

Roles And Influence Of The Farmers' Wives In Farming Activities, And Credit Availment In The Philippine's Rural Communities

Aquilina Galang-Onesa¹ , Danilo S. Vargas²

TSPI (Tulay sa Pag-Unlad, Inc.)¹ Central Luzon State University, Philippines²

agonesa@dotclsu.edu.ph¹ dsvargas@clsu.edu.ph²

Abstract

This study is descriptive research, which looks into the role of women in farming practices and involvement in decisions about choice of farming practice, credit availment, and allocation of farming income. This was conducted in two TSPI Branches in Pangasinan, namely Mangatarem and Bugallon. A one-page survey questionnaire was used as the data-gathering instrument. The wives do not play major roles in most farming activities. Their involvement becomes more apparent at the end of the production process when the product is about to be translated into cash, i.e. in storage and selling. This role is well-acknowledged by the husbands who recognize the important involvement of the wives at this stage, considering that they are the keeper of the income from farming and are more aware of the financial needs of the households. The wives are not just waiting until their husbands give the income from farming but started to come into the process of handling the produce. In terms of decision-making, the wives' influence is also more related to decisions related to money matters. In most cases, the husband and wife are jointly making the decisions on credit availment for production capital and on where to allocate the farm income. Interestingly, some of them are involved in technical aspects of farming such as the choice of seeds and fertilizer.

Keywords: roles, influence, farmers' wives, farming activities, farming practices, credit availment.

Introduction

TSPI (Tulay sa Pag-Unlad, Inc.) is a microfinance NGO operating in 1984. It offers loans to micro-entrepreneurs and marginal farmers to help them sustain and grow their livelihoods and enterprises. TSPI Programang Pang-agrikultura or TPP is the loan program for farmers. It lends a maximum of P40,000 capital per hectare for rice or corn production up to five hectares. It also lends up to P200,000 for high-value crop production. TSPI partners with agriculture inputs suppliers, with the Philippine Crop Insurance Corporation (PCIC) for crop insurance and Agricultural Guarantee Fund Program (AGFP) to manage the high risks in agricultural credit.

Other than lending to farmers to support production capital requirements, TSPI also

engages in other initiatives for increasing productivity, reducing production costs, and better price of yield. Needless to say, the farmers have a big part in this whole process – and most likely, so do their wives. The dynamics of decision-making and the key roles between a male farmer and his wife in terms of credit availment and production practices could enlighten TSPI strategies towards achieving its goal to significantly improve farmers' income and well-being of their households through agricultural credit, adoption of farming practices, and better market access.

Thus TSPI also engages other partners like Philippine Rice Research Institute (PhilRice), organic farm inputs suppliers, and institutional buyers for other non-lending support to farmers. However, the adoption of farmers has been slow

such as in the case of soil analysis to determine how much fertilizers are needed by the soil or of organic inputs (example: Masinag) despite testimonies of early farmer-adoptors on resulting increase in yield and credit support for its purchase.

Objectives of the Study

This study aims to gather the point of view of the farmer-members of TSPI on the role of women or wives in the farming process and decision-making about farming practices and credit availment. Specifically, the objectives of this study are:

1. To describe the roles of farmers' wives in the farming activities
2. To determine the level of involvement of farmers' wives in deciding farming practices and credit availment
3. To assess the key involvements of farmers' wives that TSPI must consider for more effective delivery strategies of its loan and farm production program.

Review of Related Literature

Women play an important role in agriculture. This has been proven in various studies and research in different parts of the world.

Women provide a large proportion of the labor of agricultural production, even though official statistics based on census and survey instruments often underestimate women's work and its contribution to national wealth. Problems persist in the collection of reliable and comprehensive data on rural women's work in agriculture and other productive sectors because of: 1) the invisibility of women's work; 2) [the] seasonal and part-time nature of women's work; and 3) unremunerated family (mostly women and children) labor. (European Institute for Gender Equality. 2016.)

