ROLE OF MICRO FINANCE IN WOMEN EMPOWERMENT AND POVERTY ALLEVIATION THROUGH THE WORKING OF THE SELF HELP GROUPS: A CASE STUDY OF TWO DISTRICTS IN WEST BENGAL

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DECLARATION

I declare that the thesis entitled "ROLE OF MICRO FINANCE IN WOMEN EMPOWERMENT AND POVERTY ALLEVIATION THROUGH THE WORKING OF THE SELF HELP GROUPS: A CASE STUDY OF TWO DISTRICTS IN WEST BENGAL" has been prepared by me under the guidance of Dr. Sadhan C. Kar, Principal, Dinhata College, Dinhata, Cooch Behar and Prof. Kanak Kanti Bagchi, Department of Economics, University of North Bengal. No part of the thesis has formed the basis for the award of any degree or fellowship previously.

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Abstract

The title of our thesis is *"**Role of Micro Finance in Women Empowerment and Poverty Alleviation through the Working of the Self Help Groups: A Case Study of Two Districts in West Bengal".*** The object of this research enterprise is to make a specialised study on the workability of the microfinance and SHG in the present socio-economic scenario in the economies of the purposively selected two districts of West Bengal. These two districts are Cooch Behar and Bankura. We have designated these two study districts as Sub-Sample I and Sub-Sample II respectively. Our research activity depends mainly on the primary data. For the purpose of the study we have considered both SHG and Non-SHG households who belongs to BPL category. In total 30 SHGs, 319 SHG households and 100 Non-SHG households form the universe of this study**.** All these have been clearly described in our introduction chapter 1. The chapter 1 includes the background, need of the study, the objectives, methodology and techniques of analysis used.

The **2nd chapter** highlights number of national and international studies that have been conducted by the different researchers on different issues of Microfinance. It gives us a brief insight in the issues related to poverty alleviation, empowerment of women, employment generation, financial inclusion and in the overall rural livelihood scenario. It also divulges the strength, weakness & challenges that are involved in the working of the microfinance activities.

In our **3rd chapter** we have given an outline of the socio-economic characteristics that exists in our two selected districts. These socio- economic characteristics is also appeared as an important instrument to maintain a sustainable level of growth within the area economy. This stock-taking gets its importance not only to see the existing endowments but also to make it clear about the need of the area economy in the coming decades to usher in the sustainable development which is the basic need for alleviation of poverty and empowerment. Our both Sub-Samples are characterized by overwhelming agro-economic base and low industrialization.

The **4th chapter** gives us the success or failure story in macro level for the SHGs under SGSY in the said districts through their physical & financial performances based on the secondary data.
The physical achievements of SHGs have been judged in terms of formation of SHGs, their gradation pattern and through the number of groups that have taken economic activities. The

judgment on the financial performances under the heads of saving and credit linkages is also come under the purview of this chapter. From the study we can draw the inference that the SHG movement is not uniform across the districts of West Bengal.

The main theme of the **5th chapter** is to explore the working of various factors that have been responsible in the formation of the selected SHGs for our study and their workings. To judge the working of the SHGs we have considered academic quality of the leaders, saving potentiality, number of meeting organized by the SHGs and the members attained in those meetings so far, Gradation of SHGs and finally, economic and project loan activities taken by the groups. The working of the SHG, as we observed, depends very much on the education of the group leaders of the SHGs.

The existing demographic characteristics of the SHG and Non-SHG members under our consideration in our grass-rout area economy have been analyzed in the **6th chapter** which is not only important for planning but also for achieving the economic-demographic equilibrium. One can observe from this chapter consistently high degree of difference in the education among the household members of the SHGs and Non-SHGs.

In the **7th chapter** we have tried to get a clear cut picture about the occupation and employment for the rural poor who belong under the safety net of SHGs and also who are not. The main objective is to divulge the impact of the working of SHGs on employment compared to the rural poor who are remained outside of the safety net. If we have a look in the incidence of employment among the SHG and Non-SHG households then this study permits us to say that the working of the SHG increases the attitude of the employable adults in searching more employment within or outside of the villages.

To assess the impact of the working of the SHGs on income and expenditure in the **8th chapter** we have examined the income and expenditure distribution of both the SHG and Non-SHG members and tried to calculate the number households who lie below the poverty line, the intensity of poverty and the inequality in the distribution of income. Not only that in this chapter we have also tried to examine whether the parameters caste, religion, education and sex have any impact on the performance of SHGs with respect to poverty alleviation. Our study has revealed

beyond doubt that the working of the SHG increases the income of the households both in per family and per capita measurement.

In **chapter 9th** we have given a detail account of financial inclusion and credit worthiness of the SHG members in terms of saving, nature of borrowing and through the nature of repayments of loan. Purpose of borrowing, amount of borrowing in different purposes and borrowing and repayment of loan by different categories of SHGs are also the purview of this chapter. The finding of this chapter is again revealed consistent with our earlier findings on employment and income.

In the **10th chapter** we have tried to examine the quality of life enjoyed by the rural people within the existing socio-economic framework of our Sub-Samples through the existing state of housing, sanitation and drinking water facilities available to them. It is needless to say that all most all the households of our sample are housed inadequately. The other two indicators that have been used to measure the quality of life of the people of our Sample exhibit the picture that is remained far away from the reasonable standard.

The degree of women empowerment among the SHG and Non-SHG women members is presented in the **11th chapter** of this write up. Here we have taken four main indicators to capture the pulse of women empowerment. The main objective is to judge how far the working of SHGs helps to improve the educational, economical, social and political awareness among the SHG members. Our four point rating scale to measure the empowerment on the basis of awareness shows that the overall awareness level or empowerment lies between low to moderate level.

Our **12th chapter** covers the important findings and recommendations. Our study, beyond doubt, has established the fact that working of the SHGs enhances the better scope of employment and hence income. Thus we recommend for bringing all the BPL and marginally APL households under the safety umbrella of the SHGs for better employment and income.

PREFACE

Microfinance has gained a lot of significance and momentum, both theoretically and practically in the last decade. India now occupies a significant place in global microfinance through promotion of the Self Help Groups and the native SHG-Bank Linkage Programme (SHG-BLP) model. In the past, the poor had little access to credit due to the problem of collateral, inappropriate system and inadequate procedures followed. The beneficiaries did not feel the responsibility of repaying the loan; Bankers too did not have the time or mechanism to monitor the repayment process. Poor recovery and lack of responsibility of repayment had made the scheme non-viable and ineffective. However, Micro finance through SHGs is now recognized as a key strategy for addressing issues of poverty alleviation and women's empowerment. The Indian model of microfinance offers greater promise and potential to address poverty and marginalization as it focused on building social capital and ensuring empowerment through access to financial services and linking with the mainstream.

Credit goes to Prof. Yunus of Bangladesh who for the first time in the world had proved that without any help from the Republic, the volume of vulnerability can be reduced with just a tiny amount of money and participatory method on the part of the poor people. His model is now a world accepted model and is being prescribed by the United Nations for the development of the poor of this planet.

