# An Assessment of "සිjමු" Women Farmers' Organizations and Empowerment Needs

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## FOREWORD

It is with great pleasure that HARTI presents the findings of the assessment on "絕j⑨" Women Farmers' Organizations, an initiative of then Ministry of Agriculture. In parallel with the international agenda for streamlining gender in development, organizing women into active groups has been trialed as an approach for women empowerment both globally and locally.

Establishing village level organizations exclusively for women farmers to make them stronger and to create opportunities can be considered as a well-thought mediation of the government. Investing in women assures future prosperity as the untapped potential of women can be productively included in the country's economy as well.

These timely findings, provide great insights into the "සිjමු" programme in general and any future interventions targeting women empowerment in particular. This will help guide the policymakers and development practitioners towards directing existing women empowerment initiatives to the right path.

While appreciating this timely effort by HARTI team I invite all interested parties to incorporate this scientific input in the future endeavours towards women empowerment in this country.

Keerthi B. Kotagama Director/CEO

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Rifana Buhary Renuka Weerakkody Thushara Dharmawardhana Dinusha Rathnayake Amal Dissanayaka

## **EXECUTIVE SUMMARY**

Organizing farm women under "සිලු" concept led to establish 25,000 Women Farmers' Organizations (WFOs) island-wide since 2016 under the recent initiative by the then Ministry of Agriculture. The Department of Agrarian Development (DAD) was responsible for all operations under the "සිල්" framework, the most recent intervention by the ministry towards empowerment of women farmers in the country. The programme envisaged to establish five hundred thousand home gardens whilst promoting entrepreneurship among WFO members aiming at improving income, social status, nutrition, health, educational and spiritual background of farm women and their families by providing input, credit and marketing facilities for agricultural activities. Given the context that the organizational strength plays a key role in materializing the programme objectives, this study was undertaken to explore how these WFOs conduct themselves in achieving the specified objectives. The particular attention in this analysis was given to identify different WFO typologies based on organizational, managerial and financial performances. These typologies carry the potential for using them as policy decision tool whilst being the baseline references for WFOs established at the village level. Moreover, the study aimed at ascertaining strengths and weaknesses that influence WFOs achieving set objectives with special reference to home gardening and entrepreneurship development elements. The study location covered six districts namely Kandy, Jaffna, Batticaloa, Anuradhapura, Moneragala and Kurunegala and a sample consisting of 445 members of 90 WFOs in 18 Agrarian Service Centres.

Conceptually, "원j@" WFO framework carries a huge potential for contributing to rural development and poverty reduction. Nevertheless, formation of WFOs was not a response to the voice of women but a concept originated from the upper hierarchy. Although there were over 23,500 WFOs established island wide at the time of this survey, it had been a quantitative rather than a qualitative achievement. WFOs were established to run on their own short of any support in kind or cash other than instructions provided from time to time.

The categorization of WFOs on the basis of organizational, managerial and financial performances led to identify four organizational typologies as 'Stable' (21%), 'Ordinary' (37%), 'Unstable' (35%) and 'Idle' (7%) WFOs in the performances continuum from the highest to the lowest in order. No 'Rational' organizations were found to be seen at the ground level that demonstrates the best performances in all three dimensions as expected. Thus, the majority of WFOs were weak, both structurally and functionally. Strong leadership and active membership enriched with positive attitudes led the WFOs to perform relatively better. Successful coordination by field officers and better infrastructure facilities that made the mobility of both officers and members easy also led to better performance of the organizations.

The leadership of these organizations was mostly held by the same set of women

leaders in the village whereas youth participation as members or leaders was limited. The level of motivation amongst the field level officials to engage with WFOs was limited due to poor infrastructure, communication barriers and other overloaded tasks. Monthly programmes designed at the top level were propagated among the WFOs though there were certain gaps encountered. The home gardening element was too orthodox with meagre success. The rate of success of home gardening accounted for only among 20 percent members and the success of home gardening is a random occurrence irrespective of the WFO typology. Entrepreneurship development component became the key expectation as well as the key disappointment amongst the members owing to its early collapse. Besides, selected women for this component were operating traditional ventures at a smaller scale.

Entrepreneurial intention among "원j@" farm women is determined by many factors. Statistical evidence proves that the younger women have greater intention than the older. Among other factors that drive entrepreneurial intention is a business enabling environment including entrepreneurial training and business experience. Self-sustaining approach proposed through savings promotion programme was much thoughtful, but the implementation in newly formed organizations appears rather untimely. Hence, learning by lessons through home gardening and entrepreneurship development elements, the "원j@" framework should proceed with any future interventions.

The study recommends how "急j⑨" framework need to be redesigned as a real empowerment approach that consist of WFO typology based interventions, creating enabling environment for entrepreneurship development, WFO driven monthly programmes, the appointment of legitimate officials, greater youth participation. Further refining implementation shortcomings in the areas of typology targeted programmes, leadership training, Training of Trainers (TOT) programmes and initiatives to motivate field officers and Information and Communication Technology (ICT) solutions to ensure the speedy flow of information are recommended. Qualitative progress monitoring through independent agencies, maintaining a database of members of "急j⑨" and following transparent procedures to ensure the principle of equity are recommended for further success.

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# ABBREVIATIONS

ADO	Agrarian Development Divisional Officer
AI	Agricultural Instructor
ARPA	Agricultural Research and Production Assistant
ASC	Agrarian Service Centre
ASMP	Agriculture Sector Modernization Project
DAD	Department of Agrarian Development
DO	Development Officer
DOA	Department of Agriculture
DZLiSPP	Dry Zone Livelihood Support and Partnership Programme
FGD	Focus Group Discussion
FO	Farmers' Organization
FWAE	Farm Women's Agricultural Extension
GAD	Gender and Development
GN	Grama Niladhari
HARTI	Hector Kobbekaduwa Agrarian Research and Training Institute
ICT	Information and Communication Technology
KII	Key Informant Interview
MDGs	Millennium Development Goals
MOA	Ministry of Agriculture
NGO	Non-Governmental Organization
SDGs	Sustainable Development Goals
SPSS	Statistical Package for the Social Sciences
ТОТ	Training of Trainers
UN	United Nations
WFO	Women Farmers' Organization
WID	Women in Development

# **CHAPTER ONE**

## Introduction

### 1.1 Study Background

Worldwide shift in development initiatives from Women in Development<sup>1</sup> (WID) to the Gender and Development<sup>2</sup> (GAD) approach, led to a wealth of evidence on social and economic benefits associated with the empowerment of women within their households and communities. Ensuring gender equality through the empowerment of women received attention in the development agenda in the UN Decade for Women from 1975 to 1985. Subsequent development trend was to achieve Millennium Development Goals (MDGs) by 2015 to contemporary Sustainable Development Goals (SDGs) by 2030 and in each agenda gender equality and empowerment of women was given the highest priority. Among the wide-ranging benefits accomplished through the empowerment of women can be indicated as food and nutrition security, family well-being and impact on overall poverty reduction in many circumstances (Sraboni *et al.*, 2014; Galab and Chandrasekhara Rao, 2003; Quisumbing *et al.*, 1995).

According to Jayaweera (1985), women were not considered as a target group in the plethora of plans and programmes of Sri Lanka's national agenda by 1970s. It is important to note that the country had a sluggish growth with poverty, indebtedness, landlessness, inequalities and unemployment during this period (Gooneratne and Gunawardena, 1983; Jayaweera, 1989). The establishment of Women's Bureau of Sri Lanka in 1978, the first in a line of various institutional mechanisms and policy interventions, delineates an important landmark of the country's interest towards gender equality and the empowerment of women. Moreover, influenced by global trends for the empowerment of women, the Ministry of Women Affairs in Sri Lanka was created in 1983 and the Women's Bureau was located within the ministry. Thus, integration of gender dimension into development plans received continued attention mainly in the agriculture and industrial sectors of the economy with these initiations.

Shedding light on the national policy framework of the government in the 21<sup>st</sup> century revealed the necessity of institutional interventions to empower women through many women exclusive national initiatives. For instance, *Diriya Kantha* and *Kantha Saviya* Programmes through a network of women action societies at *Grama Niladhari* (GN) divisional level were initiated by the Women's Bureau. Women-oriented programmes incorporated economic empowerment of rural and urban

<sup>&</sup>lt;sup>1</sup> **WID** is an approach that emerged in the 1970s to address the women's issues in development projects particularly integrating them into economic, political and social growth and change (Rathgeber, 1990).

<sup>&</sup>lt;sup>2</sup> **GAD** approach that emerged in the 1980s as an alternative to previous WID, focusing on the socially constructed identities between men and women, gender roles and the class differences on development (Rathgeber, 1990).

women, a revolving fund for self-employment, entrepreneurship training, skills development, trade fair and marketing, home gardening and livestock development programmes.

Women Farmers' Organizations (WFOs) established by the Farm Women's Agricultural Extension (FWAE) Programme of the Department of Agriculture (DOA) during the 1970s marked the beginning of empowerment initiatives exclusively for farm women. Growing evidence shows that projects similar to "Dry Zone Livelihood Support and Partnership Programme" - DZLiSPP<sup>3</sup> (2005-2012) implemented through Ministry of Agriculture (MOA) also encouraged increased women's participation in farmer field schools (Weerakkody, Kumara and Epasinghe, 2016). Provision of loans for low income women's groups under *Bhagya* loan scheme and promotion of micro-entrepreneurship among poor rural women through *Apeksha* programme were few other examples of farm women oriented empowerment programmes (Ministry of Agriculture, 2013). *Hela Bojun* sales centres introduced by the DOA is another well-thought-out women empowerment initiative which aimed at bringing forward women entrepreneurs to earn a domestic income.

"원j@" Women Farmers' Organization Network, an initiative by the MOA under the Department of Agrarian Development (DAD) is the most recent initiative taken to empower women farmers in the country. This national state intervention has set a target of establishing 25,000 WFOs island-wide with one WFO per village targeting to establish five hundred thousand home gardens all over the country. The programme has achieved 92 percent progress island-wide in the establishment of village-level societies by October 2017 (DAD, 2017). Attempts in poverty reduction through promoting 25,000 women entrepreneurs chosen from these WFOs is imperative among many other proposed initiatives under this concept. However, empowerment of WFOs is crucial for the "원j@" framework to be materialized and objectives of the programme to be achieved. Given this context, it is necessary to explore how the "원j@" WFOs conduct themselves, how could they be ranked in the continuum of social and economic empowerment and what are the empowerment needs of women farmers who gathered under these village level organizations.

### **1.2** Problem Statement

Enhancing income generating activities of low income households with institutional support will lead to reduce poverty and encourage the farming community to diversify their income sources (Central Bank of Sri Lanka, 2016). The country has a history of many similar efforts targeting at the empowerment of rural women since 1970s. Goonesekere (1989) states that the government policies and programmes even though focused on self-employment and income generating activities for women in low income and rural and urban communities, they have failed to adopt a

<sup>&</sup>lt;sup>3</sup> DZLiSPP was a seven-year development programme implemented by the MOA to increase the land use intensity and productivity of un-irrigable uplands of poor households in the dry zone areas in Kurunegala, Anuradhapura, Moneragala and Badulla districts in Sri Lanka (IFAD, 2014).

coordinated approach to sustain the economic status of women. Further pieces of evidence also reveal that many WFOs had no operational success at the ground level and many pro-women development projects have fallen short of achieving expected outcomes in terms of empowerment, poverty reduction and economic growth in the long run (Stegall, 1979 and Jayaweera, 1989).

In many instances setting up of grass root level groups or organizations has been the popular instrument for approaching the beneficiary communities and introducing proposed interventions embracing entrepreneurship (Vadde and Ratnam, 2014). Thus, the organizational approach appears to be more cost-effective in producing synergic outcomes. However, interventions without a proper assessment of the organizational strengths and weaknesses unlikely yield anticipated results. In most cases, both the intervention and the organization ultimately disappear with little or no improvement in the women's status. Therefore, prior to any intervention proper assessment of the status of beneficiary organizations is a prerequisite. When it comes to "恕jee" WFOs, it will also serve the purpose of benchmarking the new initiative of clustering farm women into grass roots level organizations by the MOA.

The foregoing discussion also compels one to recognize who constitutes these WFOs? Is it the same group of active women in the village who benefit from diverse opportunities arising from time to time? Do the women farmers really enjoy the benefits from WFOs? Is there any coordination or framework among direct coordinating bodies for extending the assistance especially financial grants and how effectively they are enjoyed by the farm women? If the government takes off direct guidance, assistance and promises, would the WFOs be able to sustain? In addition to the above specific needs, there are also such questions as to whether the programme generates sustainable home gardens? Is targeting WFOs in promoting micro-entrepreneurship a successful strategy? Is it just another pressure group formed on political interests?

The current government allocates a substantial budget annually and put efforts for the operation of "원j@" WFOs. The adequacy of resources and activities made available to achieve the objectives set by the programme is yet unassessed. Given the MOA interest to uplift the living standards of women farmers, it is a timely need to undertake an in-depth assessment of these WFOs as a proactive measure for the successful operation of this "원j@" WFO initiative, which would ensure equity and prosperity among rural farm women.

### 1.3 Objectives

The main objective of the study is to benchmark "සිjමු" WFO typologies as a reference for policy interventions towards empowerment of farm women in Sri Lanka.

Specifically, the study aims at

i) Identifying different typologies based on organizational, managerial and financial characteristics of WFOs

- ii) Ascertaining strengths and weaknesses that influence WFOs achieving set objectives anticipated by the MOA
- iii) Reviewing the progress of entrepreneurship development component and women's intention for entrepreneurship
- iv) Proposing required interventions for the success of WFOs in general and entrepreneurship development components, in particular

#### 1.4 Methodology

#### 1.4.1 Study Location



Source: Authors' illustration based on Sri Lanka Survey Department

Figure 1.1: Map of Selected Agrarian Service Centres Considered for the Assessment of WFOs

This study was carried out in purposively selected six districts namely Kandy, Jaffna, Batticaloa, Anuradhapura, Moneragala and Kurunegala (Figure 1.1). The selection criteria covered diversified aspects as specified below. One of the criteria is the distance from Kandy, the centre of operation of WFOs. In addition, agricultural contribution, agro-ecological variation, ethnic representation and resource consumption with special reference to major, minor irrigation and rain-fed nature of farming were considered for the selection of study locations to have a better representation of diverse agrarian communities in the sample.

Districts	Rationale
Kandy	Centre of operation <sup>4</sup>
Kurunegala	Intermediate and dry zone minor irrigated agriculture
Anuradhapura	The area with major irrigation in North Central Dry Zone
Jaffna	Farthest, war-affected Northern agrarian community
Batticaloa	War affected Eastern agricultural communities
Moneragala	Rain-fed farming areas in South East Dry Zone

In the second stage, three Agrarian Services Centres (ASCs) were chosen from each district to represent the diversity within the district as given below (Figure 1.2).

a. The ASCs with the highest number of WFOs (ASCs with the administrative bias)b. The ASCs with the highest extent of paddy (Contribution to paddy production)c. The ASCs with the highest extent under OFCs (Contribution to other food crop production.)

Data related to the distribution of WFOs at ASC level were collected from district offices of DAD. Predominant agricultural areas were selected after consultation with Agriculture Director of District Secretariats and Assistant Commissioners of DAD, district offices.

### 1.4.2 Sample Selection

Proportionate random sampling technique was used to select the sample of WFOs. WFO was considered as the unit of data collection for the organizational level analysis whereas individual members were considered as the unit of data collection to achieve other study objectives. According to information gathered through personal communication with key informants, most of the WFOs were identical in structural and functional terms. Therefore, the minimum sample size for each district was set as 10 WFOs. Whenever the total number of WFOs in a district exceeds 1000, the sample size was increased at the rate of one percent of WFOs to represent each additional 500 WFOs rounded up to the nearest 500, to make the sample more representative in terms of the prevalence of WFOs (Figure 1.2) (Appendix 1.1).

<sup>&</sup>lt;sup>4</sup> National coordinator of "සිjමු" WFOs network is from Kandy district office of DAD.