Inequalities between men and women in their access to productive resources, services, and opportunities are one of the causes of underperformance in the agriculture sector and contribute to deficiencies in food and nutrition security, economic growth, and overall development. (Food and Agriculture (FAO), 2013)

Alongside the above-described responsibility for reproductive tasks, women are also engaged in productive tasks such as agricultural work, raising cattle, seed management, planting, as well as the processing and marketing of agricultural products. (GIZ, February 2014)

Despite the above-proven realities, conscious and deliberate involvement of women in rural development processes still need strong advocacy. Various tools and methodologies for gender analysis and development have evolved to guide and equip community workers and social researchers with more objective and strategic inclusion of women in rural development processes. "Since the 1980s, and in parallel with attempts to mainstream gender more widely within research and development organizations, considerable attention has been given to the development of frameworks for gender analysis and planning." (Christine Okali, 2012) Below are three of the gender analysis frameworks that have been developed and have become popular gender planning tools:

Moses Framework - It is probably the most familiar. It is based on three concepts, which are women's triple roles (reproduction, production, and community roles), women's practical and strategic gender needs, and women's interests.

Women's Empowerment (Longwe) Framework - It is focused on the individual processes of empowerment. It is based on the five levels of equality, which are welfare (meeting basic needs), access (to resources and benefits), conscientization (awareness), participation (active engagement in development processes), and control (decision-making about resources, benefits representation, etc.).

The Harvard Framework – It is a product of the Farming Systems Research movement and was used for analyzing smallholder farming families as an agricultural planning tool it was used to support gender mainstreaming in agriculture research and development programs. It operates on the assumption that intervention can be planned, implemented, and expected to have reasonably predictable effects so long as the correct unit of analysis is used. (Christine Okali, 2012)

“Gender analysis is a systematic analytical process used to identify, understand, and describe gender differences and the relevance of gender roles and power dynamics in a specific context. In general, it is a basis of all tools of gender mainstreaming.” (Biruktayet Assefa and Nina de Roo, 2015) Objective gender analysis must be done as part of program planning, implementation, and monitoring for more effective and sustainable rural development programs, particularly in interventions for agriculture, where households and the community are engaged.

Research Methodology

This study is descriptive research, which looks into the role of women in farming practices and involvement in decisions about choice of farming practice, credit availment, and allocation of farming income. A one-page survey questionnaire was used as the data-gathering instrument. The design of the questionnaire was adopted from **Harvard Gender Analysis Framework**. As stated in the Manual of Gender Analysis Tool, the Harvard Gender Analysis. The respondents were selected through quota sampling.

Results and Discussion

Respondents' Profile

A total of forty (40) farmers from Pangasinan were surveyed, which consist of twenty-seven men (27) and thirteen (13) women. Fifty-two percent (52%) or twenty-one (21) are from the municipality of Bugallon and the rest are from the municipality of Mangatarem.

The average age of the respondents is 49, with the youngest at age 29 and the oldest at age 62. On average these farmers have been members of TSPI for 4 years, with the shortest at 6 months and the longest at 10 years.

Fourteen (14) of the forty (40) farmers are farm owners at an average of two (2) hectares per farmer. Thirty-six (36) of them is a tenants at an average of two (2) hectares. Ten (10) of them are tilling both owned and tenanted farms.

Only one of the respondents is single but he is a son of a farmer. In that case, the respondent was asked about the experience of his parents in farming.

The Role of the Wives in Major Farming Activities

The experience of 40 farming couples covered by the study shows that while farming is seen mostly as an activity for men, the wives are also playing important roles. Table 1 and Figure 1 show when the wives are directly involved and take the lead in major farming activities.

None of the activities is 100% led by men as far as the respondents are concerned. In a few cases, it is the wives who are taking the lead. In two of those cases, the husbands are working outside the province. Plowing which may appear to be the most physically demanding is mostly done or led by the husbands.