In our country the first initiation was made for the formation of the SHGs by the NGOs in a scattered way and this initiation was confined to the southern states only. It has been observed that the active role on the part of the Republic since 1st April 1999 has been started with the adoption of the Swarnjayanti Gram Swarogar Yojana (SGSY) which admits the formation of the SHGs as its inherent part. To examine how far the working of the SHGs helps to reduce the vulnerability on the one hand and on the other hand to find out the impact of the micro finance on women empowerment are the main objectives of the present research work.

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I also acknowledge the cooperation provided by the members of the SHGs, the officials of the different development agencies, elected panchayat members and other members of the households who do not belong to any SHGs.

Finally, my special thanks go to my wife, my children and my parents for their timely support and encouragement.

Ratul Saha

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CHAPTER 1
THE PROBLEM

1.1 INTRODUCTION

1.1.1 The development planning in India is usually marked by the dichotomy between the main investment plan and the supplementary anti-poverty programmes. There is no denying that during the Plan Periods, India has appeared as or has thrown off portents to appear as one of the major agricultural powers of the world. But unfortunately, due to ad-hocism pursued so far by the Statesmen of the Republic, the bulk of the agricultural production has been raised from some specially selected regions deliberately denying the demand for other regions of our national economy even in spite of vast production possibility. Similarly, in case of industrial development planning during the plan periods, we see that the colossal investments that took place in the public sector industries, in public utilities and in defense industries in a very centralized manner deliberately denying the demands of the other regions of the country. The very silly argument of availability of raw materials had been put forwarded by the planners at the initial stages of our national planning. Obviously, a vast region of our Republic remained out of the proximity of both of the Green Revolution and as well as of Industrial Revolution. Further, the agricultural development so far that has been achieved during the plan periods was also partial in nature. We have launched more or less successfully a Green Revolution during the late 60's and in the early 70's of the last century in some selected regions only with the subsidy and minimum support price policies on the part of the Government due to heavy political pressure cropped-up by the strong farmer lobby of north and north-western region of our country dominated in the then national politics.

1.1.2 Further, development so far had been done in some regions of our national economy either in respect of agriculture or in respect of industry is half-hearted in nature. In case of agriculture we had tried to make a plan to raise final production only completely denying the development of the input and output markets. The results of this lopsided agricultural planning have been reflected either in print media or in electronic media in the form of death-tale of the farmers. Despite of six decades planning exercise and in spite of positive attitude within the limited periphery till the agricultural input and output markets of our country have been molded by many

factors which are still non-economic in nature. Perhaps, we rather failed to develop the input and output markets evenly even in that selected regions in such a fashion where the farmer could be in a position to be able to buy any amount of reproducible capital that they require at the time of their crop production from the input market at fair and reasonable prices and none of our farmer would be left alone in the output market by not selling his produce at fair and reasonable price after the end of the day. These failures on the part of the Republic are not only being cause of the lower value of intensity of use of land and labour (Kar, 2009) but are also developing huge frustration among the farmers of the lower land echelon and among the agricultural labourers of the lower income echelon.

1.1.3 In case of growth of industrial sector, we see more or less the same picture. Here also the strong western lobby in politics cornered a major percentage of public investment in industrial sector in their preferred regions. Industrial development, so far has been made in the eastern sector of our national economy has been very much confined in the mining based industrial development. Not only that the nasty politics and political regionalism have also been demolished the strong industry base of Bengal during the planning era. It will be not exaggerated if we mention about the glorious golden past of Bengal's Jute industry, textile factories and hosiery workshops. All these units are more or less knocking on the door of destruction. Although the growth of modern IT sector in Bengal has given the birth of good hope in front of the modern job seekers, but too much global dependency of this sector keep it on the wave of depression and recession science its inception. Another important point we like to mention here is that so far our national planners have been expressing their eagerness for the benefit of the producers either in the form of export-import policies or in the form of tax relief policies or bank loan exemption policies, one-tenth of that is not reflected for the betterment of the consumers of the industrial products.

1.1.4 Again, India's effort to eradicate poverty has a long history. We have taken various anti-poverty programmes (APPs) since the inception of our planning to bring out the poverty trodden population from the fold of the poverty. We mention here the names of some of the APPs. They are the Drought Prone Area Programme, Food for Work Programme, A Minimum Need Programme, Small Farmer's Development Agencies, Comprehensive Area Development Programme, National Rural Employment Programme, Command Area Development

Programme, Development of Women and Children in Rural Areas, Supply of Improved Toolkits to Rural Artisans, Training for Rural Youth for Self Employment, Special Employment Programme of some States, Rural Landless Employment Guarantee Programme. The main objective of these programmes is to supply some sort of pecuniary help directly or indirectly to the poverty-trodden people to cope with the threat of poverty. These APPs may be termed as the first generation APPs.

1.1.5 The basic drawback of the first generation APPs was that these programmes were designed and implemented targeting only the men folk of the population fold keeping the women of the same fold out of the proximity of these programmes. Another drawback of these APPs is that despite the long effort on the part of the Republic these programmes have failed to increase the intensity of use of labour power of employed male adults among the poor people (Kar, 2009). On the other hand, as the female folk remained out of the safety umbrella of APPs, the extent of employment enjoyed by the female adults of down-trodden families was also very poor.

1.1.6 These short comings of the first generation APPs, as pointed out by the academic community of our country, have compelled our Planners and Policy makers to rethink and redesign the anti-poverty programmes in a more effective and sustainable manner during the latter half of the last decade of the last century. As an outcome of these efforts, we have undertaken some new and redesigned APPS. They are the Swarnjayanti Gram Swarogar Yojana (SGSY), Jawahar Gram Samridhi Yojana (JGSY), Employment Assurance Scheme (EAS), National Social Assistance Programme (NSAP), Annapurna etc. These may be termed as the second generation APPs.

1.1.7 We see, very interestingly, a fundamental difference between these two generation APPs. The first generation APPs has covered the below poverty line households by giving extra importance to male adults, deliberately denying the existence of the female adults. Though there were some schemes in the first generation APPs meant especially for the women but proper attention was not given to fulfill the target of that programmes. On the other hand, the second generation APPs was designed and implemented keeping in mind the existence of huge number of unemployed female adults of the families who lie below the poverty line. Thus we see that the second generation APPs was launched in a very methodical way keeping in mind the short comings of

the first generation APPs. What is most important in case of the second generation APPs is that the second generation APPs targets the group rather than individual to open its safety umbrella. As a result, we have seen that the SHGs are direct outcome of the second generation APPs.

1.2 THE BASIC PROBLEMS

1.2.1 The basic problem of our country is the incidence of severe poverty among the people who are in lower income and land echelon. As we have stated in the preceding paragraphs that in spite of taking up various anti-poverty programmes during the various planning periods of our national planning, most of the rural households of lower echelons in respect income or land holdings are by and large living in absolute poverty. In the course of time, a new and compact programme to provide tiny financial help to the targeted groups rather than individuals has been launched by the government with the help of the Non- Government organizations (NGOs). These targeted groups are very much known as the self-help groups (SHGs).