#### Figure 1.2: Distribution of Sample WFOs

In order to select the WFOs at ASC level, Agrarian Development Divisional Officers (ADOs) were requested to classify the established WFOs in their area to mention whether they are strong, average or weak according to their opinion. The WFOs mentioned as weak were removed from the total population as they are worthless considering for assessment assuming that there are weaker in the other two categories as well. Finally, a random proportionate sample was selected at the ASC level.

#### **1.4.3** Data Collection Techniques

The study employed several techniques to gather both qualitative and quantitative information. Primary data required for the study was gathered by using different data collection tools such as pre-tested structured questionnaire for survey among member, pre-tested guidelines for focus group discussions, key informant interviews as well as WFO level case studies.

#### **Questionnaire Survey:**

The survey was undertaken by administering a structured questionnaire to five group members in each WFO to understand the individual positions and the participation in the organization, practice of home gardening, intention for

entrepreneurship and opinion on savings promotion intervention. At the end of the survey, altogether 455 women were personally interviewed.

#### Focus Group Discussions (FGDs):

Detailed qualitative information needed to achieve objectives 1 and 2 were fulfilled by conducting 90 FGDs. A guideline was directed to each WFO at a village level gathering, participated by members of WFOs and officers.

#### Key Informant Interviews (KIIs):

KIIs were conducted with the key informants from "සිjමු" implementation agencies including the Commissioner of DAD, National Coordinator of "සිjමු" WFOs network, ADOs in the 18 ASCs selected for the study, Development Officers(DOs) and/or ARPAs responsible for selecting "සිjමු" WFOs at the village level.

#### Case Studies:

Case studies were carried out to ascertain the success and failure factors determining performance of WFOs which came under each WFO typology identified in this analysis.

#### **1.4.4** Data Analysis and Analytical Techniques

The data gathered were coded, entered, collated and analyzed using Microsoft Excel and IBM SPSS Statistics software (Version 22.0). Distinct analytical methods performed to achieve study objectives are described below.

# Objective 1: Identifying different typologies based on organizational, managerial and financial characteristics of WFOs

Diversity is inherent amongst organizations of similar origin leading to different outputs and performances. Therefore, in order to characterize WFOs as per objective 1, an attempt was made to identify variations seen among the WFOs functioning at the village by categorizing them into different WFO typologies.

Data pertaining to these variations were gathered, processed and analyzed by constructing a scoring matrix to classify the WFOs into different typologies. The analytical technique was adopted from a participatory assessment tool employed by the international fund for agricultural development (IFAD, 2009). The relevant indicators for the construction of the scoring matrix were selected by considering three major dimensions that demonstrate the performances of any organization namely; (i). Organizational, (ii). Managerial and (iii). Financial aspects of WFOs (Table 1.1, 1.2 and 1.3). The indicators were preliminarily selected and then finalized on completion of pre-testing of questionnaires.

The women exclusive village organizations were considered as the instrument for approaching the women beneficiaries under "සිjමු" framework and the programmes implemented through these organizations. The organizational strength is crucial for

the successful implementation of the programmes. Even though, a strong organization should equally perform in terms of above three dimensions, it was assumed in this assessment that "සිjමු" organizations were established in recent times and therefore they need more time to grow in financial and managerial terms. Therefore, relatively fewer weights were assigned to financial and managerial dimensions whereas the organizational dimension was assigned with a greater weight constructing the scoring matrix as "සjමු" framework is old enough for the women organizations to grow stronger. Therefore, 80 percent of the total weight was assigned to the organizational parameters that provide the basis for elevating the "සjමු" concept. The weight allocated for the managerial parameter was 15 percent. As financial activities are in a preliminary stage of "සjමු" WFOs at the country level, five percent of the weight was apportioned.

Study Parameter	Indicator	Maturity Criteria	Points
Constitution	Awareness of	Poor awareness	1
	constitutional powers of	Moderate awareness	2
	"සිjමු" WFOs	Well awareness	3
Size of WFO	Percentage of current	=<49%	1
	active members out of total current membership	50%<75%	2
		>=75%	3
Regularity in	How often meetings are	Irregular meetings	1
Meetings	conducted since the establishment to date of survey especially considering the last three consecutive meetings	Moderate - Conducting meeting at regular intervals of three to six months	2
		Regular - Conducting meeting at regular intervals of one to two months	3
Attendance/Decision Making	Average participation of members out of total	=<49%	1
0	current membership in the last three consecutive meetings	50%<74%	2
		=>75%	3
Common Action Programme	The overall success of the home gardening	=<24%	1
	programme by the percentage of members	25%<49%	2
	having successful home gardens out of total current membership	=>50%	3

#### Table 1.1: Organizational Parameters for Characterizing WFO Typologies

Source: Authors' formulation based on IFAD toolkit

Study Parameter	Indicator	Maturity Criteria	Points
Maintenance of	Organizational and	Irregular and informal	1
Records	financial record keeping- degree of maintenance	Moderate	2
	of records based on the quality and the content	Formal and Regular	3
Training Exposure Number of training received through "සිjමු wro	• -	Not received	1
	received through "tdjමු" WFO	Moderate exposure (1<3)	2
		Satisfactory exposure (=>3)	3
Awareness of	Programme exposure – Number of monthly	Poor awareness (<3)	1
Monthly		Moderate awareness (3<6)	2
Programmes programmes conducted or known to relevant WFO	Satisfactory awareness (=>6)	3	

#### Table 1.2: Managerial Parameters for Characterizing WFO Typologies

Source: Authors' formulation based on IFAD toolkit

#### Table 1.3: Financial Parameters for Characterizing WFO Typologies

Study Parameter	Indicator	Maturity Criteria	Points
Financial	Fund sources the	Non	1
Provisions	organization possesses	Savings	2
		Savings and other fund	3
		sourcing	5
Rotation of Funds	Utilization of funds for	Non	1
	credit and other	Fairly good (either for	2
	purposes	credit or other purposes)	Z
		Satisfactory (both)	3

Source: Authors' formulation based on IFAD toolkit

The scoring matrix was constructed by assigning numerical values to the 10 measuring variables chosen to represent the three types of parameters; organizational, managerial and financial. Rank data were employed in a three-degree Likert scale on each variable after synthesizing many responses for each variable. Number 1, 2 and 3 were assigned based on the lower, moderate and higher potential respectively for each response. Finally, "台jම" WFOs were ranked into five typologies based on the weighted assessment scores of each WFO with respect to each indicator.

As indicated in Table 1.4, any WFO has the potential for obtaining a maximum weighted average of three points and a minimum of one point. For example, when a WFO receive a score of 3, it assumes to be having a very high level of maturity and placed in 'Rational' typology, those are capable enough to involve in development

programmes. In this way, 'Stable', 'Ordinary', 'Unstable' and 'Idle' typologies require different degree of interventions to further shift into higher-level typologies.

Weighted Score	Typology	Maturity Level
2.7-3.0	Rational	Very high level of maturity; capable enough to manage development initiative
2.3-2.6	Stable	High level of maturity; capable of managing development initiatives with less degree of interventions
1.9-2.2	Ordinary	Medium level of maturity; capable of managing development initiatives with a greater degree of interventions
1.5-1.8	Unstable	Low level of maturity; needs interventions in organizational capacity building
1.0-1.4	Idle	Very low level of maturity; needs more intensive interventions

Table 1.4: Assessment Score	e and WFO Typologies
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Source: Authors' formulation based on IFAD toolkit

# Objective 2: Ascertaining strengths and weaknesses that influence WFOs achieving set objectives anticipated by the MOA

The MOA anticipated that WFOs would involve in three types of initiatives by DAD, home gardening, entrepreneurship development and microfinancing. Microfinancing initiative was at the very initial stage of introduction of WFOs. Therefore, through the second objective of this study, it was attempted to assess to what extent these WFOs are involved in those activities and what weaknesses were encountered in the process. A greater emphasis was given to gather data from the members of "爸j?" WFOs by administering a structured questionnaire during the field survey.

# Objective 3: Reviewing the progress of entrepreneurship development component and women's intention for entrepreneurship

The questionnaire was structured with questions to capture the factors influencing women's intention to start a business, termed as the entrepreneurial intention in this analysis. Further, questions to explore the nature and the status of the income generating activities in operation and constraints and challenges faced by them were also included. The analysis was carried out to understand likely associations between the entrepreneurial intention of "සjම" women and the other variables by employing chi square and spearman correlation tests as appropriate.

Finally, advanced statistical analysis was performed to determine the factors governing women's intention to start up a micro-enterprise. The explanatory variables were of three types;

(a) Socio-economic variables

- Age of the member (age between 28-60 years old women)
- Marital status (whether married or not)
- Educational level (above or below secondary education)
- Employment status (whether engage in income generating activity or not)
- Family type (nuclear vs extended)

(b) Empowerment related variables

- Business experience (whether having previous involvement in business or not)
- Leadership position in "සිjමු" (whether holding a position in "සිjමු" or not)
- Membership in other community organizations (whether holding membership in other community organizations or not)
- WFO Typology (score above or below average)

(c) Business enabling environment

- Entrepreneurship training (whether received entrepreneurship training or not)
- Access to credit (whether obtained credit in the last two years or not)

#### **1.5** Organization of the Report

The report is organized into five chapters with the first being the introductory chapter. The second chapter briefly reviews the organizational approach for the empowerment of farm women. The structure and conduct of the "원jම" WFOs is elaborated in the Chapter Three. Chapter Four presents the details on the proposed entrepreneurship development component of the "원jම" framework and the determinants for entrepreneurial intension of farm women. Finally, Chapter Five is devoted for conclusions and recommendations.

# **CHAPTER TWO**

# Organizational Approach for Empowerment of Farm Women

## 2.1 Introduction

Development projects and programmes particularly with reference to rural farm women are considered, they are generally based on pro-poor policies on welfare, equity, anti-poverty, efficiency and empowerment approaches (Amarasinghe, 1998). Women organizations as an instrument for the empowerment was thus conceptualized aiming at rational welfare distribution and poverty alleviation programmes. The scope of this review extends to disclose information necessarily and explicitly linked to this background. It begins with a survey on the history of women based organizations in Sri Lanka and then it searches the origin, implementation and progress of "&jo" framework. Moreover, the review examines empirical evidence on the potential and drawbacks of WFOs as an empowerment tool. Finally, it carries recent evidence on distinct programmes extended through women based organizations, for instance home gardening, entrepreneurship development and microfinance services as an input for designing methodological and analytical framework of this research.

# 2.2 Women's Organizations Focused on Farm Women in Sri Lanka

Many developing countries envisaged women's organizations as an empowerment tool and offered development interventions targeting rural women who largely depend on farming as a means of livelihood. Sri Lanka is not an exception formed a national level well pronounced non-governmental organization (NGO) named, Lanka Mahila Samithi<sup>5</sup> (LMS) in 1930 as the founding women's society to serve rural women in Sri Lanka. These societies encouraged rural women in Sri Lanka to strive for their own social and economic progress and that of their village including encouragement of agricultural pursuits and promotion of micro-enterprise development (Lanka Mahila Samithi, 2014). The establishment of Kantha Samiti<sup>6</sup> in 1952 demarcates another milestone in the evolutionary process of women's organizations and again in 1970 and 1975, by the Department of Rural Development which undertook several women empowerment programmes. It is important to note that the programmes earlier had currently trending objectives such as food production through home gardening, educating about nutritious diet, promoting savings, providing training and promoting of selfemployment avenues (Dias, 1977; Stegall 1979). In addition, there are many NGOs who initiated rural women's societies with a variety of objectives to achieve at the community level.

The government-sponsored women's societies were very loosely organized and

<sup>&</sup>lt;sup>5</sup> It was incorporated by the Ordinance No.47 of the State Council of Ceylon in 1947 and currently registered with then Ministry of Social Services.

<sup>&</sup>lt;sup>6</sup> Government dispersed these *Kantha Samiti* in 1978 and replaced with Rural Development Societies, in which both male and female have the membership.

politically inspired women's network which consisted of a large number of rural women where attempts were made to integrate its members to the development process (Stegall, 1979). However, the organizational approach for women empowerment encountered various limitations. Jayaweera (1989) and Stegall (1979) noted that women's groups were particularly formulated in the country vis-a-vis implementing welfare policies and programmes of the government with the political interest. Under the Accelerated Mahaweli Development Scheme<sup>7</sup> launched in 1977, women were overlooked as a target group in the planning stage and therefore did not directly benefit from those development programmes (Jayaweera, 1985; Goonewardene, 1989). Men were recognized as breadwinners and women's contribution to the economic activities were either ignored or underestimated. The Integrated Rural Development Programme (IRDP) since 1979 also implemented a wide range of rural development schemes. Although the programme did not integrate women in the early stages, special attention was paid during the later years of implementation (Gunatilaka and Williams, 1999). Further, it is notable that there are village-level women's societies registered under Women's Bureau with women empowerment objectives through improving leadership skills, mobilizing savings and credit facilities, providing training and capacity building programmes.

Janasaviya programme initiated in the 1990s induced forming of groups by keeping social mobilization, credit and micro-enterprise as the targets. Jayaweera (1996) indicates that the initiation of the Janasaviya programme in the 1990s was how frame worked as social mobilization to provide credit as well as to promote self-employment and micro-enterprises. There are many NGOs at the village level, having similar organizations for women and for promoting activities such as home gardening, savings, credit and micro-enterprises.

Farm women agriculture extension programme emerged in the 1970s where attention was paid only to farm women, one of the vulnerable strata of the society. The main target of this programme was to build and strengthen Women's Farmer Societies (Lurdu, 2016). Consequently, programmes led to the establishment of WFOs, named "*Govi Kantha Samithi*"<sup>8</sup> in each GN division as mandatory to Women's Agricultural Extension Constitution of the DOA. Most of the WFOs registered under DOA was established in 2008-2013 with the "*Api Wawamu-Rata Nagamu*" programme, especially to promote the home gardening component (Lurdu, 2016).

Women-led farmer producer organizations, groups or clusters identified by the Ministry of Primary Industries for matching grant programmes proposed under

<sup>&</sup>lt;sup>7</sup> Accelerated Mahaweli Development Scheme is the largest irrigation programme implemented in Sri Lanka with the aims of generating hydroelectricity, irrigation for agriculture and water for domestic consumption.

<sup>&</sup>lt;sup>8</sup> The objectives of the WFOs include development of agricultural knowledge and skills among members of the organization, empowerment of women, development of entrepreneurial opportunities by diversified agriculture-related self-employment activities, promotion of savings and investments as well as improvement of leadership skills (Lurdu, 2016).

Agriculture Sector Modernization Project<sup>9</sup> (ASMP) of World Bank is another recent initiative for the empowerment of farm women (World Bank, 2016). "원j@" Women Farmer Organizations Network under the MOA is the latest initiative towards bringing women together under organizations exclusively for farm women.

## 2.3 "සිjමු" Women Farmers' Organizations

Farmers' Organizations (FOs) are distinguished as an organizational mechanism for mobilizing farmers irrespective of gender in order to uplift their living standards through self-help mechanisms. FOs<sup>10</sup> were initiated and continued by DAD. Since 1991 when the FOs obtained a legal status approximately 14,600 FOs have been registered island wide. Giragama, Sri Gowry Sanker and Samarakoon (1999) cite that the major activities undertaken by the FOs are procurement and distribution of agricultural inputs, irrigation management, adoption of innovative cultivation practices and technologies as well as development of credit and marketing skills.

In this context, the present government granted provisions for the formation of WFOs under the three-year Food Production National Programme (FPNP), 2016-2018. It was seen as of paramount importance to intensify sustainable rural agriculture sector with women participation. The programme was officially launched in the "說j?" women farmers' conference held in Galnewa, Anuradhapura parallel to the national farmers' week in October, 2016. Initially, certificates of registration were presented for 2,680 WFOs in Anuradhapura on the same day. The mission of "說j?" has a broad socio-economic scope, where a woman's role is acknowledged as an integral component of the family, society and the community. Thus empowering a woman leads to empowerment of the society and ultimately the nation as she is considered as the pioneer who drives the family towards a disciplined society.

