no questionnaire to be taken in the beginning?
3. Will there be sufficient space with farmers to house us?
4. How do we know that the farmer has said was correct?
5. If the farmer is hesitant in telling various things about him then what do we do?
6. Should we only concentrate on current problem and not discuss the history of the situation?
7. Should we concentrate on only one farmer or one family?
8. Should we take more people of the same category i.e. big farmers and agricultural labourers or should we take only one person one family from each category in the village or how should the person be interviewed or selected?
9. Do we talk to the Sarpanch, Thalati or the teachers to gain the foot-hold in the village or can we by-pass them?
10. What is the rational of not giving questionnaire in the beginning?

Some of these questions generated an interesting discussion in which following clarification was offered: The chief reason for not giving the questionnaire in the beginning was that we did not know exactly what questions were most relevant for the study. To generate these questions,

familiarization with the family is necessary in which process the questionnaire may not be of much help. Further, only in the third round it was to be supplied, because, by then the interviewer would be able to relate each question more intimately with farmer's family context.

Another point was that one person will develop the case of only one family, but will follow up the links of that family with big farmers, traders money lenders, etc., and in that sense a comprehensive case of every farmer and every category would emerge. While we would like to look at the big farmers also from the angle of the small farmers, if essential we may have to develop some cases of the bigger farmer also.

Then the question arose that if other farmers wanted to participate in the exercise how should we react? We would definitely be interested in the participation of those who volunteer information regarding household economy, but emphasis would be given only to the case family, lest we shift focus.

Bank then proposed the names of villages where they would develop the cases, and other researchers were also allocated different villages selected earlier on the basis of ecological diversity.

Second Meeting

In this meeting the emphasis was on narration of individual experience so that the correspondence between the conceptual framework of case method adopted in this study with the empirical observations could be established. The intention was to utilize this opportunity for an animated discussion among the researchers in order to achieve clarity of the study process. Some of the specific instances narrated in this meeting are presented below. Traditionally 'wal' (a pulse) generally found in sugarcane fields was

collected by the poor farmers and used as nutritious food. However, of late bigger farmers had started preventing labourers and small farmers from gathering 'Val' so that they could sell it themselves in the market with the result that the poor could no more get it free of cost.

Several cases of annual contract labourers were cited where not only the case farmers but their sons too had contracted themselves to different farmers, so much so that if they got late they were rebuked by the landlords. Many questions arose in this context which were pursued in later rounds. The case of a farmer who had taken loan for land development was narrated where because of overflow from an adjoining canal, his fields had become water logged and totally uncultivable. The loan amount increased to five times the principal and the farmer had approached the central, state, and local governments in addition to the bank officials with requests to exempt him from the loan burden. The latter realizing the futility of recovery efforts had filed a claim to the Credit Guarantee Corporation (CGC). Interestingly, the bank received note from CGC asking them to explain why the bank had not recovered the loan by getting the land auctioned as if there would have been any buyer for such land or this was the most rational recourse!

While the recovery of sugarcane loans was only 20 percent many bank officers felt that only sugarcane could help the economy of the farmers in the region. Realising the need for stabilizing the production of dry land crops the question was raised whether in drought prone districts such an emphasis on sugarcane was justified.

The problem of farmers approaching another bank if one refused loan was also raised. Many farmers had lost bullocks in the 1972 droughts, and had not been able to buy back till date, with the result they could not sow

their fields in time. Some of these farmers with as much as 11 acres of land were leasing it out and working as labourers on others' farms.

Third Meeting

The meeting started with a discussion about the spirit of participation which was being explicitly demonstrated as the dominant mode of this study's methodology. To achieve this it was imperative that every participant in the study should have equal opportunity to contribute towards the design of the study, as well as in the mid-term corrections. In this context two questions arose:

1. "Where we all clear about the focus of the study by now?"
2. "What was the purpose of today's meeting?"

Different view points emerged about the purpose of the meeting but two major opinions prevailed that the meeting was to discuss the issue of the questionnaire, and the researcher's experiences regarding problems of their respective farmers. Regarding the validity of providing questionnaire at this stage, following observations were made by the participants.

1. The questionnaire was supposed to be a mechanism to collect similar information about other farmers as have been collected about the farmers already contacted.
2. The details collected earlier were inadequate and the questionnaire will help in making it comprehensive.
3. The proforma itself was to be updated and new questions included.
4. As the time spent so far was largely aimed at familiarizing oneself with the problem context, the questionnaire will help in getting correct information about the farmer.
5. It will facilitate in judging the problem with involvement of the farmer.
6. It will define the parameters of the study

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The discussion about when the questionnaire should be provided proved to be quite revealing for those who wanted the questionnaire to be given at an earlier stage itself and we did not have to do much explaining. It was nevertheless stressed that the questionnaire was only a suggestive format. Moreover, about 30 to 40 percent of the questions need not be repeated as data on them would already have been collected in the earlier rounds.

While discussing individual experiences the Saledari (bonded labour) system in Gundegaon and Mhaiagaon, the case of a farmer whose family had to go without sufficient food for four of five days were highlighted.

The farmer had to borrow grains very often and pay for it when he got his wages for stone-crushing at a Public Works Programme site. He got only Rs.40/-. The administration of the Programme was later changed from the contractor system to the departmental system and the wages were raised to Rs.60/- per week. However, while the contractor had paid regularly, the payments from the department were often delayed, at times by nearly a month. This negated the gains from increase in wages as the farmer had to borrow grain at more unfavourable terms because it took him longer to pay back. In search of work he migrated for a few months to Bombay. He sold off 10 acre of land to buy a pair of bullocks so that he could cultivate the remaining land. Since the marketing society deducted earlier dues and the net cash receipt became less he had to sell paddy to the trader at prices lower than ^{those} prevalent in the society.

He did not know that his father's loan was written off under the recent government scheme, nor was he a member of the Cooperative Society. He cultivated only 2.5 acres of his land and left the rest as fallow to get grass for the animals.

The researcher had collected all these details in one day though he had made several visits earlier to establish rapport. This showed how deeply some researchers had got involved with the study and this narration had an impressive influence on the sceptics in the team. This understandably raised the issue of the extent of depth in study that was desirable. In this context, the following questions were raised:

1. If the depth to which the researcher from ADCC Bank had gone was worthwhile, could not everybody else strive to achieve the same? And those who could not, would it be so because some of them such as the bankers were pressed for time that they were unable to visit the farmer more than twice Or would it be so because they found the task itself uninteresting or not worth their while?
2. What would be the minimum number of visits needed in order to generate information that will impart to the case study a reasonable depth? Could it be achieved in only one or two visits to the farmer household?
3. What should be the timing of visits - i.e. whether during the day or night, will the farmer be more amenable to our efforts of getting information from him. In other words, if the researchers went only during the office hours, they may either not find the farmer at home or he may not be in a proper frame of mind as his attention will be on the day's activities, some of which might be pressing.

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