1.2.2 At present there are more or less 7 lakhs of such groups are working in West Bengal. The State Government has also created a separate ministry to look after these SHGs. Again on reviewing the performance of various SHGs that are working across the world through the literary works of the academicians, we have obtained a paradoxical view of different scholars who have researched on this line. The views that follow from these reviews, on the one hand, increase the hope about the reduction of poverty and increase in empowerment of women in our globe and on the other hand, they apprehended the possibility of vicious cycle of debt or even deaths through multiple loaning.

1.2.3 Further, we see the political synergy in the formation of SHGs along with the activities of the NGOs. This type of formation procedure of the SHGs will go and also continue without creating any problem so long as the NGOs show no political loyalty to any particular political party. Conflict will arise when NGOs identify with political loyalty. Another problem also hints that the managers of rural development schemes are very much keen only about the increase in the number of the SHGs rather than their sustainability. Most of the resource persons (RPs) at the grass-root levels have rather failed to exhibit their efficiency in nourishing the SHGs. There is no question, as many may believe, about the efficacy of the functioning of the SHGs in reducing

the vulnerability of the rural poor particularly among the women and children. But what remains is to make an enquiry about the facts that we have highlighted here on SHGs in the light of the case studies. On our part, it is the main problem of this research problem. Thus it has become the basic objective of this research study to test whether these SHGs have become dynamic growth engines for the expansion of employment and income in the households of the below poverty line of the grass root areas and thus helping to eradicate poverty? At the same time it is also very important to find out the impact of the micro finance on women empowerment.

1.3 OBJECTIVES OF THE STUDY

1.3.1 The objectives of this research study are as follows:

1) To find out the workability of the microfinance and SHG in the present socio-economic scenario in the proposed areas.

2) To find out the homogeneous and heterogeneous characteristics of the SHGs in the proposed areas.

3) To find out the nature of borrowing and credit worthiness of the SHG members.

4) To find out the saving potentiality and saving habits of the SHGs members.

5) To find out the gradation patterns of the SHGs in proposed areas.

6) To find out whether there is any improvement in the quality of life of the SHG members.

7) To find out the livelihoods opportunities as created by the SHGs.

8) To examine whether the parameters caste, religion, education and sex have any impact on the performance of SHGs with respect to women empowerment and poverty alleviation.

9) To find out the kinds of empowerment (economic, social, political and awareness) those have been achieved by the SHGs members.

10) To find out the various educational indicators which are being operated among the SHGs members as a result of the working of the micro finance in comparison to that of the Non-SHG members.

11) To find out the socio-economic status of the other poor families in the proposed areas who are not yet been come under in the microfinance network.

12) To find out the difference in performance of SHGs in two sub samples.

1.4 HYPOTHESES

1.4.1 We have tested the following hypotheses in this research study:

1) That the workings of the SGH activities increase the number of occupational opportunities and the number of employment days.
2) That the SHG activities have a significant impact in raising the level of income and reducing income inequality.
3) That the SHG activities have a significant impact in raising the level of household consumption expenditure of the members.
4) That the SHG activities have been able to reduce the level of poverty among the SHG household members.
5) That there is a significance difference in the level of poverty among the different categories of SHGs.
6) That there is a significant difference in income and expenditure among the different categories of SHGs.
7) That the working of the SHG helps to improve the educational awareness among the SHG members.
8) That the working of the SHG empowered the women economically, socially and politically.

1.5 THE METHODOLOGY

1.5.1 Our research study is mainly based on the primary data. Thus a fieldwork was necessary to collect information for this research work. Side by side, the theoretical portion of this dissertation is based on the secondary data and on relevant literature related to this topic and for this we have used the information collected from the various developmental agencies, NGOs and government officials. We have also used different libraries national as well as local to search the previous works of various scholars in this field.

1.5.2 For the purpose of the present study we purposively selected two districts of West Bengal. These two districts are respectively Cooch Behar and Bankura. We have selected these two districts because of the fact that these two districts are backward districts as per our census definition. Another reason is the geographical location of these two districts. The district Cooch Behar is located at the northern portion of our state and the other district Bankura is situated in the southern portion of the state of West Bengal. We have selected 15 SHGs and its 154 SHG households from Cooch Behar and 15 SHG and its 165 SHG households from Bankura and 50 Non-SHG households form each districts for the purpose of the present study. All these self- help groups were being formed under the Swarnjayanti Gram Swarozgar Yojana scheme of the government. Here, we have restricted the number of Non-SHG households in 50 for each district since it is very difficult to find out such households who are BPL but does not belong to any SHG. Thus 30 SHGs, 319 SHG households and 100 Non-SHG households form the universe of this study.

1.5.3 We have used purposive sampling method for the selection of the districts due to their backwardness and geographical location. For the selection of two blocks we have used purposive sampling method due to their better performance compared to other blocks in the respective districts. Finally, we have used stratified sampling for the selection of the SHGs. For the selection of the Non-SHG households we have used the random sampling method.

1.5.4 For the selection of the SHGs we have used four parameters namely, education, religion, caste and sex. On the basis of this stratification we have selected 15 SHGs from each study area. Out of these 15 groups 3 belong to the educated group, 3 belong to the mixed group and the rest 9 belongs to the religion & caste group. We have also divided the rest 9 SHGs equally in three categories. They are SC/ST group, general caste group and Muslims. We cover all the member households belonging to these SHGs and the number of these households is 319. Thus we have followed the complete enumeration method for the selection of the member households. For the selection of the Non-SHG households we have used the random sampling technique. All the SHG member households and Non-SHG member households are belonging to the category of below poverty line households.

1.5.5 The sample SHGs, the households belonging to those SHGs and the households who lie out of the periphery of the SHGs are the units of observations of this study. It is in order to make an interaction with the officials of the various development agencies related to the working of the SHGs. So they are also being the units of observation of this study. We have covered 30 SHGs, 319 SHG member households 100 Non-SHG households in our enumeration process in this study. Thus accordingly our sample size comprises of 30 SHGs and 419 households.

1.5.6 Our study is primarily based on the data collected by the present researcher and the period for survey for collections of primary data is 2012-13. To substantiate our findings we have also used a little bit of secondary data mainly to provide information about the study districts and about the numerical existence of the SHGs in the sample areas. For the collection of the relevant data we have used two types of specially prepared schedules. One is the schedule used to collect detail information about the working of the SHGs and we named this schedule as SHG-schedule. The other one is the household schedule. We used this schedule to collect information from the 419 households of the sample.

1.5.7 The researcher himself has visited all the SHGs and all the households personally to gather the relevant information for this study. The secondary data have also been collected by the researcher himself. This has not only controlled the quality of data but has also helped the investigator to have an in depth practical knowledge about the working of the SHGs at the grass-root level.