The "铅j⑨" programme has many wings for the empowerment of farm women to secure an impressive proportion of economic and social benefits in agricultural value chains. The objectives of the "铅j⑨" WFOs are to develop income status, social status, nutrition, health, educational and spiritual background of farm women and their families through providing inputs, credits and marketing facilities for agricultural activities. In addition, it promotes savings among farm women, uplifts the economic status of members of the group by mutual cooperation and dedication, encourages home gardening and young women participation in agriculture as well as promotes organic home gardening. The expected achievements by introducing the home garden concept has been fulfilling food and nutrition requirements of the family through their

<sup>&</sup>lt;sup>9</sup> Under ASMP (2016-2021), matching grants between US\$ 5,000 and US\$ 75,000 were provided for investments to be developed and implemented by farmer producer organizations (World Bank, 2016).

<sup>&</sup>lt;sup>10</sup> Provision for the registration under Agrarian Service Act No. 4 of 1991 was the turning point of FOs, as it provided legal coverage (Giragama, Sri Gowry Sanker & Samarakoon, 1999). Currently FOs are registered under the Agrarian Development Act No. 46 of 2000, which replaced the previous Agrarian Service Act for registration of FOs (Thiruchelvam, 2009).

own home gardens, stabilizing the family economy through minimization of expenditure on food with their home garden produces and improving family health condition through toxic free food consumption. In due course "සිjමු" WFO is aimed at socio economic development of farm women by empowering them not only through the enhancement of knowledge, attitude and skills but also by improving leadership and managerial abilities (Department of Agrarian Development, 2016).

Inspired by the motto 'Develop the Nation Together', " $\mathfrak{B}j\mathfrak{O}$ " symbolizes the first letters to the words **Si**nhala, **Ta**mil and **Mu**slim, representing major ethnicities in the country. These were also established under the same Agrarian Development Act No. 46 of 2000 as FOs. Therefore, these WFOs are resilient as FOs in terms of structure and functions. The Act specifically mentions about registration, membership, roles, functions, meetings, committee details, administration and financial regulations. It is important to note that the printed version of Act was distributed among WFOs in the form of a booklet to raise awareness at ground level. As at 20.10.2017, the number of WFOs established island wide are 23,567 (Department of Agrarian Development, 2017). Further, DAD recognizes that there are a total of 34,742 villages in the country but each and every village has no potential to establish WFOs due to lack of an adequate number of women to form the organization as per the Act states.

Poverty reduction is another area that received the attention of this programme. Its intention has been to promote 25,000 women entrepreneurs among "원j@" members. As at 20.10.2017, 20,006 entrepreneurs had been identified to provide financial grants to develop self-employment opportunities with the aim of strengthening the women especially in low income earning families (Department of Agrarian Development, 2017). Distribution of number of WFOs and entrepreneurs at the district level is shown in Appendix 2.1.

The manifestation of emerging women entrepreneurs is phenomenal for the betterment of the employment spectrum and the development of the country. Nevertheless, WFOs are poor both financially and in terms of assets they owned, an empowerment strategy is necessary to provide both identity and support for the entrepreneurial efforts to make this programme successful.

"සිjමු" WFO concept has been designed with the fundamental goal of women empowerment. Microfinancing, entrepreneurship development, home gardening are the major instruments through which the objectives of "සිjමු" WFOs are to be achieved. In addition, social cooperation activities such as *Shramadana* and *Attam* as well as training are few other activities focused through this set up. Figure 2.1 elaborates the conceptual pathway of "සිjමු" WFOs.



Source: Authors' formulation

#### Figure 2.1: Conceptual Pathways of "සිjමු" WFOs

#### 2.4 WFOs as an Empowerment Tool

Fischer and Qaim (2012) claim that the most of the time male dominancy in the organizational leadership and limited women representation are seen in farmers' organizational arrangements. When women-only organizations are formed, it will not only a setting for farm women to gain self-confidence but also serve as a platform to raise their voice (Bantilan and Padmaja, 2008). It is believed that mobilizing farm women to perform collectively will improve their social and economic condition and that of their community. Thus government and NGOs envisage organizing women, particularly farm women into women's organizations. As WFO is an integral component of rural development, opportunities and capacities that can be gained through being organized as WFOs are promising for farm women, in the light of the required directives and guidance.

When conceptualizing the term empowerment, according to Verger, Novelli, and Altinyelken (2012), it is a process that enables individuals or groups to change the balance of power in social, economic and political relations in the society. The shift in power relations is mostly required for successful empowerment (Shefner-Rogers *et. al.*, 1998). Empowerment is also recognized as a multi-dimensional social process that adopts power in people for use in their own lives, their communities, and their society, by acting on issues that they define as important (Page and Czuba, 1999). Further, Kabeer (1999) and Malhotra *et al.* (2002) broadly argue that women empowerment as a women's ability to make strategic life choices where that ability had been previously denied of them. Hence, women empowerment in overall is a process of giving the

capacity and means to direct women's life towards desired goals to achieve better control over resources and decision-making to become socially and economically independent. Further, Women's groups can be identified as one of the strategies to eliminate imbalances in power relations and thus to empower women (Alemu, Van Kempen and Ruben, 2018). In this context, WFOs can be stated as a tool of empowerment to improve the condition for farm women.

WFOs can be distinguished as membership-based homogenous farm women groups established with the particular orientation including empowerment by governmental or non-governmental agencies at the grassroots level. Regular meetings, formal leadership, maintenance of records, farming and non-farming service provision, savings and credit through group's saving or from respective financial institutes are prominent features of these organizations. Literature delivers blended impacts of WFOs to the women's empowerment.

Recent evidence also indicates that when women are organized into collective self-help groups particularly targeting marginalized community, various dimensions of women empowerment is obvious (Alemu, Van Kempen and Ruben, 2018; Brody et al., 2016; Jakimow and Kilby, 2006). A meta-analysis of Brody et al. (2016) support with facts that how women's organizational setups contribute positively to empowering women and that of their community in different countries. Formation of networks ultimately brings greater communication as well. Brody et al. (2016) discuss how access to resources, exposure to group support and accumulation of social capital will lead to the empowerment of women. Especially social capital generated through this collective action provides access to resources and economic opportunity to uplift the economic status of the family (Bantilan and Padmaja, 2008). Desai and Joshi (2014) indicate that group meetings and social network facilitated by women's organizations will ease the information dissemination and service delivery. Further sharing information, collective action, resource mobilization, service delivery, marketing opportunities, lowering cost of production, increase in income and savings, reducing poverty and capacity development of such women members and their families are also important benefits that are highlighted in the literature (Jakimow and Kilby, 2006; Otero and Rhyne, 1994).

Nonetheless, Jakimow and Kilby (2006) argue that likely potentials and limitations of women's group as an empowering mechanism including the level of empowerment, the impact of top-down approaches and degree of social transformation. According to Amarasinghe (1998), empirical studies carried out to analyze success and efficiencies of grassroots level organizations show that poor achievement of a similar degree of success with respect to social, economic and environmental conditions of different locations in a particular country. The author also emphasizes that although the organizational framework is efficient it might not be universal in approach, suppose success factors for one situation might be opposite in another situation *vice versa*.

Therefore, understanding the maturity level of each organization with respect to organizational, managerial and financial parameters is a necessary condition prior to any intervention. The organizational parameters comprise constitution, size of the organization, regular meetings, attendance and decision making, common

action/programme orientation and the maintenance of records and training reflects managerial parameters with the financial provision, rotation of funds and cash handling indicating the financial parameters of an organization (IFAD, 2009).

## 2.5 Role of WFOs in Promoting Home Gardening

Since ancient times, home gardens served many and varied purposes. Historically, home gardens were mainly devoted to ornamental and lawns rather than food production. However, the concept of edible landscaping is getting more attention in the current context. Home gardening often appears in development projects as an option for food production, food and nutrition security and compliment to the distribution of material support. Besides, it is mostly identified as a women or a family affair and one of the prominent informal sector in many developing countries (Beckman, 2001). Establishing home gardens with the contribution of family members is not a novel concept introduced through WFOs in Sri Lanka. Rathnayake *et al.* (2017) state that home gardening programme has emerged as a top national priority of the country and was directly incorporated to the policy framework of Sri Lanka since 1990s, even though it was narrowly interpreted in the past interventions in the context of food production drive and food self-sufficiency.

When information related to home gardening technologies is disseminated through women's group it was effective in adoption due to requiring a low level of investment for dissemination (Quisumbing and Pandolfelli, 2010). Further, food production, food and nutrition security, savings and sales of excess production are few other targets commonly to be achieved through WFOs by promoting home gardening. Kumar *et al.*, (2018) highlight the fact that the popularity of women's groups as a platform for nutritional oriented programmes, where home gardening can be a supportive component. As targeting WFO considered to be the feasible option for the sustainable home gardening as well as to uplift the livelihood of farm women community, the issue of sustainability of home gardens remains unsolved despite promotional programmes undertaken by successive governments with huge investment (Rathnayake *et al.*, 2017). Hence, the potential of " $\Im$ j@" framework as a means of sustainable home gardening needs investigation.

# 2.6 Promoting Entrepreneurship through WFOs

Women organization to empower rural women through entrepreneurial activities has been paid vast attention in the development agenda. Entrepreneurship development among rural women helps enhance their personal capabilities and increase decisionmaking status in the family and society at large. Promoting farm women to involve in home-based micro-enterprises or self-employment is a viable alternative for income generation activity to empower women financially and to uplift the livelihood of the farming community. According to CENWOR (2011), home-based women workers are a vulnerable group and they emphasized the fact that there should be national policies to promote the rights of the home workers. In order to achieve economic empowerment of farm women, entrepreneurship development has been identified as one of the mechanisms under the "සිjමු" programme. Therefore, before any intervention, it is imperative to assess the entrepreneurial intention among members of WFOs as it will direct the entrepreneurship development efforts into the correct path.

Low and MacMillan (1988) define entrepreneurship as the creation of a new enterprise, while Henley (2007) defines as an intentional activity and most of the intentions are formed in advance of new venture creation. According to Pihie (2009), entrepreneurship can be measured in two ways such as actual and intention for entrepreneurship. Actual entrepreneurship refers to people that have actually started a business and entrepreneurial intention indicates the peoples' willingness to start or own a business. Based on Bird (1988), it is the state of mind directing a person's attention and action towards self-employment as opposed to organizational employment. Therefore, entrepreneurial intention can be defined as a mental orientation such as desire, wish and hope to influence the choice of entrepreneurship.

The empirical studies show that previous experience has a significant influence on entrepreneurial intention (Bird, 1988; Hmieleski and Corbett, 2006). According to Baron and Markman (2003), factors like education, work experience and skills on entrepreneurship have a positive relationship with entrepreneurship decision. Moreover, socio-economic characteristics like age, marital status, type of family, educational level and type of business, main source of income, gross income of family, motivation and family hardship also influence the intention to start up an enterprise (Carr and Sequeira 2007; Das *et al.*, 2015; Parvin *et al.*, 2012; Pattu Meenakshi *et al.*, 2013). In addition, business enabling environment for micro-enterprises such as access to credit, material support as well as entrepreneurial training also plays important role in the intention for entrepreneurship (Bates, 1995; Das *et al.*, 2015; Parvin *et al.*, 2015; Parvin *et al.*, 2012). Further, initial social mobilization as a group or membership in the organization also will lead to the eventual decision of microenterprise development in the rural sector (Parvin *et al.*, 2012, Jayaweera, 1996).

### 2.7 Role of WFOs in Promoting Microfinance

The group of rural women with higher untapped potential can gain economic participation and social position by providing access to credit as most of the rural farm women have limited access to physical and financial endowments (Acharya *et al.*, 2005; Tilakaratne, 1996; Perera and Mudalige, 1993). *Janasakthi* Women's Bank in the *Janasaviya* Programme was one of the most successful microfinancing approaches implemented in Sri Lanka, particularly focusing on women as the beneficiary group (Perera and Mudalige, 1993).

Perera and Mudalige (1993) also argue that credit tied to savings with the additional benefit of revolving fund would initially be the most realistic delivery system for the micro-enterprise sector. Microfinancing was eventually proposed to finance the entrepreneurship component of "說j會" WFO Programme. It proposes a group-lending scheme, where group savings will first mobilize as collateral, then to provide credit to members based on need or micro-enterprise projects.

# CHAPTER THREE

# Structure and Conduct of "සිjමු" WFOs

## 3.1 Introduction

Organizations are diverse and dynamic in nature. Therefore, organizational level analysis is important to ascertain their performances as to whether they are prepared and strong enough to achieve anticipated objectives and targets and to deliver the expected outcomes. This chapter presents an analysis on organizational, managerial and financial features of the selected WFOs as a basis for understanding the structure and conduct of "සjම" WFOs framed through the Agrarian Development Act No. 46 of 2000.

# 3.2 Categorization of "සිjමු" WFO Typologies

As an initial input for this analysis, the success of "원j@" WFOs was assessed based on organizational, managerial and financial aspects of "원j@" WFOs. Data obtained from FGDs on the above parameters through ten representative variables (Chapter One, Section 1.4.4) were fed back to score sheet by assigning scores in a Likert scale 1, 2 and 3, which specifies lower, moderate and higher performance levels respectively (Appendix 3.1). Thereby the WFOs were ranked into five major performance groups or typologies based on the total weighted scores calculated. Range of total weighted scores and respective names of typologies are given below.

Typology	Total Weighted Score
Rational WFOs	2.7 - 3.0
Stable WFOs	2.3 - 2.6
Ordinary WFOs	1.9 - 2.2
Unstable WFOs	1.5 - 1.8
Idle WFOs	1.0 - 1.4

Summary of the WFO typologies is presented in Table 3.1. It is disheartening as none of the WFOs selected from six districts fell into the typology 'Rational'. Only around one-fourth of the WFOs (21%) were categorized into 'Stable' typology and as usual many organizations are 'Ordinary' or 'Unstable' with a few categorized as very weak organizations categorized under the typology 'Idle' (7%). No significant variations in the distribution of WFO typologies were observed across districts (Fisher's exact test: p>0.05) or ASCs (Fisher's exact test: p>0.05).

District	ldle (%)	Unstable (%)	Ordinary (%)	Stable (%)
Kandy	4	36	44	16
Kurunegala	20	27	46	7
Anuradhapura	5	35	25	35
Jaffna	0	50	30	20
Batticaloa	0	40	20	40
Moneragala	10	30	50	10
Overall	7	35	37	21

#### Table 3.1: Percentage Distribution of WFO Typologies across Districts

Source: HARTI survey data, 2018

The following sections of this chapter attempt to explore organizational, financial and managerial performances of WFOs and how such factors have become decisive determinants of WFO typologies.

#### 3.3 Establishment and Registration of WFOs

"铅j剑" WFO framework was introduced in 2016 in parallel to the home gardening promotion programme of the MOA with the intention of establishing 0.5 million home gardens in 25,000 villages with the support of women who desperately sought assistance to enhance their agricultural activities. Thus one among many driving factors of "සිjම" framework was to promote home gardening. By the end of 2016, WFOs were formed in 14,750 villages which commenced in June 2016 (Ministry of Agriculture, 2017). The programme was officially launched in the "සිiමු" women farmers' conference held in Galnewa, Anuradhapura in parallel to the national farmers' week held in October, 2016. At this forum, 2,680 WFOs in Anuradhapura district were offered with certificates of registration. The process gradually extended island wide forming 23,587 WFOs by October 2017. This process is being continued even at the time of this field survey which was completed in August 2018 with a target of establishing 25,000 such WFOs. The sample selected for this study comprised of 90 WFOs established in the past three years with the majority (80%) being in the year 2016, and the rest 19 percent in 2017 and one percent in the first quarter of 2018. At the ground level, ADOs were assigned responsible for forming "숸j@" WFOs in each ASC with 20 women involved in agricultural activities initially and subsequently 25 women per society as a constitutional requirement.