The use of harvesters is becoming popular in the area. This makes harvesting less physically demanding and therefore wives can either take the lead or to directly involved together with the husband.

Noticeably only a few men are fully in charge of storage and selling. These two farming activities are considered by several husband-farmers to be better given off to wives since they are in charge of keeping the income from farming and it will be of less trouble if wives are directly involved. Only 35% of husbands are fully in charge of storage and only 23% of the selling. In eighteen percent (18%) of the cases, it is the wives who are taking the lead in storage and selling. In most cases, storage and selling are jointly done by

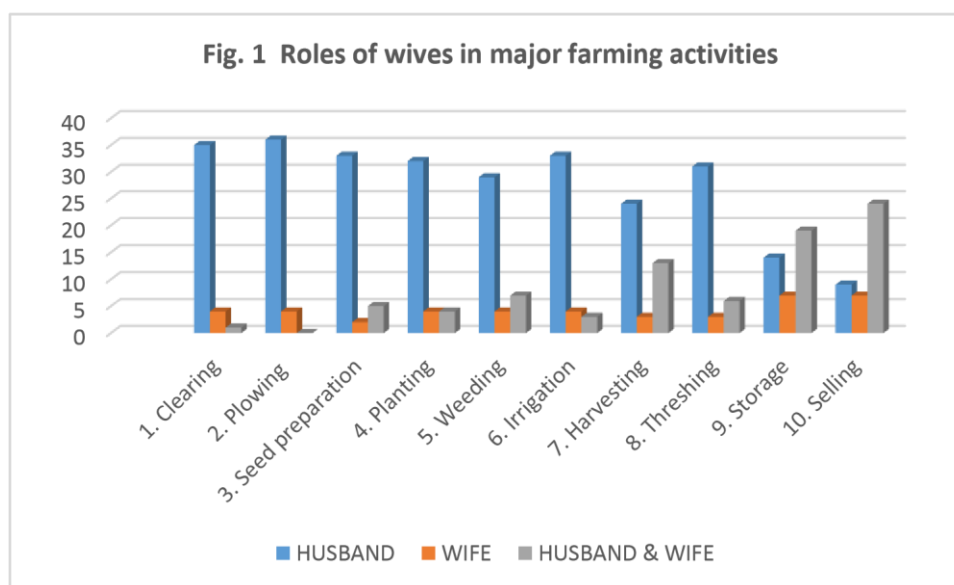
husband and wife - 58% for storage and 60% for selling.

Most of the wives who are not directly involved in farming are supporting their husbands

by preparing food and bringing it to the farm, especially during planting, weeding, and harvesting.

Table 1. The Role of the Wives in Major Farming Activities

Major Farm Activities	Husband		W if		Husband & Wife		Total
	#	%	#	%	#	%	
1. Clearing	35	88%	4	10%	1	3%	40
2. Plowing	36	90%	4	10%	0	0%	40
3. Seed preparation	33	83%	2	5%	5	13%	40
4. Planting	32	80%	4	10%	4	10%	40
5. Weeding	29	73%	4	10%	7	18%	40
6. Irrigation	33	83%	4	10%	3	8%	40
7. Harvesting	24	60%	3	8%	13	33%	40
8. Threshing	31	78%	3	8%	6	15%	40
9. Storage	14	35%	7	18%	19	48%	40
10. Selling	9	23%	7	18%	24	60%	40