1.5.8 We have used both the conventional and modern techniques for the processing of data. After processing of the data we have presented them in tabular form in the array of our presentation. We have also used some simple graphs to present the data. Simple statistical tools and testing have been used to prove the consistency of the results obtained from this study.

CHAPTER 2
REVIEW OF LITERATURE

2.1 INTRODUCTION

There is no denying of the fact that as a financial innovation the micro finance originated in the developing countries during the seventies of the last century and credit goes particularly to our neighbouring country Bangladesh and to Prof. Yunus. Probably Prof. Yunus was the first person who proved the effectiveness of a small amount of money that have done a lot by providing little loans to the villagers of the neighbouring village of his University during the seventies of last decade. Attention of the academic community of the world and policy makers has centered in Bangladesh after the successful completion of the village level experiment by Prof. Yunus and especially after the establishment of Grameen Bank by him at Bangladesh. Now it is an academic exercise among the development planners and policy makers how to remove the poor people from the regime of poverty. As a result, we have had innumerable number of national and international literature on micro finance, poverty eradication, women empowerment and self help groups and their impact. Here, we oblige to mention selectively some of them according to the following sub-themes.

1) Women empowerment.
2) Self help group and their impact.
3) Micro finance.
4) Poverty alleviation.

2.2 WOMEN EMPOWERMENT

Amin and Pebley (1994) in reviewing gender inequality within households they observe that BRAC's loan contributed to increase women's mobility outside the home and their control on household resources and household decision making power. They also revealed that the incidence of abandonment reduces with the receiving of micro credit loans.

Batliwala (1994) in her study identifies three approaches to women's empowerment: (i) integrated development; (ii) economic development and (iii) consciousness raising and organizing among

women. According to author, through the first approach women are able to improve their everyday realities by assisting them in meeting their survival and livelihood needs, i.e., their practical needs. The second approach improves women's economic position and the third approach will organize the women to recognize and challenge gender and class-based discrimination in all aspects of their lives.

Hashemi et.al (1996) examined whether women's access to credit has any impact on their lives. Their results show that women's access to credit increases asset holding in their own names increases their purchasing power, and their political and legal awareness. The authors also show that group based credit programs can reduce men's violence against women by making women's lives more public.

Mayoux (1997) points out that the impact of microfinance on women varies from woman to woman. These differences arise due to the difference in productive activities or different background. Sometimes, microfinance mainly benefit the women who are already better off, whereas the poor women are either neglected by the microfinance programmes or are least able to benefit because of their low resource base, lack of skills and market contacts. However, poorer women can also be more free and motivated to use credit for production.

Kumaran (1997) made a case study of three SHGs, viz. active, passive and dissolved in Andhra Pradesh and found that the main factors responsible for active functioning of SHGs were solidarity and cohesiveness. On the other hand, passivity and dissolved were mainly on account of irregularities in savings and repayment of loan and lack of mutual trust and confidence among the members.

Khandker et.al (1998) in their study finds that the impact on household consumption of the credit programs is approximately twice as large for women borrowers than male borrowers.

Hayes et. al (1998) have discussed the relationship between poor women's participation in micro credit programmes and their empowerment by taking both SHG and non-SHG members in rural Bangladesh. They used three indices, viz. interspersed consultation index, individual autonomy index and authority index to show this relationship. The results have shown that the SHG members are ahead of non-members in all the three indices of empowerment. The authors suggest

that by providing independent sources of income outside home, micro credit is able to reduce economic dependency of the women on husbands and thus help enhance autonomy.

Kabeer (1998), based on research into the impact of credit programs in Bangladesh, found that women's access to credit strengthens their bargaining power within the household, improves their perception of self worth and can lead to a long term decrease in domestic violence.

Khandker (1999) in his study on the social impact of microfinance in Bangladesh found that 1% increase in loans to women borrowers with the Grameen Bank increase the probability of school enrolment by 1.9% for girls and 2.4% for boys whereas 1% increase in credit to male loan holders increase boys' enrolment by 3.1% but had no effect on girls.

Otero (1999) points out that microfinance creates access to productive capital for the poor and enables them to move out of poverty. By providing material capital to a poor person, their sense of dignity is strengthened and this can help to empower the person to participate in the economy and society.

Dunn (1999) in a case study of microfinance clients in Lima, Peru, reports only 28% of clients live below the poverty line compared to 41% of non-clients. She also found that the average income of households participating in microfinance is 50% higher than the income of non participating households.

Rahman (1999) points out that the impact of microfinance on women empowerment is not always positive. He shows that out of 120 women borrowers, 18% claim a decrease and 70% emphasize an increase in violence and aggressive behaviour in the household because of their involvement with the bank.

Ashe and Parrott (2001) in their study on the impact of microfinance and women empowerment in Nepal exhibit that 68 percent women experienced an increase in their decision making role in relation to family planning , children marriage , selling property and sending their daughters to school.

Hunt and Kasynathan (2001) observe a rather interesting finding that all the women member of the SHGs simply transfers the total loan amount to the hands of their husbands, sons or even sons in law.

MYRADA (2002) conducted an impact study among 190 members of 12 self help groups spread over Andhra Pradesh, Karnataka, Kerala and Tamil nadu and find that relatively older groups are succeeded to increase their share in family income than those who are in younger groups. This is also true in the case of awareness about health and hygiene.

Bhat and Bhubaneswary (2004) in their study on the empowerment of rural women in Pondicherry examine about the determinants of earnings, benefits and problem of rural women under self help group project. They have found that all most all the members of self help groups are engaged in traditional and less remunerative non-farm activities.

Naila Kabeer (2005) examines with empirical evidence the impact of micro finance of poverty reduction and women empowerment. According to her it is very easy to incorporate economic productivity and social wellbeing of poor women with the financial access but it does not ensure women empowerment automatically without developing education, political quotas and access to wage work. Thus a radical structural transformation along with the financial provision that ensures the women empowerment.

2.3 SELF-HELP GROUPS AND THEIR IMPACT

Shylendra (1999) in his study found that micro credit schemes using SHGs have enabled the poorer sections of the society and destitute to have easy and continued access to credit without any collateral and mortgage property.

Gurumoorthy (2000) finds that SHG is a viable alternative to disburse micro credit to the rural women for the purpose of making them entrepreneur and encouraging them to enter into entrepreneurial activities. The women led SHGs have successfully showed how to mobilize and manage thrift, credit needs, maintain linkage with the banks and enforce financial self-discipline.

Bhatia and Bhatia (2000) through some case studies pointed out that the recovery of SHGs is high and their involvement had helped the bank branches in recovery of old dues. The authors also

observed that there have been radical changes in the living standards of the SHG's members, in terms of ownership of assets, increase in saving and borrowing capacity and so on.

Satish (2001) in his paper raised some issues related to the functioning of SHGs. Adequate care should be taken to ensure homogeneity of socio-economic status of the member while forming SHGs. He suggested that SHG movement has to be spread all over rural India rather than being concentrated in a few pockets of the country.