Development Officers (DO) and Agricultural Research and Production Assistants (ARPAs) were frequently instructed by the Agrarian Development Divisional Officers (ADOs) to select members for the WFOs and to make necessary arrangements for registration. An ARPA was assigned to one or more WFOs depending on the availability of the staff at the ASC to operationalize the instructions given by the DAD with regard to forming a WFO in each village. ARPAs, who possess agriculture diploma level qualification were specially made responsible for the "bjo" programme in each ASC. Initially, those ARPAs were trained on new gardening technologies, land decoration,

edible landscaping and microfinancing and then were assigned to disseminate the knowledge and skills they acquired to the WFO members. DOs in Jaffna and Batticaloa districts were assigned with the same task due to lack of ARPAs appointed in Northern and Eastern provinces.

There were 73 percent organizations possessing the certificate of registration at the time of this survey in August 2018. The rest included WFOs established in year 2016, 2017 and 2018 and they were in the process of registration since the members were unaware of the respective formalities. The analysis revealed that the severity of delays occurs in the registration process (Table 3.2). This delay was mainly due to inadequate membership as per the constitutional requirement, belated submissions by the field officers and processing delays at district offices (Revealed from KIIs and FGDs).

No. of Months	Number (N=66)	Percentage	<b>Cumulative Percentage</b>
<1 month	18	27	27
1<3 months	16	24	51
3<6 months	17	26	77
6<12 months	11	17	94
=>12 months	4	6	100

#### Table 3.2: Duration Taken for Registration after Establishment of WFOs

Source: HARTI survey data, 2018

#### 3.4 Membership

Membership is the key strength of any social organization. However, it could differ from time to time due to many factors. Table 3.3 indicates the distribution of WFOs by membership in two important instances of the organizational growth; the establishment and the registration.

	Establishme	Establishment (N=90)		Registration (N=88)	
	No.	%	No.	%	
<10	05	06	-	-	
10<15	06	07	04	04	
15<20	12	13	06	07	
20<25	44	49	36	41	
=>25	23	25	42	48	

#### Table 3.3: Distribution of WFOs by Membership at Establishment and Registration

Source: HARTI survey data, 2018

In the sample, only 48 percent of WFOs had fulfilled the minimum requirement of membership at the time of registration. It is apparent that even at the time of registration, almost half of WFOs had failed to fulfil the constitutional requirement that there should be 25 members. Even though organizations were registered as "說j' WFOs, the members generally called their organization by the 'name' chosen by the

members at the inception, for instance "*Diriya Kantha*", "*Sangamitta*". This points that one to presume whether had these organizations already existed in the villages prior to "සිjම" intervention and then newly registered under "සිjම".

The membership data further records a considerable variation across districts and by stage of organizational development, particularly at the time of establishment and of the registration. The data were evident that the membership has grown significantly (Table 3.4).

	Number of Members			
	Establishment	Registration	Current	
Overall	20	23	27	
Kandy	21	25	27	
Kurunegala	17	19	23	
Anuradhapura	19	24	29	
Jaffna	17	17	29	
Batticaloa	22	25	25	
Moneragala	24	25	28	

# Table 3.4: Average Membership at the Establishment and Registration of WFOs byDistricts

Source: HARTI survey data, 2018

Membership alone cannot make an organization stronger. Active membership certainly helps move the organizations forward. It is important to note that in certain instances the current membership was greater but the active membership remain lesser. On average, the active membership was around two-thirds of the total membership (65%) and it varied by WFO typologies as to 46 percent in 'Idle' WFOs, 59 percent in 'Unstable' WFOs, 69 percent in 'Ordinary' WFOs and 78 percent in 'Stable' WFOs. Table 3.5 is indicative of the distribution of WFOs by the current and active membership. Even though the majority of WFOs (71%) were having over 25 members, only nine percent WFOs were with an active membership of 25 or more.

#### Table 3.5: Distribution of WFOs by Current and Active Membership

Membership	Current Membership (N=90)		Active Membership (N=90)	
	No.	%	No.	%
<10	-	-	08	09
10<15	01	01	18	20
15<20	04	05	31	34
20<25	21	23	25	28
=>25	64	71	08	09

Source: HARTI survey data, 2018

Initially, the membership of WFOs varied in number between four and 30 with an average of 20 members (Table 3.6). The DAD initially instructed to form organizations

with 20 members. With the knowledge on the constitutional requirement for having a minimum of 25 members, the WFOs have begun to grow. There were also instances where two WFOs in the adjacent villages were amalgamated to fulfil the membership requirement when they were lesser in number. Besides, the sample consisted of 29 percent WFOs with less than 25 members.

	Number of Members			
Stage of the Organization	Minimum No.	Maximum No.	Average No.	
Establishment	04	30	20	
Registration	12	47	23	
Current Total Membership	12	57	27	
Current Active Membership	04	29	17	

#### Table 3.6: Details of Membership of WFOs at Different Stages of Organization

Source: HARTI survey data, 2018

The analysis provides evidence on the significant growth in WFO membership from the establishment to registration ( $t_{89}$ =-4.510, p<0.05) with the assurance granted by the government and the word of mouth by other women as revealed through the FGDs. However, a significant reduction is evident since the time of registration to the current status ( $t_{89}$  =-4.649, p<0.05) owing to fading expectations of WFO members, according to KIIs and FGDs. Moreover, there is a significant decline in the current active membership ( $t_{89}$  =12.317, p<0.05) with compared to that of total membership which is also a common occurrence in any social organization. Thus, it appears sustainability of WFOs is placed at risk despite the greater interest shown to achieve the island-wide targets set for the establishment of WFOs by state authorities. Further analysis of the changes in membership by WFO typology is presented in Table 3.7.

# Table 3.7: Average Membership of WFOs by Typologies and Stages of OrganizationalDevelopment

Stages of Organizational	Idle	Unstable	Ordinary	Stable
Development	No.	No.	No.	No.
Establishment	15	20	20	20
Registration	19	23	24	24
Current total membership	23	29	27	26
Current active membership	09	15	18	20

Source: HARTI survey data, 2018

#### 3.5 Leadership Characteristics

Leadership in an organization is imperative irrespective of the objectives set forth when they are formed. It is generally known that despite limited resources, good leaders manage to lead their organizations towards success. The survey which covered many parts of the country searched for evidences to prove how leadership matters in "說j愛"
WFOs. Characteristics of leaders particularly president, secretary and treasurer of WFO were glanced to understand the nature of leadership role in the success of WFOs and the findings are summarized below.

Characteristics of Leaders (N=253)	Stable %	Ordinary %	Unstable %	Idle %	Overall WFOs %	Overall Members %
Age in years						
=< 30	11	07	06	-	07	08
31 < 50	60	70	72	54	68	62
=> 51	29	23	22	46	25	26
Level of Education						
Primary or below	06	05	01	08	04	09
Secondary (Grade 6-11)	48	43	49	38	46	48
Tertiary or above	46	52	50	54	50	43
Leadership in Other Won	nen Orga	nizations				
Leaders	35	39	33	15	35	26
Non-leaders	65	61	67	85	65	74
Membership in Other Wo	omen Org	ganizations				
Members	85	77	79	54	78	73
Non-members	15	23	21	46	22	27
Business Experience						
Having	69	64	72	77	68	60
Not having	31	36	28	23	32	40

# Table 3.8: Socio-Economic and Empowerment Characteristics of Leaders by WFO Typology

Source: HARTI survey data, 2018

- Age: WFOs were led by women in a wider age range from 18 to 70 years, as reported from Anuradhapura district. Except for Batticaloa and Moneragala, leadership in all other districts consisted of more women over 60 years. The minimum age requirement for obtaining membership at "恕j?" WFO is 16, the representation of young women in the sample was very low and the leaders from the same group was limited to 7 percent. The reason for the young leaders to join WFOs was to obtain the assistance for agricultural activities such as plant nurseries and animal rearing that they were already involved in. Whilst the distribution of leaders between different age categories did not correspond to that of the entire sample, the statistical evidence confirms the said difference, (t<sub>703</sub>=0.609, p>0.05). According to Table 3.8, whilst the leadership in WFOs was much concentrated among the middle-aged women age between 30-50 years, age has become decisive for a woman to be elected to lead her colleagues at the village level.
- Educational levels: The distribution of women leaders by educational levels also resembles the educational levels of the entire sample. Almost half of the

women leaders had received secondary education or below (Below Grade 11) with few having primary education or below. The rest had the tertiary education or above. The data indicate that poor education has not been much counted in appointing leaders for WFOs (Table 3.8). The significant association between the level of education and holding leadership positions,  $\chi^2$  (2, N=455) = 22.201, p<0.05, show that members who have a higher level of education are more likely to become leaders than others who received a low level of education.

- Membership and leadership exposure of "සිjම්" leaders in other village level societies: Over three fourth (78%) of WFO leaders have got membership in other organizations whereas around one third of women (35%) had leadership positions in other influential village level women societies such as rural women society, women farmers' organization, death benevolent groups and other groups initiated by microfinance institutes and religious organizations at village level. Whilst these data approximately agree with the situation in the entire sample, statistical evidence proves that WFO leaders holding either membership ( $\chi^2$  (1, N=455) = 6.357, p<0.05) or leadership ( $\chi^2$  (1, N=455) = 21.969, p<0.05) in other village organizations are more likely to become leaders in "සිල්" WFOs too. It is a common occurrence today at the village level that the same group of women represents a number of village level societies including "සිjමු" WFOs according to KIIs. This has made a limited crowd enjoying a variety of benefits through their many and varied involvements in village organizations at the expense of time and effort. According to FGDs, sometimes they neglect organizational responsibilities too.
- Business experience: The majority of "සිjම්" leaders had business experience (68%) corresponding to the business experience of the entire sample. Further, it shows that when women have business experience, they are more likely to become leaders in the "සිjම්" WFOs as well (x<sup>2</sup> (1, N=455) = 15.025, p<0.05).</li>

Table 3.8 presents a further breakdown of the characteristics of leaders by WFO typologies, a rating of the success of WFOs. However statistical evidences disprove that such factors determine the success of WFOs as age ( $\chi^2$  (6, N=253) = 6.569, p>0.05), educational level ( $\chi^2$  (6, N=253) = 3.630, p>0.05), leadership in other women organizations ( $\chi^2$  (3, N=253) = 3.228, p>0.05), membership in other women organizations ( $\chi^2$  (3, N=253) = 5.914, p>0.05) and business experience ( $\chi^2$  (3, N=253) = 2.027, p>0.05). Even though the data confirms the trend of middle aged women received above secondary level education, experienced in business and exposed to other organizational activities hold leadership positions in " $\Im$ j@" WFOs, there are no evidence exist to show that they make a significant change towards the success of their organizations.

# 3.6 Conducting Meetings

WFOs are expected to conduct regular meetings to discuss the issues and concerns of the societies. The frequency of conducting meetings had varied depending on the convenience of members. As agreed the meetings had been held either monthly or once in two or three months. These WFOs were categorized into three groups according to the regularity in conducting meetings namely, regular, moderately regular and irregular (Figure 3.1). It is comprehensible that only 24 percent of sample WFOs had conducted regular meetings once or once in two months as agreed at the formation of the WFO. But the majority (58%) had conducted meetings in a moderately regular manner at three to six-month intervals whilst the rest (18%) being *ad hoc* in conducting meetings. Overall, 76 percent of the WFOs did not conduct meeting regularly, a situation which was unsatisfactory by all means.



Average participation of members in the last three consecutive meetings was taken into account in order to verify the level of attendance (Figure 3.2.) Only 29 percent of organizations record a satisfactory level of attendance. The majority (52%) reflects average attendance with the rest being very poor in attending meetings.

#### 3.7 Maintenance of Records

Regular record keeping signifies the functional success of an organization. Organizational and financial records maintained by WFOs are a certificate of registration, attendance sheets, minutes of the meetings conducted, cash book and programme reports. In addition, many records related to cash maintenance has been recently introduced at the ASC level with the introduction of microfinancing programme. The degree of maintaining such records was classified into three categories based on the quality and the content of records kept. Organizations that maintain and update records regularly are categorized as 'formal and regular' and those do not fall under 'informal and irregular' category. The intermediates are considered 'moderate'.



Source: HARTI survey data, 2018

#### Figure 3.3: Percentage of WFOs by the Degree of Record Maintenance

Figure 3.3 illustrates that 27 percent of WFOs had maintained formal and regular records, while 73 percent had no proper record keeping not only due to lack of knowledge but also because of the loss of interest being members of organizations which were just surviving.

#### 3.8 Awareness of the Membership about Constitutional Powers

Demarcating the "铅j⑨" programme, the DAD had published a booklet titled "Women Farmers' Organizational Constitution" defining the constitutional powers and code of conduct of WFOs. These were to be distributed among the organizations at the time of registration under the Agrarian Development Act No. 46 of 2000 to create awareness on legal powers vested upon WFOs. The level of awareness among the WFO members on constitutional powers mentioned below was verified through a nominal scale as to not aware, moderately aware and satisfactorily aware.

- Operation of business economic activities in order to fulfil the basic socioeconomic needs of the members.
- Obtaining loans or advances from eligible banks or state institutions.
- Obtaining loans from eligible banks or institutions for the members under a joint business loan scheme based on recovery and repayment within a specified period.
- Acquisition, holding, plunder, lease, rent or giving, mortgage, sell or otherwise dispose of any movable or immovable assets in order to achieve objectives of the organization.
- Utilizing funds of the organization for its functions and provision of loan for members of the organization.

• Accepting the deposit money, providing loans with deposited money and recovering loans.

When the overall situation is considered, only 14 percent of WFOs were properly aware of the constitutional powers vested upon them while 38 percent had no proper awareness and the majority (48%) being moderate. The proportional distribution of WFOs by the level of awareness shows a similar pattern across districts and there was no statistical evidence to prove any association between the level of constitutional awareness and the district ( $\chi^2 = 8.603$ , p>0.05). Hence, the majority of WFO members were not properly aware of what they can guarantee through " $\Im$ j@" organizational setup irrespective of location and numerous capacity building programmes undertaken.

# 3.9 Conducting Monthly Programmes

One of the objectives of forming WFOs was to build the capacity of women farmers through a variety of means including awareness creation, knowledge improvement, skills development and providing assistance in kind and/or cash. Development of entrepreneurial skills of women was considered as a specific area in the WFO strategy for agriculture development.

DAD in general has proposed a set of regular programmes to be undertaken by WFOs with the aim of keeping the organizations functional through an enabling environment for members to gather and collectively involve in certain activities which are referred to as monthly programmes. DAD regularly advise the ADOs in ASCs in writing to carry out monthly programmes in parallel to important annual events and internationally recognized days. Initially few programmes were proposed in respective months in year 2017 and later was regulated as a monthly programme package from 2018 onwards (Appendix 3.2). Interviews conducted with respective ADOs of ASCs selected for the study ensured that all of them received the circulars from the district offices regarding these monthly programmes.

At the implementation stage, DOs and ARPAs were made responsible for organizing and conducting monthly programmes at the ASC, village or WFO level as appropriate. Almost all the programmes were conducted with the involvement of one or many organizations. Following evaluation focused on the understanding of the information flow based on the monthly programmes which were conducted at the initial stage such as children's art competition, accounting training, meditation, *Shramadana*, cultural festival, weekly fair and savings promotion programme.

DAD had provided information and instructions on the monthly programmes to district offices then to ASCs to disseminate among WFOs through field level officers especially ARPAs and DOs. In this survey, it was questioned as to whether this information was received by intermediary agents at the right time as depicted in Table 3.9, the percentage distribution of relevant agents by knowledge on monthly programmes.

The data clearly indicates that there had been interruptions in the communication channel towards the downstream as awareness amongst the ARPAs varied from 75 percent to 90 percent indicating that the information lost on average amounting to 17 percent from ASC to field officer level, 47 percent to WFO level and 55 percent to member level. The given scenario depicts the coordination failure, which usually happens in the implementation of many such programmes. Thus, all the monthly programmes encountered the same weakness of not receiving the information by the users/members at the right time.