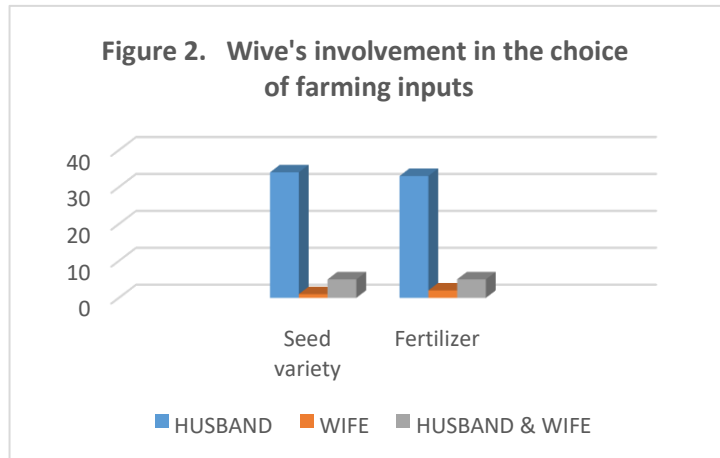
Involvement of the farmers' wives in decision-making

For the choice of seeds and fertilizer. Since one of TSPI's non-financial interventions is about introducing organic and semi-organic fertilizers,

along with soil analysis and promotion of good seeds, two major decision points were considered in looking at the involvement of the wives - the choice of seeds and fertilizer. The survey revealed that 85% of the 40 farming couples rely fully on their husbands for the choice of seed and 83% for

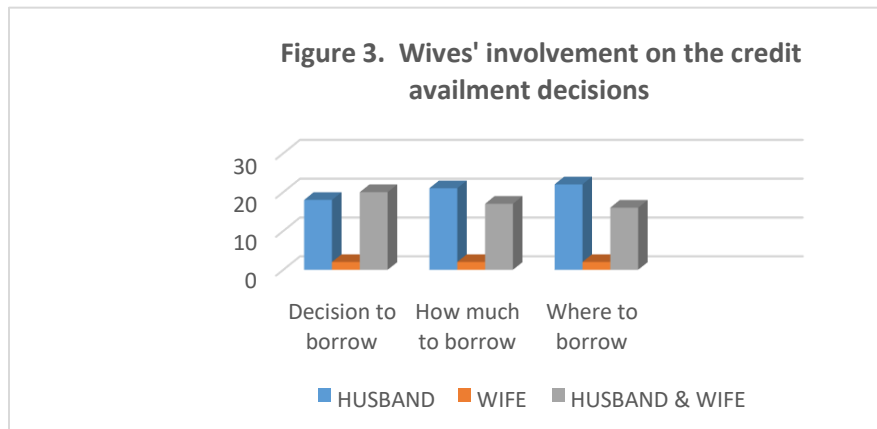
the choice of fertilizer. For the rest, the decision is mostly made jointly by husband and wife. Interestingly, wives are not completely left out in

this decision-making even though it is more about the “technical” aspect of farming.



For the decisions on credit availment for production capital. The wives’ involvement is more apparent in decisions about credit availment but not as the ones fully in charge but more as jointly deciding with their husbands. For half of the respondents, the decision on whether to borrow or not for production capital is a matter of agreement between husband and wife. Likewise, joint decision-making is happening in 43% for the

amount of money to borrow and 40% for the choice of the source of credit. There are very few cases when the wives are the ones fully in charge of deciding on credit matters. Even when the member of TSPI is the wives, there are cases among the respondents when it is the husbands who have decided to borrow. The husband just does not want to be the one to go through the process of borrowing and to be part of the regular meetings.

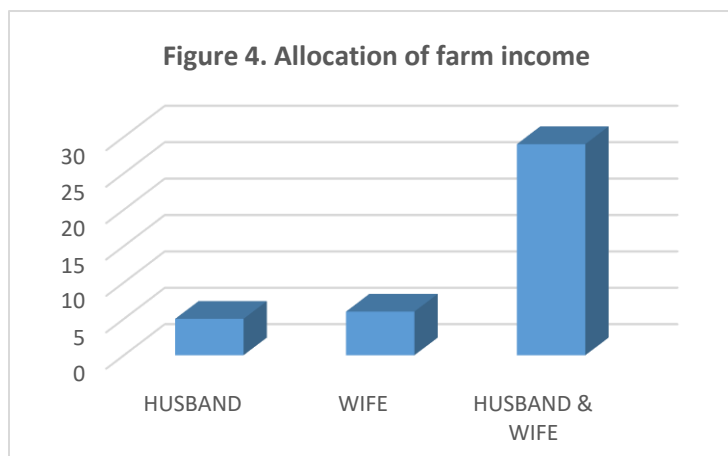


For allocation of farm income. At the end of the day, the impact of any intervention to increase yield and income from farming is on how and where the income will be allocated. Many studies