Mishra et. al (2001) in their study found that the main problems of the SHGs members are lack of training, credit and marketing facilities, entrepreneurship, social evil and high interest rate. The authors suggest involving Commercial Banks to provide liberal credit at cheaper rate to the poor.

Awasthi et. al (2001) in their article observed that SHGs have made a positive impact on creating leadership, improving literacy, consciousness about health and hygiene and skill forming among the group members. However, they suffered from lack of motivation, infrastructure, forward and backward linkages, insufficient loan, inadequate provision of marketing and inputs etc.

Ramana Rao (2001) deals with the experiences of micro credit movement through SHGs and found that the SHGs have spread their outreach with small amount of credit but financial deepening of credit system through SHG movement remains a far cry. So the SHG members borrow from various agencies, which may lead to repayment problems due to multiple financing. In this connection, it was suggested that the policy to integrate SHGs within the mainstream banking should receive greater attention and this could alone strengthen the process of integrated credit flow for production cum investment purpose on a sustainable basis.

Singh (2001) conducted a study in Uttar Pradesh comparing the pre and post SHG situations of women SHGs. He found that the average value of assets increased by 46% and the annual income per household by 28% between pre and post SHG periods. The borrowing for consumption purpose was completely absent in the post SHG situation. Credit delivery was easier through SHGs compared to formal and informal institutions. SHGs replaced the moneylenders; credit delivery was made simple and quick with lower interest. It was suggested to improve the awareness and educate the members to keep records proper to grow in future.

Narendra (2001) in his study points out that SHGs play three roles simultaneously. Firstly, it provides mutual help and internal financial intermediation. Secondly, it facilitates external mediation and thirdly, it empowers women to make demand on the external world.

Puhazhendhi and Badatya (2002) in an assessment study on the impact of the SHG-Bank Linkage Program in India at the grass root level found that loans from moneylenders and other informal sources with higher interest rates significantly reduced due to intervention of SHGs. It was also observed that consumption loans were replaced by production loans during post SHG situation.

Rao (2002) reveals that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged sections in the rural society. SHGs help the poorest of the poor to encourage savings and promote income generating activities through small loans and as a result the borrowers are able to overcome the vicious circle of poverty.

NABARD (2002) conducted a study on 560 households from 223 SHGs in 11 states of India and found that there has been a positive result in increasing the standard of living of SHG members in case of asset ownership, savings and borrowings capacity. The average value of asset including livestock and consumer durable has increased considerably. Almost all members developed saving habit in the post SHG. The trend of consumption loans reduces. The average net income per household has increased by 18% between the pre and the post SHG conditions.

Pattanaik (2003) in her study finds that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic economic, social and cultural sphere of life. But due to certain constrains like gender inequality, exploitation, women torture, various SHGs are not organized properly and effectively.

Senthil and Sarkar (2004) state that the SHG covered women collectively struggling against direct and indirect barriers to their self development and their social, political and economic participation.

Manab Sen (2005) has made a study on the SHGs in west Bengal and found that the dependence on the internal resources is quite high because of the weak or inadequate bank linkage. The author also found that most of the poor households are ignorant of basic services and programs to which

they are entitled. Lack of intensive facilitation stands in the way. The author reports the lack of capacity building initiative without which the basic objective of the SHGs cannot be achieved.

Indira Kumari and Roa (2005) in their study found that the functioning of the SHGs is mainly in social activity, thrift and credit. One important conclusion of the study was that the SHG activities have been helping the poor women in economic and social development. The authors suggested that the process of formation of SHG is to be systematically institutionalized. They also added that training is an important factor for formation and sustainability of SHGs.

Loganathan and Asokan (2006) in their article analyze the performance of SHGs and reveal that SHGs have provided access to credit to their members, promoted saving, reduced dependence on moneylenders and above all empowered rural women.

2.4 MICRO FINANCE

Malcolm Harper (1988) has discussed the various aspects of micro finance with the help of 15 case studies across the world and claimed that the poor can and have able to effort much higher rate of interest than what prevails in the formal banking system. He further claims that the average incremental return on investment is rather high in analyzing the return of fund of micro finance. It has been noted that most of the micro finance initiatives depend on a sizeable portion of grants and subsidies. This study also covers several case studies including the Grameen Bank of Bangladesh.

Hulme and Mosley (1996) in their book have shown that microfinance has a positive economic effect on the poor and it is larger for those who are closer to the poverty line.

Dadhich (2001) in his study on microfinance a panacea for poverty alleviation explained the performance of SHGs and pointed out that properly designed and effectively implemented microfinance is not only to alleviate poverty and empower women but also be a viable economic and financial tool.

Vijayanthi (2002) in his study suggested that women should be considered as participants in the welfare programs rather than beneficiaries. According to author, intensive training in group cohesiveness, group integration and self-reliance should be imparted to group members for the sustainability of SHGs.

Chavan and Ramkumar (2002) in their study show that micro credit programs have been able to bring about a marginal improvement in the beneficiaries' income. The authors conclude that credit is not the sole means of addressing the problem of rural poverty. An improvement in the living conditions of the rural poor requires among other things such as agrarian reforms, democratic decentralization, education, primary health care and the maintenance of a public food distribution.

Littlefield et. al (2003) in their study point out that microfinance is able to empower women to become more confident, more assertive, more likely to participate in family and community decision and better able to confront systemic gender inequalities.

Mahmud (2003) in his study observed that micro credit participation did not improve women's access to material resources nor did it expand women's choice a great deal. Women participation in the public sphere that could become choice enhancing remained limited, as they were not able to overcome the structural barriers.

Sen (2003) conducted a study of extremely poor households involved in microfinance in Bangladesh and showed that those who regularly take loans do see important improvements in their livelihoods. However, those households who only participate occasionally often just to keep the credit line so that they can borrow get negligible benefits from participating.

Mahajan (2005) in his study points out that micro credit is only adequate even as a tool for poverty alleviation. But it is unable to bring about economic growth alone. Economic growth can be obtain if micro credit along with livelihood finance such as financial services, agriculture and business services and institutional development services are added.

Kabeer (2005) examines the impact of microfinance on poverty alleviation as well as women empowerment with the help of empirical evidence. The findings suggest that there is need for

caution in talking about the impact of microfinance in general. The success of microfinance organizations in building up the organizational capacity of poor women provides the basis for their social mobilization that many other development interventions have not been able to achieve.

Murray (2005) in his paper focuses on how women from a microfinance institution can interact with potential clients in a more gender sensitive manner. A major element in this process is to move beyond the belief that just because the majority of the clients are female, there are no gender issues. The real problem is not the exclusion or inclusion of women, but the empowerment of women through their active participation in decision-making that affect their lives.

Sriram (2005) reviews the performance of formal institutional channels of microfinance and concludes that in the general development of infrastructure and support mechanism of the poor, prioritization and planning of activities need to be done in consultation with elected representative so that the local area development fund can be better harmonized with other resources. The author also suggests that at the policy level it is needed to encourage the states to expand cooperative companies for the provision of financial services.