Programme	ASC (%)	ARPA Division (%)	WFO (%)	Member (%)
Children's Art Competition	100	84	42	36
Accounting Training	100	89	61	43
Meditation	100	76	44	34
Shramadana	100	87	70	64
Cultural Festival	100	75	28	29
Weekly Fair	100	83	64	49
Saving Promotion	100	85	60	57
Average Value	100	83	53	45

#### Table 3.9: Percentage Distribution of Relevant Agents by Knowledge on Monthly Programmes

Source: HARTI survey data, 2018

In contrast, there were situations where information was purposefully shared among a few members. For instance, accounting training was only provided to the executive members of the WFOs including the president, secretary and treasurer and conducted at the ASC level. The non-committee members were unaware of such programmes. Similarly, in weekly fair programme held at the ASC level, only potential members having something to sell had only been informed by the field officers for participation.

WFOs that organized various programmes are shown in Figure 3.4. *Shramadana* was the most organized event in all districts accounting for 70 percent WFOs. Weekly fair, accounting training and saving promotion programmes were organized over 60 percent of WFOs next to *Shramadana*. The cultural festival was the least conducted among the programmes due to not receiving instructions and poor interest of the members.

According to the respondents, the monthly programmes were associated with many common weaknesses. Poor awareness, lack of financial provision, poor access to the location of the event, restricted participation, lack of participation by field officers, cultural barriers and repetition of similar concepts were among such weaknesses. Monthly programmes were also not successful due to inefficiencies of officials and poor interest of women for various reasons including lack of time. Monthly programmes are individually described below in order to ensure a proper understanding of the strengths and weaknesses of each.



Source: HARTI survey data, 2018

#### Figure 3.4: Percentage of WFOs Conducted Monthly Programmes

#### 3.9.1 Children's Art Competition

Among various monthly programmes, children's art competition is a key event that organized parallel to the Malala Yousafzai Commemoration Day on 20<sup>th</sup> July. This competition is organized for children below 14 years of age in " $\mathfrak{B}j\mathfrak{O}$ " WFO families with the objective of improving and developing children's creativity. DAD had instructed ASCs to provide presents to the winners of the competition. It was believed as great an opportunity for the children in respective age category. However, the successful execution of art competition in 2017 was constrained due to scarcities in finances and material provision especially for rewarding winners and participants. Members who did not have children in the respective age group had lost the opportunity, a slight disappointment. It was also revealed during the survey that members of WFOs were residing far away from the location of the event held, more often the ASC, refrained from participating in the art competition due to time and financial constraints involved in travelling.

#### 3.9.2 Accounting Training

A one-day accounting training programme is another monthly programme that is organized in parallel to the International Youth Day on 12<sup>th</sup> August. This is a practical exercise aimed at achieving financial security of WFOs through building the capacity of treasurers on accounts book-keeping. These programmes were also organized in ASCs in 2017 and members from remote areas faced difficulties for participation.

The programme was primarily designed for the executive members of the WFOs and therefore only the relevant people were informed to participate. Consequently, this has created dissatisfaction among other members, which is inevitable when such impervious procedures are followed in organizational events. It is believed by the WFO members that there should be transparency and equity in access to events and the distribution of any information, programme or associated benefits. Besides, the president, secretary and treasurer were the ones who mostly underwent this practical training session. The survey revealed that few participants had felt difficulties in understanding the content as they were less literate to understand accounting procedures.

# 3.9.3 Meditation

Meditation programme is also a monthly programme organized in parallel to the International Day of Charity in the month of September. All members were expected to participate in this event. The objective of this event was to improve the spiritual status and quality of life of women farmers. It was a day programme organized at a religious place or in a suitable environment in a nearby location.

# 3.9.4 Shramadana Campaign

A *Shramadana* campaign is also another monthly programme proposed to be organized in parallel to World Children's Day and World Elders Day on 1<sup>st</sup> October. The objective of this programme is to improve cooperation among farm women and their families. The suggested locations for *Shramadana* are agriculture-related public places since they are engaged in such events through Farmers' Organizations (FOs) and community-based organizations. In 2017 almost 70 percent WFOs reported having attended to this task recording as the mostly held monthly programme.

# 3.9.5 Cultural Festival

In the month of November, it is proposed to organize a cultural festival to enhance the talents of women and youth. This event also accompanied the event of a sale enabling "සිjමු" members to sell their products, be agricultural or other. This event on average was least conducted event by WFOs (28%) in 2017. However, the participation varied at district level representing Kandy 100 percent, Jaffna 60 percent and Batticaloa 50 percent.

# 3.9.6 Weekly Fair

Weekly fairs are proposed to be organized adjacent to every ASC parallel to Christmas celebration in the month of December. This is exclusively for selling of products like handicrafts, new inventions, food products, new-year confectioneries as well as agricultural products including vegetables and fruits of the home gardens maintained by " $\Im g$ " women. Though it was a great opportunity for farm women to sell their products, the event had not been so effective in 2017 due to the absence of successful home gardens. It was also evident that some women were not so enthusiastic to sell their products as it was not privileged enough for themselves and the family members who did not accept their mothers or wives involving in such events.

## 3.9.7 Saving Promotion Programme

A savings promotion programme is proposed to conduct in parallel to International Women's Day in 2018 to promote savings among farm women. Under this programme, it was expected to save Rs.5 from their home garden earnings as a compulsory daily saving. Followed by initial training, it was designed as a microfinance programme. Level of awareness about this programme was successful though recently introduced. However, several issues were surfaced during the field survey in 2017/18.

- There were many organizations operating distinct microfinancing programmes at the village level and the WFO members had already benefited from those programmes. Hence, there was no greater interest among women to join another programme introduced by the DAD unless they are able to correctly differentiate the savings promotion programme from other microfinancing programmes.
- Most of the members represented the poorer category in the villages and were reluctant to join the "සිjමු" saving promotion programme.
- Though proposed system of operation has prerequisite to maintain a common account in the name of WFO, both the members and officers seem uncomfortable with that practice due to issues may arise relating to reliability and credibility.
- As highlighted through the savings promotion programme, the flow of information dissemination about the programme was also not efficient.

Hence, there is a need to have a sound awareness programme in order to make the saving promotion programme a success. It was also expected that the initial capital to be provided by the government to operate as a revolving fund instead of daily collection of Rs.5 from each member to get accumulated. It is comprehensible that poor people are much addicted to micro-loans provided by microfinance institutes as they are easily accessible and convenient. Hence, WFO members expect the same level of service from the proposed microfinance programme under the "bj@" framework.

Introducing microfinancing concept through the "원j@" has both pros and cons. Nevertheless, it appears as an agreeable concept, there are exceptions that it has negative judgments as well. For instance, lack of trust over the collection of money, unwillingness to deposit in a common account rather than personal account, practicing similar concept highly in rural areas and having a mixed sensation of good and bad thoughts are few denials. There was a question from a WFO that this is going to be another organization coming to play a microfinancing? as their husbands started to question more about "원j@" WFO after hearing the word "Microfinancing" owing to bad impression over the same. In the areas, where Muslim communities live, have no interest towards the programme as they were reluctant to engage in interest involving activities.

#### Training Programmes Provided through "සිjම්" WFOs 3.10

In addition to the above monthly programmes, the rest of the capacity building efforts undertaken were training in the nature of various subjects as shown in Table 3.10. More importantly, more or less 50 percent of the sample WFOs had been exposed to compost production as "සිjමු" home gardening promotion programme was targeting organic friendly farming practices. In addition, crop cultivation practices and food nutrition and security were among other prominent areas of training conducted island wide.

Training Programme	Number	Percentage
Compost production	42	36
Specific crop practices	28	24
Food nutrition and security	26	22
Pruning of fruit trees	07	06
Food preparation	06	05
Toxin free home gardening	05	04
Pest and disease control of food crops	01	01
Home based income generating activities	02	02
Total	117	100

#### Table 3.10: Training Programmes Conducted through WFOs

Source: HARTI survey data, 2018

Crop cultivation practices had been focused on delivering know-how mainly related to the cultivation of pepper, anthurium, spiny gourd, mushroom, medicinal plants and coconut. Around seven percent of WFOs had organized training on traditional food preparation, making confectionaries and jam. Only two percent of training programmes had targeted promoting home-based income generating activities such as wick and soap production.

Based on the number of training programmes received, organizations were categorized into three:

- No Training Exposure : Those who had not undergone any training
  - Moderate Training Exposure : If conducted one to three training
- - programmes Satisfactory Training Exposure : If conducted more than three training
  - programmes

According to Figure 3.5, only 19 percent of WFOs had conducted training programmes at a satisfactory level while 21 percent of WFOs have not received any training. This indicates that even organizations have not conducted enough training, which is one of the least possible benefits that can be enjoyed by the members of WFOs.



Source: HARTI survey data, 2018

#### Figure 3.5: Percentage of WFOs by Level of Training Exposure

#### 3.11 Home Gardening Promotion Programme

The MOA has been keen on promoting " $\mathfrak{B}$ j@" WFOs as a strategy for succeeding the island wide home gardening programme. In this regard, the key attention was paid to distribute planting materials, fruit trees and gardening kits among WFO members aiming at sustaining home gardens with the active involvement of women. As WFOs were primarily established targeting the home garden programme, the members were selected based on their interest towards home gardening. The home gardens sustained for two previous seasons providing a considerable portion of food produced for home consumption were considered as successful home gardens. Accordingly, home gardens were categorized into two either successful or unsuccessful home gardens. Table 3.11 depicts data pertaining success of home gardens by WFO typologies and showing that many home gardens were unsuccessful. The relation between typologies of WFOs and status of home gardens are significant,  $\chi 2$  (6, N=455) = 8.019, p<0.05.

Status of Home Gardens	ldle (%)	Unstable (%)	Ordinary (%)	Stable (%)	Overall (%)
Successful home gardens	28	22	15	27	21
Unsuccessful home gardens	72	78	85	73	79

#### Table 3.11: Percentage of Status of Home Gardens by WFO Typologies

Source: HARTI survey data, 2018

WFOs were further categorized into three groups based on distribution of active members having successful home gardens as given below.

- Satisfactory gardening WFOs : Over 50 percent of current members have successful home gardens
- Moderate gardening WFOs :25-50 percent of current members have successful home gardens

• Non-satisfactory gardening WFOs : Less than 25 percent of current members have successful home gardens

Accordingly, only 20 percent WFOs can be categorized as satisfactory in terms of home gardening even though the majority (73%) performing at a moderate level with the rest (7%) is non-satisfactory home gardeners (Figure 3.6).



Source: HARTI survey data, 2018

#### Figure 3.6: Percentage of WFOs by the Status of Home Gardening

Even though home gardens have been promoted since the beginning of the "(b))" programme, adoption and sustainability of home gardens can be varied due to many aspects from environmental to psychological factors. Field observations confirmed that promoting home gardens during the off-season is unsuccessful as thriving home gardens during the off season were occasionally found in the sample. Moreover, it is ill-advised to expect the establishment of model home gardens only by providing seeds and planting material. Further many respondents complained that the seeds provided were poor in germination and fruit plants distributed were not suitable to the geographical location and sometimes to smaller plots of land they possess for allocating to establish home gardens. Women involved in home gardening by their own experience added with the knowledge gathered through training programmes. However, lack of proper guidance for home gardening was another problem surfaced as illustrated in Figure 3.7 under training needs. All these reasons had contributed to poor performance in home gardening programme.

Percentage of members received training and the training needs related to proper home gardening are depicted in Figure 3.7. A large majority of home gardeners received technical knowledge. Aspects related to organic farming such as the production of organic fertilizer and biopesticides aimed at promoting toxin-free home gardening. A considerable portion of members (59%) had undergone training relating to compost production, however another segment of members (15%) desires further training on compost production for maintaining successful home gardens. Members accounting to 22 percent had undergone training on preparation of biopesticides and another 21 percent has shown willingness to learn to manage pests in their home gardens. Data in Figure 3.7 further depicts the rate of undergoing training by the members in such diverse fields as land improvement/soil conservation, animal husbandry, cultivation practices related to minor export crops and plantation crops, mushroom cultivation and floriculture. Among the areas that sought further training were mainly floriculture (24%), mushroom cultivation (17%), animal husbandry (13%) and bee-keeping (11%) as they realize those areas having great potential for income generating activities.



Source: HARTI survey data, 2018

### Figure 3.7: Percentage of Members Received Training and Training Needs in Different Aspects of Home Gardening

Constraint	Number of Responses	Percentage
Lack of quality water (Water)	214	32
Wildlife crop damages (Wildlife)	205	31
Pest and disease damages (Pest and Disease)	57	09
Lack of physical inputs (Input)	53	08
Limited suitable land (Land)	43	06
Crop damages by drastic weather (Weather)	33	05
Low productivity (Productivity)	29	04
Lack of time and interest (Attitude)	20	03
Lack of information and training (Knowledge)	16	02
Total	670	100

Source: HARTI survey data, 2018

As identified by the respondents, the constraints for successful home gardening vary according to the location but the topmost reason identified by nearly one-third of the sample was related to water (Table 3.12). Lack of water either rainfall or any other

means and the poor quality of the available water has adversely affected the sustenance of home gardens. Nearly one-third of the respondents (32%) believed that chlorinated water and saline water affects their plants in the home gardens. Crop damages occur due to wild animals has also raised as a serious issue by 31 percent of home gardeners. Pest and disease damages, poor affordability to find physical inputs such as planting material, fertilizer and pesticides, lack of suitable land, lack of information and training, climate variability that bring sudden rain, flood, wind, high temperature and associated crop damages were other factors that affected at varied level constraining the success of home gardens.

A member adopting a home garden at least for the last two consecutive seasons was considered as a successful home gardener for further analysis. Statistical evidence shows that low productivity has a negative correlation with the success of home gardens ( $\rho$ =-0.137, p<0.05). Among other negatively related constraints are pest and diseases ( $\rho$ =-0.107, p<0.05) and adverse weather condition ( $\rho$ =-0.112, p<0.05), however unavailability of inputs ( $\rho$ =-0.090, p>0.05), and damages from wild animals ( $\rho$  = -0.061, p>0.05) are insignificant threats for home gardening (Appendix 3.3). Therefore, the constraints need to be managed to ensure a sustainable home gardening programme under " $\Re$ j@" directives.

#### 3.12 Financial Performances

Financial strength is an important factor that accounts for the success of an organization. However, WFOs depend only on membership fee as the key source of finance. Out of the total sample assayed, only 82 percent had collected membership fee at the time of data collection. The rest (18%) WFOs did not practice the tradition of collecting a membership fee.



Source: HARTI survey data, 2018

#### Figure 3.8: Percentage of WFOs by Amount of Membership Fee

The membership fee varied and ranged from Rs.5 - Rs.50 per month. Among them, the most frequent value was Rs.10 per month accounting to 43 percent of WFOs (Figure 3.8). Even though they were supposed to collect monthly membership fee, the regular

collection was rarely seen. In addition, there were many WFOs that failed to collect membership fee since the establishment. The money collected had been deposited in the WFO account in the '*Govijana*' bank keeping a cash imprest in hand for urgent miscellaneous expenses. Bank accounts were initially opened with a deposit of Rs.100. Around 23 percent of WFOs still have only the initial deposit of Rs.100 in the accounts with no further deposits.

The number of fund sources the organization possess was taken as a base to assess the strength of the provision of funds. Figure 3.9 illustrates the results. Accordingly, a considerable number of WFOs has savings and other sources as means of funding, while around one fourth of WFOs (26%) has only savings. The rest one third (32%) still has no sources of funding (Figure 3.9).

Utilization of funds for credit and other organizational purposes was taken as a proxy to calculate the rotation of funds. Of the total sample, only one percent of WFOs had used their funds for both credit and other purposes, whereas 23 percent had rotated their funds for either credit or other purposes such as conducting programmes, transport and refreshment (Figure 3.10). It is notable that the large majority (76%) WFOs had no fund rotation events. All these results depict that most of the WFOs were poor in terms of financial status and financial management.