would show that it depends largely on who is deciding on income allocation. In general, when women have the power to decide on the resources available, the household and the children, in

particular, are benefitted more. The Survey revealed that indeed the wives are mostly involved in this decision. Only 5 of 40 respondents or 13% said that the husbands are the ones fully deciding on income allocation. In most cases (73%), such a decision is made jointly by husband and wife. A number of the husbands mentioned that women should be fully aware or in charge of spending to

avoid arguments about where the money goes. While this is typical in Filipino households, it should be noted that it is only in 15% where the wives are fully in charge, i.e. where the husbands leave it to the wives to decide where to spend the income from farming.



Conclusions

In conclusion, the Survey of 40 farmers from TSPI branches in Bugallon and Mangatarem, Pangasinan, revealed that:

- a. **The statement assumption that farmers' wives play significant roles in farming activities is partially true.** Wives are mostly involved only in the storage and selling of products as part of their role and involvement in handling farm income. However, this is not the sole responsibility of the wives. In most cases, storage and selling are still done jointly by the wife and her husband.
- b. **The statement of the assumption that farmers' wives have a significant influence on credit availment, i.e. where to borrow access and how much, is true.** In most cases, wives are involved in the decisions related to credit availment, also jointly with their husbands.

- c. **The statement of the assumption that farmers' wives have significant influence in farming practices, i.e. decision in the choice of seed variety and adoption of new farming practice/technology is not true.** There are very few cases when the wives are involved in the choice of seeds to plant and fertilizers to use.

Recommendations

The level of involvement of farmers' wives in the farming process (at least in storage and selling) and also in loan availment indicate their critical role in the success of agricultural programs like TSPI. Given that, below are key recommendations based on the result of the Study:

- a. Since most wives are significantly involved in "managing" the storage and selling of farm produce, they must be involved in processes related to interventions that link farmers to the market. In TSPI-related processes, it is very seldom that both husband and wife are invited

to meetings about potential market linkages. Below must be considered:

- Wives must also be invited to the farmer's meetings for this purpose. Their attendance at meetings is an indication of their interest in the matter and their influence.
 - Wives must also be seriously engaged in the discussion and agreement on the choice of the buyer of their produce. Other than getting a higher price for the product, there may be other important concerns that must be considered so that wives can better anticipate keeping and allocation of income.
 - Wives must also sign the agreement contracts with the buyers if any. Wives must be also aware of every written commitment that must be fulfilled.
 - Wives must also be oriented if there is any new need for record-keeping and monitoring to ensure compliance with commitments. Wives are generally more patient and diligent in these kinds of processes and husbands usually pass this activity to their wives anyway.
- b. Since most wives have a strong influence on the allocation of income from farming, the

cash for the payment of the loan availed is practically in their hands. TSPI must be diligent in its lending processes. Below must be properly implemented/considered:

- Securing the signature of the wives on loan application forms must ensure that the wives appreciate the benefit of being part of the program and fulfilling the commitment to pay to stay in the program.
 - Wives must also be invited to credit orientations. The wives must understand the options in case of difficulty paying the loan and the implications in case of willful default.
- c. Wives are not significantly involved in the adoption of farming practices. It is noted though that, wives are gradually able to involve in harvesting with the increasing use of machine harvesters, where the only task is to coordinate with the owner and operator of harvesters until the farm produce is ready for storage. With the development of new technologies, TSPI must continue to be aware of how wives' roles may evolve in the process of improving farming practices.

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