Khandakar's (2005) study on microfinance institutions of Bangladesh considering two time periods 1991-92 and 1998-99 exhibits clearly that poverty decline moderately by 18.2 percent in programme villages and 12.6 percent in non-programme villages. Again poverty decline more than 20 percent for participants who were in the programme since 1991.

Basu and Srivastava (2005) through their study show that the progress of micro finance is modest in nature in our country. It has been estimated by them that only 5 percent poor people at the Indian level are benefiting from the functioning of microfinance against 65 percent in Bangladesh.

Kalpana (2005) pointed out micro finance as a new and much publicized paradigm and often promoted as a sort of magic bullet for poverty eradication. However, an open criticism which suggests that it is better to stress on micro finance's protectional aspects rather than the promotional aspects.

2.5 POVERTY ALLEVIATION

Mayoux (1993) pointed out that female self help groups are emerged as the confluence of three distinct paradigms. They are the financial self sustainability paradigm, the poverty alleviation paradigm and feminist paradigm. The self sustainability Paradigm advocates that minimum financial services rooted through women will alleviate poverty in a large extent in context of the females and children. The second paradigm appears as a targeted paradigm to fulfill the woman's practical need for income and employment. While, the third paradigm is also the feminist one and ensures women empowerment as an end in itself.

Mutua Kimanthi and others (1996) pointed out five important elements for sustainable and profitable micro credit programme. They are programme should be a part of an ongoing concern, not limited term project; second, the design must include comprehensive operations and financial projection; third, establishment of performance indicators; fourth, product pricing and fifth, strong financial and credit operation system.

Goetz and Sengupta (1996) clearly show in their study that 63% of women who borrow loan have the partial or very limited or no control over the use of loan amount.

Mayoux (1997) in his study concluded with frustration by saying that impact of micro finance on women is not always positive. Even the increase in income for women can also come in exchange of heavier workloads and repayment pressure.

Yunus (1997) opined that for making a poverty free economy, micro credit is not enough. The poor people should be linked to markets, financial institutions and even multinationals. Moreover, he also added that the social investment is able to convert the disadvantaged sections of the society into entrepreneurs.

Yunus and Jolis (1998) pointed out that, the exclusion of women from land right is the main cause of their marginalization. Whenever, they obtained the leasing right or use right in a group either to look after community forest (Nepal) or fishing ponds (Bangladesh) no doubt these will increase both the productivity and food security among the households.

Haff and Stiglitz (1999) observed that micro credit market in developing countries generally suffers from three problems. They are the screening problem, the incentive problem and the enforcement problem. These problems can be solved, according to them, in a better way by group lending approach.

Marcus, porter and Harper (1999) show that the percentage of school going children increases decisively among the households related to the micro finance.

Osman (2000) in his article remembering us that it is not possible to reduce the rural poverty by considering scatterly the micro finance projects only. According to him microfinance schemes with parallel complementary programmes are essential for the eradication of rural poverty.

Dasgupta (2001) found that the informal credit in the form of group approach created a number of benefits like savings mobilized by the poor, access to the required amount of credit by the poor, matching the demand and supply of credit, reduction in transaction cost for both the lenders and borrowers.

Zaman (2001) by assessing the poverty and vulnerability impacts of micro finance in Bangladesh comes to the conclusion that, self help groups play significant roles in reducing the vulnerability of the poor through income and consumption smoothing.

Madheswaran and Dharmadhikary (2001) explained the use of peer monitoring in rural lending and found a positive impact on loan repayment and rural poverty. They suggest that the micro credit program should be used to meet the current demands of the rural women, i.e. for health, education or consumption. This will lead to a gradual improvement in their quality of life and will enable them to identify activities for economic betterment. They conclude that for poverty alleviation and women empowerment, the target intensive effort at sporadic intervals cannot help rather intervention should be steady pace and systematic.

Robinson (2001) observes that commercial microfinance is not meant for core poor or destitute but is rather aimed at economically active poor. She opines that providing credit to people who are too poor to use it effectively helps neither the borrower nor the lender and would only lead to

increasing of debt burden and erosion of self-confidence. She suggests that this segment should not be the target market for financial sector but of state poverty and welfare programs.

Murdoch and Haley (2002) in their study show that microfinance can significantly increase the income of poor households, which translates into better nutrition and health for impoverished families. The remunerations from increase in household income and better nutrition spill over into many other areas in which the poor are in need of help. The holistic impact of microfinance can create a deep and lasting impact on poverty alleviation.

Grootaert (2003) reveals that building social capital facilitates empowerment. Social capital and empowerment are multilevel concepts and facilitate the link to poverty reduction, whereas Community Driven Development is a manifestation of social capital and empowerment.

Harper (2003) in his study revealed that saving mobilization on a regular basis make the poor empowered and can contribute to an important in the quality of their lives. It serves to capitalize on the productive activities which sustain the family and thereby enhancing income of the family.

Nirmala et al. (2004) examine the factors of earnings, benefits and problems of rural SHG scheme. The main benefits of SHGs are increased participation in social service and organized action, having received new skill/training and better access to credit facilities. The major problems faced by respondents are loans not received on time, difficulty in getting raw materials and labour and marketing problems. It is recommended that the respondents should be encouraged into more diversified and remunerative activities which would raise their earnings and thus their savings too.

Sinha (2005) divulges the fact through his study that micro finance has a significant contribution on both savings and borrowings of the poor in our country.

Tripathy (2006) in his study concludes that community based micro-enterprises like cotton coir rope making, coconut leaf thatching, spices production etc.are more viable economic activities in the country to drive the beneficiaries out of the poverty trap in the rural areas. To sustain the community economic activities, leadership and membership training is a must for the SHGs.

Swaminathan (2007) in his study points out that by providing microcredit to the poorest of the poor, the gap in the formal rural credit sector can be filled. Microcredit is able to overcome the weakness in the banking system. However, while small-scale rural credit is necessary, overall credit policy must build on the strengths of the banking system in India.

2.6 CONCLUSION

Thus we see that various studies have been undertaken on the development of microfinance and SHGs in different countries, regions and districts. These studies have highlighted different aspects of microfinance and SHGs in different countries, regions and districts. Although, we see that most of the researchers have the opinion that women's access to credit through the microfinance route can empower women and reduce poverty, the empirical evidence so far provided in support of this view is mixed. While one group advocates that it has significant impacts in reducing poverty and women empowerment through women's mobility, ability to make purchases, major household decisions, ownership of productive assets, legal and political awareness and participation in public campaigns and protests etc.; others caution against such optimism and point out to some negative impacts, such as female access to microfinance with male exclusion may have perverse effect on women's empowerment, it increases spousal conflict and aggression, again women borrowers often surrender control over investment decisions to their husband and ultimately male capture the control over productive assets and their fruits etc. Whilst there are still others which follow the middle path which argues that while microfinance does increase access of capital for the poor, in order to reduce poverty other non financial services must be added on. Given the mixed evidence of the literature on women empowerment and poverty effects of microfinance, we can conclude that there is scope and need of more studies in this regard.