Source: HARTI survey Data, 2018



#### 3.13 Performance of "සිjමු" WFO Typologies

Data pertaining to distribution of WFO typologies with distinct levels of performances from the best, average to poor level in selected areas described below.

- Training exposure : Exposure to =>3 training programmes
- Financial provision : Both savings and other fund sources are available
- Active membership : Active membership is =>75 percent of the total membership

- Attendance in meetings:=>75 percent of members attended to last three meetings
- Conducting meeting : Last three meetings regularly conducted in the interval of 1-2months
- Monthly programmes : Exposure to =>6 monthly programmes
- Records maintaining : Formal and regular record keeping
- Constitution : Well aware of constitutional powers of "සිjමු" WFOs
- Home gardening :=>50 percent of members maintain home gardens successfully
- Rotation of funds : Utilization of funds for both credit and other purposes

Table 3.13 presents segregated data pertaining to the percentage of WFOs reporting the best level in the above key performance areas by WFOs typologies and the strength of the same in colour codes as shown below.

- Green : Represents >50% WFOs
- Blue : Represents 25%-50% WFOs
- Orange : Represents <25% WFOs

>50% of WFOs

Key Performance Area	Stable (%)	Ordinary (%)	Unstable (%)	Idle (%)	Overall (%)
Area	N=19	N=33	N=32	N=6	N=90
Training exposure	79	46	38	17	48
Financial provision	63	42	34	17	42
Active membership	63	49	9	0	34
Attendance	63	40	3	0	30
Monthly programmes	58	30	13	0	28
Conducting meeting	58	30	3	0	24
Records maintenance	58	24	16	0	27
Constitution	32	12	9	0	14
Home gardening	32	15	13	0	17
Rotation of funds	0	3	0	0	1
Source: HARTI survey data,	2018				

# Table 3.13: Percentage Distribution of Best Level in Key Performance Areas by WFOTypologies

As per the colour codes assigned, the respective data column, which is in green colour has the higher success and orange data column has the lesser success in terms of proportion of WFOs. The analysis shows that the majority of 'Stable' WFOs demonstrate performance at the best level in many key performance areas with average level performances in regard to constitutional awareness and success in home

25-50% of WFOs

<25% of WFOs

gardening. All the WFO typologies showed poor performances in the rotation of funds. Thus 'Stable' WFOs falls into a green colour in many key performance areas except no best performing in rotation of funds. When it refers to 'Ordinary' WFOs, they also show all three colours but prominently blue and no green. The analysis further shows that 'Unstable' WFOs has no green, slightly blue but largely orange whereas 'Idle WFOs' has neither green nor blue but entirely orange. The colour differentiation between and within WFO typologies represents how WFOs degrade from a higher to a lower level of success due to declining performances in selected areas. Thus the highlighted table portrayed through above colour codes also makes the categorization of WFOs into typologies more meaningful. It also allows to identify performance in which these village level organizations are weak and to make necessary steps to upgrade the organizations.

Positive and significant associations existing between regular conducting of meetings and certain other key performance areas prove the following occurrences. Those who conduct regular meetings tend to maintain proper records ( $\chi^2$  (4, N=90) = 20.183, p<0.05). They become increasingly aware of both the constitutional powers ( $\chi^2$  (4, N=90) = 14.010, p<0.05) and monthly programmes ( $\chi^2$  (4, N=90) = 11.310, p<0.05). They receive more training opportunities as well ( $\chi^2$  (4, N=90) = 27.353, p<0.05). Data also suggests that greater the active membership, the higher the levels of attendance in meetings ( $\chi^2$  (4, N=90) = 79.980, p<0.05). WFOs having exposure of monthly programmes have also got greater chances of training ( $\chi^2$  (4, N=90) = 25.205, p<0.05) and those who become exposed to training become more aware of constitutional powers ( $\chi^2$  (4, N=90) = 12.026, p<0.05). The positive correlation between rotation of funds and active membership ( $\rho$ =0.276, p<0.05) signifies that active members better utilize available funds for credit and other purposes whereas provision of funds shows a significant correlation ( $\rho$ =0.232, p<0.05), revealing the fact that strong fund sourcing facilitate better utilization of funds by WFOs.

#### 3.14 Factors Determining Key Performances of "සිjමු" WFOs

All above evidences confirm the fact that WFOs have nothing distinctive compared to other rural organizations owing to a number of factors that determine the success of a village level organization. Case studies presented below exemplify the role and accountability of field level staff, infrastructure facilities, leadership and active participation of members have become underlying factors of such organizational, managerial and financial performances of distinct WFO typologies.

# **Case Study 1: Dedicated Officials Lead Organizations Towards Success**

This case study refers to a stable WFO with 39 members of which 24 are active. The success behind this WFO is the commitment and dedication of the ARPA who was recently appointed. This young, unmarried 25-year old ARPA residing adjacent to the ASC is an energetic enthusiastic government employee with a strong determination to uplift the rural life through her passion for work. She has obtained this career opportunity with her GCE Advanced Level performance and currently reads for an external degree at the Open University of Sri Lanka attending to courses during weekends. Other than her work commitments, she likes spending her time sharing her knowledge with needy children. She is conducting dancing classes voluntarily to the village children at a nearby temple free of charge. She has earned a great reputation in the village with the appreciation by people for her greatness. In this particular WFO, the role played by the village level leaders was even beyond the expected level. WFO members maintained records properly for administrative and financial tasks under the directives of the ARPA. They also received information at the right time, conducted meetings regularly and undertook monthly programmes with the active participation of the members. The greater interest of the members towards organic home gardening had further strengthened the sustainability of the WFO.

**Judgment:** It is implicit that with greater motivation by the field officers the members themselves become inspired and show greater interest towards the organizational functions so that they become successful. Both members' and officers' interest and active involvement eventually make the organization a success.

# Case Study 2: Poor Infrastructure Facilities Lead to Coordination Failure

This refers to a WFO in a remote village in the hilly area far away from the town with minimal infrastructure facilities including poor road condition, poor public transportation services, meagre telecommunication access poor network coverage which are key needs in today's context. The main livelihood of the people in the village is paddy farming and a majority engages in the cultivation of field crops as well. Initially, the WFO was formed with a team of women who were already members of death benevolence society of the village. ARPA having the knowledge that these women gather in a venue on a regular basis the first meeting was arranged after a meeting of the death benevolence society. Accordingly, this WFO was established in early 2017 by a briefing on the " $\mathfrak{B}j\mathfrak{D}$ " concept. Although the leaders were appointed and the membership was grown, it failed to the registration even to the date of undertaking this field survey. Only few packets of seeds were distributed and the members were not satisfied because the amount of seeds were neither sufficient nor timely delivered. Since the WFO was founded by involving an already existing strong organization in the village, it initially had the consent of 41 members of which only 29 currently remained to pay membership fees. Among them, around 80 percent were active members and only three members were involved in small scale businesses. It is important to note that all the committee members in the "සිjමු" were playing the leadership roles in the other village level societies at the same time. As per the opinion of members, the society was not receiving the information at the right time as ARPA was not visiting the organization regularly. Except for few members, the majority of them were not well aware of the monthly programmes conducted through the organization. When inquiring, even ARPA admitted that members were only informed of accounting training and saving promotion programmes. According to ARPA, poor attendance and negligence by the members has been weaknesses of this society. The members were having the opinion that both poor communication and transportation facilities caused delays in the delivery of information and other services to this remote village including the ARPA's involvement, but this WFO falls under the category of 'Ordinary' WFO.

**Judgment:** The strong organizational foundation has been the strength of the organization though they had less performed in financial and managerial terms due to lack of both motivation and the benefits guaranteed. What is more apparent is that there is a strong coordination failure which led to loose certain information and benefits by the membership. Hence, doubts arise whether the organization was formed for the sole purpose of forming WFOs in each village as a means of achieving set targets. The case points out that the role of officials in the coordination function, which plays a key role in achieving organizational success.

# Case Study 3: Unaccountable Officials Demotivate Members

This refers to a WFO consists of more active team of members with strong leadership and willingness to perform better towards the success of the organization. This WFO was established in 2016 with 25 members and currently with 44 members of which half were active. Although the WFO was initially wellstructured as per the " $\Im j @$ " concept, the inefficiency of the ARPA in providing proper guidance and disseminating information related to monthly programmes demoralized the organization to become inactive. Even though members have lost the credibility towards undertaking financial functions, few members were enthusiastic towards achieving their expectations through " $\Im j @$ " concept attempting to re-organize the organization by seeking assistance from technical personnel such as AI for exploring opportunities for training and micro enterprise development from the government.

**Judgment:** Although the organization is structurally strong, the functional aspects and financial functions are relatively weak making the organization unstable. If a proper officer is assigned to be accountable with interventions are in place, there is considerable potential for shifting unstable organizations towards ordinary level.

#### Case Study 4: Weak Leaders and Inactive Members Make Organizations Weaker

This refers to an organization with a strong ethnic diversity comprising Sinhala, Tamil and Muslim communities as anticipated by the " $\Im j @$ " concept for uniting all the communities though members did not know much about the " $\Im j @$ " concept. Youth participation was limited in the organization, a 65-year old president who studied up to Grade 8 was the key active person of the WFO. Rest of the members including other committee members were mostly of older age with poor inspiration. Thus, the leader who received less contribution from the rest had become disappointed and desperately trying to escape from the leadership burden. Multi-linguistic nature made it difficult for keeping records in a single language and thus discouraged other members from taking the leadership role. None of the members had even heard of anything regarding organizational matters including monthly programmes from the responsible officials. The factors constrained their home gardening were wildlife damages, lack of water and poor interest of family members. It was this survey that the only occasion they gathered since the inception of the organization.

**Judgment:** The WFO had become idle since its establishment owing to a range of reasons. Poor commitment and engagement in organizational functions by both members and responsible officials, presence of an age-old group with no youth representation, weaker leadership, language and cultural barriers had weakened the structural, functional and financial skeleton of the organization emphasizing the need for complete rebuilding.

Among the success factors, strong leadership becomes a leading factor parallel to interest, positive attitudes and commitment of the members. Dedicated field officers who are capable, positive minded and prepared to work hard are an asset to the " $\Im$ j@" framework. Better infrastructure facility is a motivation for those officers as well as members to involve in organizational functions. Transparent procedures employed in the selection of beneficiaries for various programmes appear to be crucial in fulfilling the satisfaction of members. The most influential success factor of WFOs is its exclusiveness for women where equity is assured. WFOs also function as the village level centres for information dissemination to the women farmers and *vice versa*. It links and maintains healthy connections between external sources for a variety of assistance including political, financial and advisory facilities. Provoked interest for home gardening among members is another success factor of WFOs.

In contrast, weaker leadership, poor member participation in meetings, and poor infrastructure facilities impede the success of WFOs. From the field officers' viewpoint, the negligence and lack of interest of members had eventually made the organizations to fail. Random selection of beneficiaries for various programmes coupled with poor involvement of members in monthly programmes make WFOs idle. Officials appear unaccountable with respect to monitoring of the monthly programmes, where progress

monitoring was limited to paperwork. There are ARPAs who are not competent in extending assistance to the WFOs in certain locations. Further, prevailing cultural and linguistic barriers have become decisive determinants against achieving the prime objective of acting together at the grassroots level as one nation comprising all ethnicities as envisaged through "恕j@" frame work.

# **CHAPTER FOUR**

# Promoting Entrepreneurship through "සිjමු" WFOs

# 4.1 Introduction

Identifying rural women entrepreneurs and enhancing their capacity through the WFO programme is a phenomenal component of the "ස්jමු" framework for driving women to be more anticipative. The third specific objective of this study was an attempt to assess this entrepreneurship development component giving particular attention to explore the status, progress and achievements of the same. This chapter is devoted to discuss the findings of the study relating to the above aspects giving a greater emphasis to capture the factors affecting the entrepreneurial intentions among farm women.

# 4.2 Review of Entrepreneurship Development Component

Proposed entrepreneurship development component of the "සිjමු" framework was planned to implement in four steps as stated below.

- Stage I : Conducting interviews to select the entrepreneurs at ASC or district level
- Stage II : Providing entrepreneurship training to selected entrepreneurs
- Stage III : Providing subject training to selected entrepreneurs relevant to their business projects
- Stage IV : Providing capital and other assistance particularly by making arrangements to provide financial assistance through Agrarian Banks for selected entrepreneurs at stages I, II and III

Discussions held with ADOs, DOs and ARPAs revealed that preliminary process of interviews for selecting entrepreneurs was conducted in late 2017 at ASC levels. Business project plans were also submitted to ASCs by members during this period. However, the major drawback of the programme was lack of receiving further instructions to continue as mentioned above. Communication between DAD field level officials had been discontinued after the completion of Stage I causing grave disappointment among the selected women, all WFO members and the field level officials especially with regard to the entrepreneurship component and the entire " $\Im j$ " concept at large. At the time of the completion of this survey in August 2018, not even a little progress was observed amongst the selected members but shared a common grievance due to shattered promises of the government.

# 4.3 Selection of Entrepreneurs

Among the WFOs selected for the sample, women entrepreneurs were selected from 72 percent of WFOs as the rest being idle due to various reasons, for instance field level officer's unawareness, selecting one from two WFOs in the village and rejected proposals (Table 4.1). Data suggests that the selection process was rather subjective as

members in some WFOs (37%) were not aware of the entrepreneurship development component even after the selection process. These entrepreneurs have been selected based on field officers' observations or personal connections. Hence, the transparency of the selection process was somewhat questionable in respect to these organizations, according to FGDs. Moreover, it was also doubtful whether the selected members were really intended to become entrepreneurs or just to draw an income at a subsistence level.

Selection of Entrepreneurs at WFO		Selection of Entrepreneurs with			
	Level		Members' Awareness		
	No. (N = 90)	%		No. (N = 65)	%
Selected	65	72	Aware	41	63
Not Selected	25	28	Not Aware	24	37

# Table 4.1: Entrepreneurs Selected and Members' Awareness Regarding the Selection at WFO Level

Source: HARTI survey data, 2018

As revealed in FGDs, some members had no clue about the entrepreneurial component of the programme whereas some others were of the belief that the government plans to offer a grant or low interest loan to support business ventures they were undertaking or planning to begin with new business opportunities. Diverse opinions held by non-selected members were both positive and negative with regard to the selection process.

Members of WFOs have concerns about the selecting process of entrepreneurs. Here are few examples.

A 54-year old woman from Batticaloa district spoke about the woman chosen from her organization for the entrepreneurship development component said that "She is a widow, who weaves reed mats and raises chicken for eggs in the backyard. She is the most deserved amongst our members to get assistance if the government intends to assist".

"She lost her husband during the civil war and is in a financially vulnerable situation struggling with her kids, being marginalized by welfare programmes, she is in desperate need of assistance for her sewing business". This woman is a 40-year old entrepreneur from Jaffna. However, there were desperate responses by the rest of the team regarding this selection.

In another situation, a member of a WFO in the Anuradhapura district revealed her thoughts about selecting an entrepreneur by a field officer. "Our president's name was forwarded by the field officer as she is doing anthurium cultivation, but we were not made aware about this programme component".

Non-selected members of another WFO expressed their dissatisfaction about the same, selecting a 46-year old entrepreneur from the Kandy district, "We were not fully aware of this. However, we heard that the field officer selected someone doing flour milling".

# 4.4 Profile of Selected Entrepreneurs

Age and the level of education are two important characteristics that may influence the success of the entrepreneurship. The prospective entrepreneurs selected from the WFOs were in the age range of 21 to 69 years and from different levels of education. Table 4.2 shows that majority selected (61%) were in the age range from 35 to 50 years whereas there was a small portion of women (11%) representing younger group below 35 years. In terms of formal education received, around half of the sample women (52%) were educated up to secondary level with a more or less similar segment having educated up to O/L or above. A widow aged 54 years, studied up to Grade 4 who was in the sample, already engaged in weaving reed mats and raising chicken for eggs in the backyard, was chosen by the WFO with everyone's consent for the entrepreneurship programme under "to go" framework.

Characteristics	Number	Percentage
Age		
<35	07	11
35<50	40	61
>=50	18	28
Education Level		
Primary Education (Grade 1-5)	01	02
Secondary Education (Grade 6-11)	34	52
GCE (O/L) Qualified	13	20
Up to GCE (A/L)	14	21
GCE (A/L) Qualified	03	05

#### Table 4.2: Age and Education Level of Selected Entrepreneurs

Source: HARTI survey data, 2018

None of the selected women was engaged in permanent employment either in the formal or informal sector. However, as envisioned by the "說資" framework, all the women had to have an agricultural background to become qualified as women farmers. It is noteworthy to mention that the percentage of farm women only involved in home gardening was 22 percent while few others engaged in other agriculture related activities either as their main occupation (78%) or secondary (27%) as shown in Table 4.3. Those agricultural activities can be categorized as crop production, animal husbandry and agricultural value addition.

In addition, 75 percent of women were involved in various crop production activities, mainly paddy (45%) and OFCs (34%). Among the rest, 22 percent engage in rearing dairy cattle, goats and chicken. Although value addition is a potential area for investment, the data confirms that the involvement of women in value addition of

agricultural produce was considered poor. In the sample, just three percent involves in rice processing (Appendix 4.1).

Current Agricultural Activity	Main Activity		Secondary Activity	
Current Agricultural Activity	No.	%	No.	%
Home gardening only	14	22	-	-
Engaged with other agricultural activities				
with home gardening	51	78	17	27
Total Entrepreneurs	65	100		

#### Table 4.3: Current Agricultural Activities Done by Selected Entrepreneurs

Source: HARTI survey data, 2018

Besides the above involvements in agricultural activities, the majority of the selected women (72%) were engaged in various income generating activities whilst the rest having distinct targets though currently unoccupied (Figure 4.1). Among them, the large majority (91%) intends to expand the current business activities whilst the rest (9%) plans explore new areas.



Source: HARTI survey data, 2018

#### Figure 4.1: Business Involvement of Selected Entrepreneurs

The diversity of preferred areas of involvement by entrepreneurs is presented in Appendix 4.2. The majority (52%) intends to involve in agricultural activities which include both crop cultivation and animal rearing. Poultry for eggs and rearing cattle for milk production were the most preferred. There was one noteworthy exception in the sample, a woman currently engaged in paddy and poultry farming expects to invest on integrated farming including poultry, compost production, hydroponics and biogas production. As she has the know-how, land and interest, she was awaiting financial assistance to fulfil her aspirations. Another considerable segment of entrepreneurs (28%) preferred a variety of activities related to agricultural value addition. Since programme targets to promote agro-based entrepreneurship among the women farmers, the preferable areas mostly confined to agriculture. The rest 20 percent sought opportunities in non-agricultural areas mainly sewing clothes, bags, floor mats and curtains.

It appears that most of these rural women engaged in small scale businesses, subsistence in nature and commonly found traditional ventures owing to poor entrepreneurial training and scarce opportunities that did not permit their access to diversified income-generating options. More importantly, almost all the selected members assured access to the market for the products, a prerequisite for the success of any business, though all of them have neither succeeded in materializing nor demonstrated capabilities materializing the business intention. Moreover, none of them has either commenced new income generating activities or attempted to expand the ongoing ventures as they had not received assistance through the entrepreneurship development component of " $\Im$ j@" framework.

Value (Rs.)	Number (N=42)	Percentage
<50,000	04	09
50,000 <100,000	13	31
1,00,000	20	48
>100,000	05	12

#### **Table 4.4: Value of Investment for Preferred Activity**

Source: HARTI survey data, 2018

Around two third of selected women for entrepreneurship development component (65%) had a rough estimation of the value they needed to invest whereas the rest has not been able to give at least a rough estimate. Table 4.4 indicates the amount they were willing to invest. Nearly more than half (60%) of respondents had expected to invest Rs. 100,000 at least. The key informants too revealed that there were plans to provide Rs. 100,000 worth loans to entrepreneurs at a rate of four percent interest. These again may have been the reason prompted them to round up their budgets to Rs. 100,000 rather than the actual need.

#### 4.5 Entrepreneurial Intention of Farm Women

KIIs revealed that entrepreneurship stands for subsistence level income generating activity for the women who have gathered under WFOs. Such subsistence level business can be managed with available skills and knowledge. Intention for a business decision or in other words entrepreneurial intention is determined by many factors and it differs one from other due to related contextual differences. The third specific objective of this study was derived to assess the factor affecting the entrepreneurial intention of farm women as well.

The analysis included 401 "哉j⑨" members within the age range of 28-60 years old. The older group age above 60 was purposively excluded from the analysis by considering that they are not supported under state entrepreneurship programmes. The civil status of the women depicted the majority being married (90%) while the rest comprising unmarried women, widows and divorcees. These women headed households comprised 25 percent of widows who represented WFOs from Jaffna as a result of the

war situation. The data eventually portrays the general picture of entrepreneurial intention of the majority (86%) of women farmers whilst unfolding the intention behind these women to be organized under one organizational structure that could materialize their intentions.

Further, association between entrepreneurial intention and age was tested using the Spearman correlation test. Other associations with variables such as marital status, educational level, employment status, business experience, family, leadership position in " $\mathfrak{B}j$ @" WFOs, membership in other community organizations, WFO typology, entrepreneurship training and access to credit were observed based on chi-square test statistics. Statistical evidences reveal that age ( $\rho =- 0.134$ , p<0.05), employment status ( $\chi^2 = 5.969$ , p<0.05), business experience ( $\chi^2 = 33.147$ , p<0.05), leadership position in the " $\mathfrak{B}j$ @" ( $\chi^2 = 7.934$ , p<0.05), membership in other community organizations ( $\chi^2 = 5.327$ , p<0.05), access to credit ( $\chi^2 = 11.886$ , p<0.05) and entrepreneurial training ( $\chi^2 = 33.686$ , p<0.05) have association with entrepreneurial intention at five percent level of significance.

Further advanced analysis has statistically proven that age, business experience and entrepreneurial training are the most decisive factors among those having associated with entrepreneurial intention of women farmers. Therefore, capacity building among young women farmers and among those having business exposure by providing timely attractive and productive training is imperative for the empowerment of women through entrepreneurship development.

# **CHAPTER FIVE**

# **Conclusions and Recommendations**

# 5.1 Introduction

Farmers' organizations both for men and women existed in the country since long. In addition, a women exclusive farmer organizational framework called "සිjමු" came into operation since 2016. The success of "සිjමු" WFOs was assessed by a carefully designed study by screening a sample of 90 WFOs. This chapter summarizes the findings, conclusions drawn from assessment and recommendations for policymakers.

# 5.2 Findings and Conclusions

- Uniting women farmers into village level organizations abide by the principle of equity has been the foundation for "සිjම්" framework. A successful village organization carries a huge potential to act as a village level centre for the dissemination of information, implementation of development programmes, disbursement of resources, leadership development and investment promotion leading to rural development and poverty reduction. Similarly, "සිjම්" WFOs are also envisaged to achieve distinct objectives by improving the social, economic and cultural background of women farmers in order to include them into the stream of national development. Thus, conceptually, "සිjම්" framework is an iconic strategy for the empowerment of women farmers.
- Nevertheless, many and varied sources of information indicate that "සිjම්" is a concept originated in the upper hierarchy of the decision-makers but not a response to voice of needy women farmers. Moreover, forming WFOs appears to be a realization of a quantitative achievement rather qualitative for a variety of reasons discussed henceforth. Certain WFOs registered as "සිjම්" WFOs are already existing grass root level organizations. This has led to deviate from genuine objectives of "සිjම්" framework. The profile analysis of WFOs undertaken to identify distinct WFO typologies shows how such shortcomings have led many WFOs to perform at an average or below average level.
- WFO typologies were categorized by the value of a scoring matrix constructed with variables that represent organizational, managerial and financial aspects of WFOs formed under the "說」 framework. Based on the rough assessment by ADOs, only strong and moderately strong WFOs were chosen as the sample and in the weighting step employed in the construction of the scoring matrix. Accordingly, organizational aspects were assigned more weights (80%) since the two years the programme has been in operation is sufficient for an organization to achieve its structural features. The weights placed on managerial and financial aspects were 15 percent and five percent respectively since those functional

aspects of an organization require more time to develop. Based on the above features the five WFO typologies required to be identified were 'Rational', 'Stable', 'Ordinary', 'Unstable' and 'Idle' WFOs within the performances continuum from the highest to the lowest in order.

- Findings show that none of the WFOs has performed adequately to fall under the 'Rational' typology whereas 21 percent WFOs fell under the 'Stable' category recording above average performances. WFOs (37%) with average performances named 'Ordinary' WFOs whereas 35 percent and the rest seven percent as 'Unstable' and 'Idle' WFOs respectively. Despite organizational features of WFOs were given high weights, many WFOs were not structurally strong. Managerial and financial performances were the weakest in almost all WFOs.
- The majority of 'Stable' WFOs demonstrated performance at the best level in many key performance areas such as training, financial provision, active membership, attendance in meetings, conducting meetings, record keeping and undertaking monthly programmes with average level performances in regard to constitutional awareness and success in home gardening. This indicates the poor awareness of the power vested with the WFOs even among the members in relatively successful WFOs the poor interest towards conventional agricultural undertakings such as home gardening.
- 'Ordinary' WFOs were weaker in both financial and managerial terms. 'Unstable' WFOs were relatively weaker in all key performance areas whereas the 'Idle' WFOs were truly idled at all performance indicators. All most all the WFO typologies showed poor performances in rotation of funds which leads to presume that the WFOs were very poor in financial terms though it is a precondition for the success of any organization. Therefore, it is imperative that these village level organizations are in desperate need of enhancing their managerial capabilities and financial capacity.
- The study further establishes how organizational success is determined due to interactive associations between organizational and managerial features of WFOs. It was evident that those who conduct regular meetings tend to maintain proper records, and were increasingly aware of both the constitutional powers and monthly programmes. They also received more training opportunities as well. Data also suggests that greater the active membership the higher the levels of attendance in meetings. WFOs having exposure to monthly programmes have also got greater chances of training whereas those who become exposed to training become more aware of constitutional powers. The positive correlation between the rotation of funds and active membership signifies active members better utilize available funds for credit and other purposes and strong fund sourcing facilitate better utilization of funds by WFOs.

- As revealed by this analysis, strong leadership, active involvement by needy members, positive attitudes of the members, the commitment of field officers and successful coordination and better infrastructure facilities are among the key drivers behind the above organizational, managerial and financial performances of WFOs that determine their level of success.
- As evident from the study, the leadership role was mostly taken by the same women leaders in different kinds of village organizations, sometimes neglecting leadership responsibilities too. Leadership was also much concentrated among the middle-aged women in 30-50 years qualified either at secondary or above secondary level education. Further, there was no evidence to show that they make a significant change towards the success of their organizations.
- It was not apparent that special attention has been paid to promote youth holding membership or leadership positions in WFOs. Thus, WFOs were ineffective in promoting agriculture based women entrepreneurship among younger women as envisioned by "සjම" framework.
- The study secures evidence that the higher the level of motivation among field level officials, the greater the success of WFOs. Thus, the commitment of field officers is a prerequisite that makes the "bj@" concept a success. This study reveals how poor infrastructure facilities constraints field officers visiting remote villages and communication hurdles make both parties unaware of important information. According to some ARPAs, work relating to WFOs has been a burden entrusted upon them since they are overloaded with many other duties in addition to establishing WFOs.
- Despite poor performances, the broad range objectives of "Higg" programme are improving income status, social status, nutrition, health, educational and spiritual background of farm women and their families through providing inputs, credit and marketing facilities for agricultural activities. In order to achieve these objectives four distinct programme elements have been put forward namely, (i) Promotion of home gardening, (ii) Entrepreneurship development, (iii) Savings promotion and (iv) Conducting monthly programmes.
- When deeply viewed the significance of these programmes, particularly the monthly programmes in lifting the spirit and functionality of WFOs is enormous. Therefore, conducting regular monthly programmes is imperative for organizations similar to "ĉij@" to flourish by proper planning and implementation. Certain monthly programmes suggested have been conventional in nature, for instance, *Shramadana* whereas others unknown to the mass who were bewildered due to poor procedural transparency.
- The execution of monthly programmes was mainly top-down in nature, instructions and assistance coming from the senior officials to WFOs despite the

lapses in the information flow discouraging the interest among WFO members as well as the officials involved in conducting monthly programmes. Hence, a reverse in the top to bottom approach is much needed for WFOs to plan, implement and derive benefits from self-designed activities under close monitoring by field officers and providing material and financial assistance when necessary through the activities for empowering rural women as envisaged under "원j@" framework. Promoting WFO driven monthly programmes appear to carry more weight than policy driven monthly programmes. For instance, declaring a self-designed monthly programme would certainly be more practical for the smooth functioning of WFOs.

- Even though "⇔j" envisaged establishing 500,000 home gardens island wide in 2016 through these WFOs, no novelty has been there in the approach other than providing seeds and planting material as conventionally done in home gardening programmes. Provision of poor quality seeds and unsuitable plants disregarding temporal and spatial variations in the climate and other constraints such as water scarcity and wildlife damages, the approach further created chaos among WFO members. In essence, the WFO members have not been able to differentiate the home gardening programme envisioned by "⇔j" from what they have already experienced in similar programmes promoted by earlier political regimes.
- The rate of success in home gardening among members of "&j⊚" WFOs accounted for 20 percent and the success of home gardening is a random occurrence irrespective of the WFO typology or success level of home gardens. Hence, both the findings and survey observations revealed that targeting women as envisioned in "&j⊚" framework is not a promising strategy to sustain home gardening as it cannot be achieved in isolation with the cooperation or assistance of other counterparts in the family.
- Entrepreneurship development component was the real driving force envisaged for empowering rural women. Though it became the major hope, it turned out to be the key disappointment among members due to failures in execution.
- The officers after having been instructed to select a prospective member from each WFO with potential for achieving success to provide entrepreneurial assistance, no follow up action has taken place, creating a loss of aspiration, especially among selected candidates.
- The selection procedure was also questioned by a substantial number of WFO members, because some organizations were unaware of the entrepreneurship development component indicating a violation of the principle of equity in contrary to basics of "ajo" concept of which WFOs were exclusively formed.

- The majority of the selected entrepreneurs were engaged in income generating activities though at a subsistence scale owing to poor entrepreneurial training and scarce opportunities that hampers their access to diversified incomegenerating options. Hence, their sole intention was to expand the existing business activities. Both current involvements and future intentions for value addition to agricultural produce were rarely observed among the selected entrepreneurs.
- Certain socio-economic and organizational factors were associated with the entrepreneurial intention among "忠j<sup>®</sup>" farm women. Whilst women aged up to 60 years were more intended than the older group, business enabling environment, access to credit, entrepreneurial training, membership in other village level societies and the stability of the organization (stable organizations) made women more entrepreneurially intended.
- Nevertheless, the respective age category, business experience and entrepreneurial training were found to be the most influential factors that are decisive on the entrepreneurial intention of this particular group of women. Given that, capacity building among young women farmers and among those having business exposure through timely attractive and productive training is imperative for the empowerment of women through entrepreneurship development.
- Savings promotion was another element proposed under "&j@" framework. The self-sustaining approach proposed through savings promotion programme is much thoughtful and conceptually esteemed as it carries the potential for alleviating dependency mindset among women farmers and maintaining the organizations functional.
- Nevertheless, the study confirmed that the introduction of savings promotion programme without a proper assessment on structural and functional strength of the newly formed organizations was untimely, because those who got-together under "&j@" WFOs is a group of underprivileged women from the rural agrarian society who frequently seek external assistance.
- On the one hand, there are certain organizations and individuals exist within the rural setting giving hands to the needy women, particularly, microfinance institutions providing services at the door step. On the other hand, the self-sustaining strategy was promoted at a time when there is a negative perception with regard to the entire concept of microfinance in society. Thus, they resisted placing greater weight on the self-sustaining microfinance approach proposed under "tojo" framework.
- Given the unpleasant attitudes and experiences towards the microfinance programme, it is the responsibility of the programme designers to introduce

novel approaches for savings promotion among women farmers while keeping room for them to reach a certain level of stability in structure and functions. The methodology followed in this study for the categorization of WFOs is a useful tool to differentiate between stronger organizations and weaker ones.