CHAPTER 3

SOCIO ECONOMIC PROFILES OF THE SUB-SAMPLES

3.1 INTRODUCTION

3.1.1 Socio economic analysis plays an important role in studying the area economy and it eventually helps in formulating the short term as well as long term developmental planning particularly when a study is based on a district economy. We know very well from our past experience that the prosperity of a district depends directly upon the developed socio economic indicators of the area. Further, the overall socio-economic study enables us to know very closely how economic activities of all kinds affect and shaped by social processes. Normally, this study includes demographic details agricultural activities, Industrial activities, infrastructural network, educational facilities etc.

3.1.2 All these facilities and services constitute collectively the infrastructure of an economy. The development and expansion of these facilities are an essential precondition not only for increasing agricultural and industrial production in a district but also the other activities related to livelihoods. The main focus of our study is to find out the impact of microfinance and SHG activities in increasing the employment upon the downtrodden people of our society and hence to reduce poverty. Thus it is in order to have an idea of the socio economic background of these two study districts. These two districts are Cooch Behar and Bankura. Cooch Behar is located in the north-eastern part of the state while Bankura is located in the south-western part of the state. We have designated these two study districts as Sub-Sample I and Sub-Sample II respectively.

3.1.3 We have stated in the preceding paragraph that our Sub-Sample I is located in the north-eastern part of the state and our Sub-Sample II is located in the western part of the state. Our Sub-Sample I, Cooch Behar including some areas of the allied regions was a kingdom up to the year 1772 and after that the kingdoms being converted to a feudatory state under the nourishment of British till the 28th day of August 1949. From the day of 12th September 1949 the state administration was transferred to the Govt of India by the then Maharaja Jagaddipendra Narayan

and since the 1st January 1950 Cooch Behar was administered as a district of West Bengal on the basis of an order under section 290A of the Govt of India Act 1935. The area was also mentioned as *Prag-Joytishpur* in Mahabharata. Our Sub-Sample II, Bankura has also a glorious past and we find the mention of this area in Mahabharata as *Summha* area. In Jain *Acharanga-Sutra* the area was mentioned as *Rarh* or *Larh*. In Buddha *Jatakas* it was mentioned as *Summhabhumi*.

3.2 LOCATION AND AREA

3.2.1 The geographical locations of our Sub-samples have given in table 3.1. One can see from this table that our Sub-Sample I lie between 26º 32' 20" and 25º 57' 40" north latitude and between 89º 54' 35" and 88º 47' 40" east longitude. On the other hand, Sub-Sample II lies between 23°38'00'' and 22°38'00'' north latitude and between 87°46'00'' and 86 ° 36'00'' east longitudes.

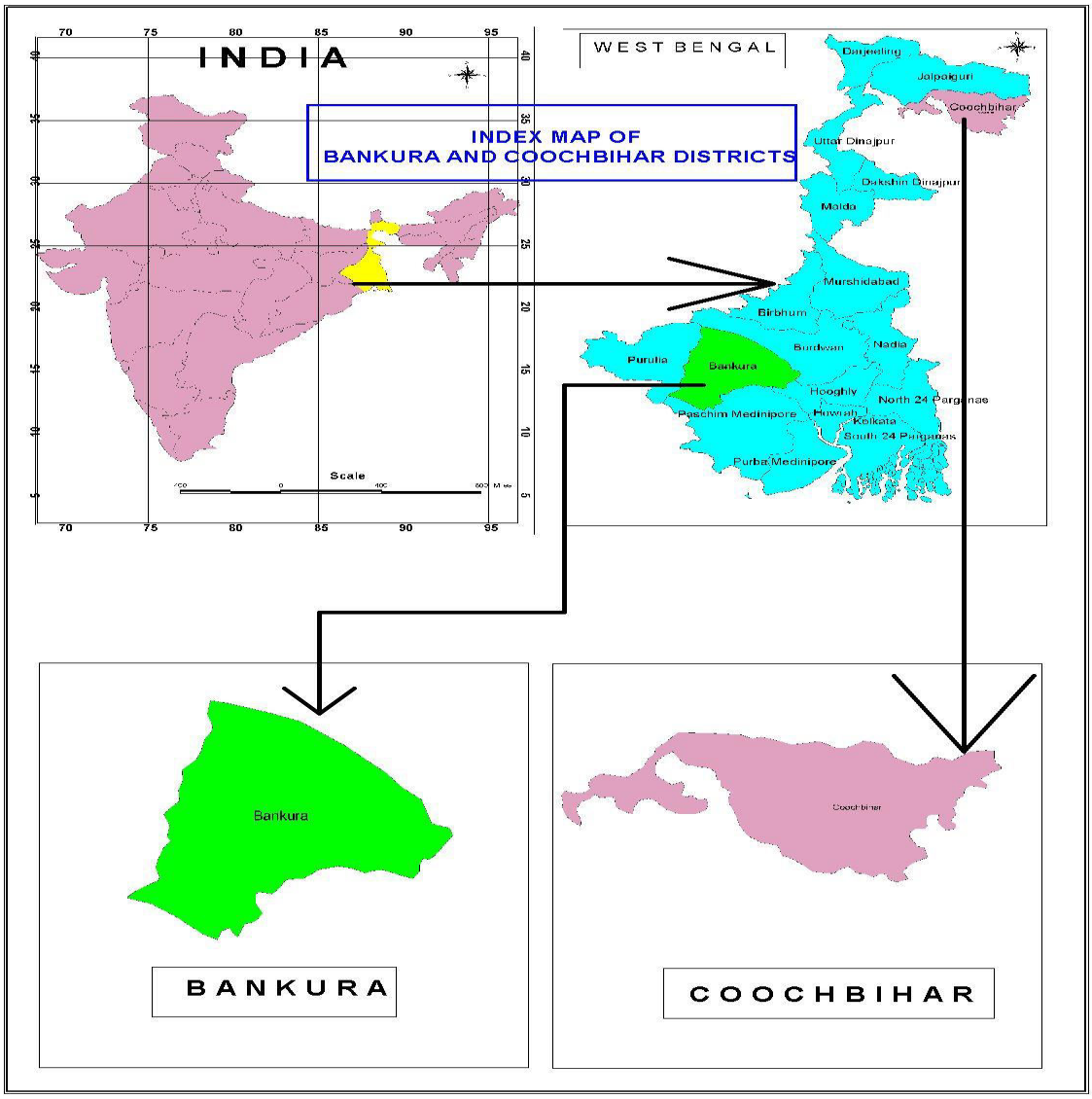
Table-3.1
Geographical Location
(Sub-Sample I and Sub-Sample II)

Sub-Sample I		Sub-Sample II	
Latitude	**Longitude**	**Latitude**	**Longitude**
North 26º 32' 20"N	East 89º 54' 35"E	North 23°38'00''N	East 87°46'00''E
South 25º 57' 40"N	West 88º 47' 40"E	South 22°38'00''N	West 86°36'00''E

Source: District Census Handbook, 1961

3.2.2 On the other hand, locations of the sample districts in India as well as in West Bengal are given in Map I. Our Sub-Sample I is bounded by the Jalpaiguri and Alipur districts of West Bengal in North, Assam, a state of India, in the east and entire south-east, south and west by Bangladesh, a sovereign country. Thus our Sub-Sample I has a huge international boundary, state boundary and district boundary. On the other hand, our Sub-Sample II is bounded only by the state districts. The north and north east part of the Sub-Sample II is bounded by the distrct of Burdwan from which it is separated by the river Damodar, on the south-east by Hooghly, on the south by Midnapore and on the west by Purulia. Both the samples under our study are more or less triangular in shape. But the size of Sub-Sample II is nearly twice than the size of Sub-Sample I. The physical area of Sub-Sample I and II are 3387 square km and 6,882 square km respectively.