 It is worth mentioning that certain functional approaches brought into operation through WFOs were too conventional, premature and disorganized top-down interventions. The random field survey reveals that progress monitoring with regard to such programmes was limited to paperwork and submitting to the higher levels by the field officers. The entire discussions during the field survey manifested the fact that the successes and/or failures of structural and functional elements of WFOs including the monthly programmes, home gardening, entrepreneurship development and microfinance should be learned thoroughly by the programme designers prior to any further interventions.

#### 5.3 Recommendations

#### 1. Re-designing "සිjම" framework as a real empowerment approach for Women

The Maslow's hierarchy of needs teaches in simpler terms that what motivates a person to achieve the needs at the next higher level is the fulfillment of the needs of the present level. Hence, from an organizational view, the WFOs should first focus on making them structurally stronger to perform better in functional terms. Keeping this statement as the scope for the future discussion, the following recommendations are suggested.

From an organizational view "說j會" framework is conceptually sound, but need reforms in certain conceptual elements so that women empowerment can be achieved in parallel to improvements in structural and functional performances of WFOs with minimum external interferences. Hence, instead of being directive, provision of assistance should be considered as the alternative. The suggestions for conceptual reforms that stems out from this study are:

- Ensure enabling environment for women becoming entrepreneurs by providing grants and loans for start-ups, minimizing administrative procedures, increasing access to loans and creating healthy marketing opportunities.
- Promote bottom up or WFO driven policies for monthly programmes where WFOs plan, implement and derive benefits from self-designed programmes under close monitoring of field officers.
- Regulate and restructure the organizations to ensure the active participation of members belonging to WFOs.
- Improve decision-making process for implementing all undertakings by the state authorities based on distinct WFO typologies.
- Declare the first or the last field day of the ARPAs as "සිjමු" monthly field day for ARPAs to ensure proper coordination between the state and the WFO towards properly functioning of and sustainability of WFOs.

- Ensure "원j⑨" WFO be recognized as the only women organization in the village to liaise implementation of various projects that exist or will come into being in the future at the village level, irrespective of what source they come from, whether a different ministry, organization, project or even the Ministry of Agriculture (MOA) itself by a firm policy decision.
- It is imperative that the MOA makes this decision to enhance the structural and functional ability of WFOs to involve in undertaking these development programmes, their implementation and resource allocation by linking every external source through inter-ministerial and intra-ministerial agencies for optimum utilization of opportunities and resources.
- Make compulsory to include the participation of young women (25%) in WFOs as active members by providing an incentive scheme providing training to enhance their knowledge and skills in potential areas of entrepreneurship for attracting them.

#### 2. Refining implementation shortcomings to ensure women empowerment

Employing a progressive organizational approach based on rational judgments is important in programme implementation to ensure the qualitative enhancement of WFOs more than quantitative improvement. In the current context, the following are important interventions worthy of being considered.

- Categorize WFOs as proposed in this study or by any other suitable method.
- Target 'Rational' or 'Stable' WFOs for implementing future programmes.
- Provide leadership training for leaders in 'Rational' or 'Stable' organizations considering strong leadership as an essential prerequisite for organizational success.
- Organize well-designed and well-focused TOT programmes in collaboration with HARTI at the district level to ensure the following:
  - Reorganizing WFOs with a minimum of 25 active memberships with the intention to promote agricultural value addition and home gardening with unique approaches.
  - Delegating responsibility for leaders and officers for reorganizing weak WFOs within a specified time frame.
  - Extending TOT programmes with annual targets for upgrading the 'Ordinary', 'Unstable' and 'Idle' WFOs to achieve next higher levels like 'Rational' or 'Stable'.
  - Recognizing successful women entrepreneurs in the area as role models for consultative purposes in WFOs or as consultants in each WFO to advise, direct and guide those women as present leaders have almost failed to do so.
  - Appraise Officials of ASC based on performance to encourage their enthusiasm by creating a competitive environment in the ASC.

• Ensure the speedy flow of information to the women farmers through ICT solutions to rectify shortfalls in receiving information by the officers and bridging the information gap.

# • Home gardening

- Give reasonable but achievable targets (5000/annum) to WFOs to promote home gardening.

# • Entrepreneurship development

- Give reasonable but achievable targets (500/annum) on entrepreneurship development based on entrepreneurial skills and intention and then scale up gradually into other organizations.
- Encourage location specific market-driven micro-enterprises based on available space and resources, particular on value addition of agricultural produce.
- Promoting entrepreneurship development at an organizational level a least on pilot basis instead of individual level and link with MOA for providing inputs and services of its own or by liaising through other agencies for promoting driven enterprises on agricultural value addition.

# • Microfinance

 Involve MOA in microfinancing by linking the WFOs with existing state sector microfinance sources with assured insurance options for agricultural value addition enterprises conducted by 'Rational' and 'Stable' organizations. Otherwise large scale intervention of microfinance organizations carries the risk of failure in programmes more than success.

# 3. Progress monitoring and evaluation

- Create a database on "සිjමු" WFOs based on WFO typologies.
- Monitor the progress of "සිjමු" framework based on qualitative performance appraisal of WFOs as against the current quantitative reporting. Thus, the structural and functional performances of WFOs should be collated and reported every six months.
- Restructure "සිjමු" framework based on the evaluations carried out by independent agencies towards achieving continuous improvements, based on the lessons learned.

# 4. The principle of equity is ensured

- Follow transparent procedures for the selection of deserved organizations and individuals as beneficiaries of promotional programmes and in resource allocation.

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### **APPENDICES**

Districts	ASCs	Total WFOs by October 2017	Sample WFOs	Sample WFOs in Selected ASCs	Sample Members
	Talatuoya			13	
	Ulpathagama	2673	25	6	129
Kandy	Marassana	-		6	-
	Puloly			5	
	Chavakachcheri	202	10	3	54
Jaffna	Puttur	-		2	-
	Arayampathy			4	
	Valaichenai	611	10	3	53
Batticaloa	Kaluwanchikudy	-		3	-
	Ipalogama			9	
	Galenbindunuwewa	1800	20	6	93
Anuradhapura	Horowpothana	-		5	-
	Badalkumbura			5	
	Siyambalanduwa	1066	10	3	46
Moneragala	Bibila	-		2	-
	Mawathagama			7	
	Rambe	1688	15	6	80
Kurunegala	Moragollagama	-		2	
Total		6855	90	90	455

## Appendix 1.1: Sample of WFOs and Members Selected for the Study

Source: Authors' estimation based on Department of Agrarian Development, 2017

	District	No. of WFOs	No. of Entrepreneurs Selected
1	Colombo	392	343
2	Gampaha	1294	952
3	Kalutara	758	750
4	Kandy	2673	2511
5	Matale	1294	675
6	Nuwara Eliya	878	828
7	Galle	1310	625
8	Matara	959	603
9	Hambantota	925	653
10	Anuradhapura	1754	1928
11	Polonnaruwa	615	592
12	Kurunegala	1688	130
13	Puttalam	996	74:
14	Badulla	1611	161
15	Moneragala	1066	958
16	Rathnapura	1986	198
17	Kegalle	1067	81
18	Ampara	413	32
19	Vavuniya	145	14
20	Mannar	167	16
21	Mullaitivu	200	154
22	Trincomalee	443	443
23	Batticaloa	611	64
24	Kilinochchi	120	10
25	Jaffna	202	Not available
	Total	23,567	20,000

Appendix 2.1: Distribution of "සිjමු" WFOs and Selected Entrepreneurs by Districts as at 20.10.2017

Source: Department of Agrarian Development, 2017

Sample Organization		А	В	С	D	E
Parameter	%Weight					
Organizational	80%					
Constitution		3	2	1	2	1
Size of WFO		3	3	3	1	2
Regularity in Meetings		2	2	3	2	1
Decision Making		3	3	3	2	2
Common Programme		3	2	1	1	1
Total		14	12	11	8	7
Weighted Total		2.8	2.4	2.2	1.6	1.4
Weighted Score		2.2	1.9	1.8	1.3	1.1
Managerial	15%					
Maintenance of Records		3	2	2	2	1
Training		3	2	1	2	1
Programme Awareness		2	3	1	1	1
Total		8	7	4	5	3
Weighted Total		2.7	2.3	1.3	1.7	1.0
Weighted Score		0.4	0.4	0.2	0.3	0.2
Financial	5%					
Financial Provision		3	3	2	2	1
Rotation of Funds		3	1	1	1	2
Total		6	4	3	3	3
Weighted Total		3.0	2.0	1.5	1.5	1.5
Weighted Score		0.2	0.1	0.1	0.1	0.1
Total Weighted Score		2.8	2.4	2.0	1.6	1.3
Туроlоду		Rational	Stable	Ordinary	Unstable	Idle

## Appendix 3.1: Score Sheet for Status Assessment of WFOs

## Appendix 3.2: Monthly Programmes Proposed for the Year 2018

Date	Important Parallel Event
March 8	International Women's Day
April	Sinhala and Tamil New Year
May	Vesak Festival
June 3	World Environment Day
July 20	Malala Yousafzai
	<b>Commemoration Day</b>
August 12	International Youth Day
September 5	International Day of Charity
October 1	International Day of
	Children's and Older
	Persons
November 25	International Day for the
	Elimination of Violence
	against Women
December	Christmas
	March 8 April May June 3 July 20 August 12 September 5 October 1 November 25

Source: Department of Agrarian Development, 2018

	Input	Pest and Disease	Weather	Knowledge	Water	Land	Attitude	Productivity	Wildlife	Having Successful Home
										Gardens
Input	1	0.028	-0.022	0.117*	-0.150**	-0.047	0.022	0.074	-0.136**	-0.090
		(0.549)	(0.635)	(0.013)	(0.001)	(0.317)	(0.634)	(0.117)	(0.004)	(0.055)
Pest and Disease	0.028	1	-0.080	0.036	0.016	-0.054	-0.049	-0.017	-0.129**	-0.107*
	(0.549)		(0.087)	(0.445)	(0.736)	(0.249)	(0.299)	(0.714)	(0.006)	(0.022)
Weather	-0.022	-0.080	1	-0.007	-0.111*	-0.032	-0.019	-0.004	0.002	-0.112*
	(0.635)	(0.087)		(0.875)	(0.018)	(0.490)	(0.692)	(0.939)	(0.962)	(0.016)
Knowledge	$0.117^{*}$	0.036	-0.007	1	-0.036	0.020	-0.041	0.146**	-0.149**	0.037
	(0.013)	(0.445)	(0.875)		(0.438)	(0.672)	(0.384)	(0.002)	(0.001)	(0.435)
Water	-0.150**	0.016	-0.111*	-0.036	1	-0.184**	-0.073	-0.066	-0.172**	0.047
	(0.001)	(0.736)	(0.018)	(0.438)		(0.000)	(0.119)	(0.162)	(0.000)	(0.319)
Land	-0.047	-0.054	-0.032	0.020	-0.184**	1	-0.033	-0.023	-0.172**	0.050
	(0.317)	(0.249)	(0.490)	(0.672)	(0.000)		(0.488)	(0.628	(0.000)	(0.283)
Attitude	0.022	-0.049	-0.019	-0.041	-0.073	-0.033	1	0.032	-0.108*	0.028
	(0.634)	(0.299)	(0.692)	(0.384)	(0.119)	(0.488)		(0.498)	(0.021)	(0.553)
Productivity	0.074	-0.017	-0.004	0.146**	-0.066	-0.023	0.032	1	-0.146**	-0.137**
	(0.117)	(0.714)	(0.939)	(0.002)	(0.162)	(0.628)	(0.498)		(0.002)	(0.003)
Wildlife	-0.136**	-0.129**	0.002	-0.149**	-0.172**	172**	$-0.108^{*}$	-0.146**	1	-0.061
	(0.004)	(0.006)	(0.962)	(0.001)	(0.000)	(0.000)	(0.021)	(0.002)		(0.194)
Having Successful	-0.090	-0.107*	-0.112*	0.037	0.047	0.050	0.028	-0.137**	-0.061	1
Home Gardens	(0.055)	(0.022)	(0.016)	(0.435)	(0.319)	(0.283)	(0.553)	(0.003)	(0.194)	

#### Appendix 3.3: Correlation Matrix on Constraints for Achieving Success in Home Gardening

Source: HARTI survey data, 2018

\*. Correlation is significant at the 0.05 level (2-tailed). \*\*. Correlation is significant at the 0.01 level (2-tailed).

Typology	Maturity Criteria	Idle (%)	Unstable (%)	Ordinary (%)	Stable (%)	Overall (%)
Awareness of	Poor awareness	100	38	42	10	38
constitutional	Moderate awareness	0	53	46	58	48
powers	Well awareness	0	9	12	32	14
Active	Poor	50	44	9	5	23
membership	Average	50	47	42	32	42
	Satisfactory	0	9	49	63	35
Regularity in	Irregular	83	28	6	0	18
meetings	Moderately regular	17	69	64	42	58
	Regular	0	3	30	58	24
Attendance in	Poor	50	28	12	5	19
meetings	Average	50	69	49	32	52
	Satisfactory	0	3	39	63	29
Home gardening	Non-satisfactory	83	63	46	37	52
	Moderate	17	25	39	31	31
	Satisfactory	0	12	15	32	17
Maintenance of	Informal and irregular	100	40	27	0	31
records	Moderate	0	44	49	42	42
	Formal and regular	0	16	24	58	27
Training	Not received	66	28	15	5	21
	Moderate exposure	17	34	39	16	31
	Satisfactory exposure	17	38	46	79	48
Awareness of	Poor awareness	83	47	21	0	30
monthly	Moderate awareness	17	41	49	42	42
programme	Satisfactory awareness	0	12	30	58	28
Financial	Non	83	31	37	11	32
provision	Savings only	0	35	21	26	26
	Savings and other	17	34	42	63	42
Rotation of	Non	83	75	82	63	76
funds	Fairly good	17	25	15	37	23
	Satisfactory	0	0	3	0	1

# Appendix 3.4: Summary of Typology Level Performance of "සිjමු" WFOs

	Main A	ctivity	Secondary	y Activity
	No.	%	No.	%
Home Gardening Only	14	22	-	-
Crop Cultivation				
Paddy	23	45		
Vegetable	3	6	2	12
OFCs	5	10	4	24
Growing ornamental plants	3	6	1	6
Mushroom cultivation	1	2	1	6
Pepper cultivation	2	4		
Guava cultivation	1	2		
Sub Total 1	38	75	8	47
Animal Husbandry				
Dairy cattle	4	8	4	24
Goat farming	1	2		
Poultry	6	12	5	29
Sub Total 2	11	22	9	53
Agricultural Value Addition				
Rice processing	2	4		
Sub Total 3	2	3		
Total	65	100	17	100

## Appendix 4.1: Current Agricultural Activities Done by Selected Entrepreneurs

Intended Areas		Number
Seed paddy production		1
Vegetable cultivation		1
OFC cultivation		1
Anthurium cultivation		3
Mushroom cultivation		4
Guava cultivation		1
Vegetable nursery		1
Dairy cattle rearing		9
Goat rearing		2
Poultry farming		10
Integrated farming		1
	Sub Total	34 (52%)
Rubber sheet production		1
Yoghurt production		1
Compost production		1
Packing grains		1
Producing ice cream packets		1
Coir rope production		1
Confectionary		4
Oil milling		1
Flour milling		5
Spice milling		1
Weaving reed mats		1
	Sub Total	18 (28%)
Insecticide store		1
Production of flower pots		1
Small boutiques		4
Sewing clothes		4
Sewing bags		1
Sewing curtains		1
Sewing floor mats		1
	Sub Total	13 (20%)
Total		65 (100%)

## Appendix 4.2: Intended Areas of Involvement by Selected Entrepreneurs