Map I



3.3 CLIMATE

3.3.1 Our Sub-Sample I, being situated just outside the zone of tropics, it is expected that the temperature in winter months would be somewhat lower than in the zone of the tropics. Further, the nearness of the eastern Himalayas dominated by some highest peaks of the world lower the heat of the district in the winter months, because a hill breeze from the Himalayan hills to this district via the district of Jalpaiguri and Alipurduar is a normal phenomenon in the months

beyond the principal monsoon or rather during the return monsoons. The lowest minimum temperature in the district during winter is 3.9^0 Celsius. The highest maximum temperature in the summer month is 39.9^0 Celsius. The mean daily minimum temperature in January is 10.4^0 Celsius and the mean daily maximum temperature during the same month is 24.1^0 Celsius. On the other hand, the area is observed high rate of precipitation and on an average annual rainfall stands at 3201 mm.

3.3.2 On the other hand, our Sub-Sample II is situated in the tropical zone and it's climate is dry and sub humid. The temperature varies between 45° C and 9° C. In summer, there is excessive heat in day time but from afternoon cool wind is blowing through this region. It is a drought- prone area as designated by the State Government. The annual rainfall is approximately 1420 mm. and stands less than half as compare to our first Sub-Sample. However, the monsoon stays between June and September. The winter is very mild as compared to our other Sub-Sample.

3.4 SOIL, RIVERS, HILLS AND TOPOGRAPHY

3.4.1 Our Sub-Sample I is essentially a flat country with a slight south-eastern slope. All most all the rivers of the district flow in the same direction. Most of the highland areas are in the Sitalkuchi region and most of the low-lying lands lie in Dinhata region. The soil is alluvial of very recent formation. It is mostly sandy and loose. The surface soil is loam and hardly any good clay is found.

3.4.2 Topography of the Sub-Sample I is crisscrossed with a number of rivers and rivulets. The principal rivers of the Sub-Sample I are Teesta, Torsa, Jaldhaka, Dharla, Mansai, Kaljani, Raidhak, Gadadhar and Sankosh. Among other small rivers are Sutanga, Khotamara, Giridari, Gilandi, Dudua, Dolong, Mujnai etc.

3.4.3 On the other hand, Sub-Sample II is characterized mainly by undulating topography with slight south-eastern slope. The principal rivers are almost parallel to each other and have a Southeasterly flow. The Damodar is the most important river of the district separating it from Bardhaman district. The Dwarakeswar is the next important river in the district, which flows approximately the middle of the district and divides it into two halves. The drainage of our Sub-

Sample II is mainly controlled by the Damodar, the Dwarakeswar and the Kangsabati rivers along with their network of tributaries. The other notable ones are Silabati, Gandheswari, Sali, Joyponda, Birai, Amoda etc.

3.4.4 The soil of the Sub-Sample II is mostly lateritic, light in texture and acidic in nature. The fertility status is also very low. The soil may be broadly grouped into (a) Red Soil (b) Alluvial Soil and (c) Laterite Soil. To the east and north east the land is a low lying alluvial tract which is well cultivated and most of the area is double cropped. Typical red soil has limited distribution in the south-central, south eastern and south western parts of the district around Bishnupur, Kotulpur and Raipur blocks respectively. The laterite or lateratic soils have wide distribution in the south-central to the south- western part of the district and are generally covered by Sal forest except for cultivated patches within them. Towards west the surface gradually raises giving appearance of an undulating country interspersed with rocky hillocks and broken up into low ridges and valleys.

3.4.5 Sub-Sample II differs from Sub-Sample I in respect of existence of Hills. Sub-Sample II has five Hills. Of which Biharinath is the highest hill of the district (1481 Ft.) near Saltora with a beautiful temple of Lord Parswanath. Susunia is the second highest (1442 Ft.) with three small caves. Koro hill (400 Ft.) situated near Gangajalghati with a peaceful temple at the top. Masak and Lady Hill (112 Ft.), near Khatra are two very beautiful tourist spot. But no such hills are found in Sub-Sample I.

3.5 ADMINISTRATIVE SET UP

3.5.1 Present administrative profiles of the Sub-Samples are summarised in the Table 3.2. The manner of administrative management is quite different in two Sub-Samples as revealed from this table. We see that although the area of Sub-Sample II is almost double compared to Sub-Sample I, as shown in the previous paragraph of this Chapter, but the number of Sub-Divisions and Municipalities is still higher in Sub-Sample I. The number of Sub-Divisions and Municipalities in Sub-Sample I are 5 and 6 respectively but same for Sub-Sample II is 3 in both cases. However, the number of Blocks, Police Stations and Panchayet samities are considerably higher in Sub-Sample II compared to Sub-Sample I.

Table-3.2
Administrative set up of the District
(Sub-Sample I and Sub-Sample II)

S.No	Sub-Sample I		Sub-Sample II	
1	Sub-Divisions	5	Sub-Divisions	3
2	Municipalities	6	Municipalities	3
3	Police Station	11	Police Station	23
4	Block	12	Block	22
5	Gram Panchayat	128	Gram Panchayat	190
6	Gram Samsad	1714	Gram Samsad	1896
7	Panchayat Samity	12	Panchayat Samity	22
8	Inhabited Village	1132	Inhabited Village	3577
9	Mouza	1202	Mouza	3830

Source: District Statistical Handbook, CoochBehar
and District Statistical Handbook, Bankura

3.6 DEMOGRAPHIC FEATURE AND LABOUR ENDOWMENT

3.6.1 Brief demographic descriptions of the study districts are being summarised in the following tables. One can see from this table the percentage of male and female population is more or less same in two Sub-Samples. But in context of sex ratio Sub-Sample II remains in a little bit better

Table-3.3A
Demographic features
(Sub-Sample I and Sub-Sample II)

Description	Sub-Sample I	Sub-Sample II
Total Population	28,19,086	35,96,674
Total Male Population	14,51,542	18, 38,095
Percentage of male population to total	51.49	51.10
Total Female Population	13,67,544	17, 58,579
Percentage of female population to total	48.51	48.90
Percentage of Hindu Population	74.20 (p)	83.78 (p)
Percentage of Muslim Population	25.54 (p)	8.08 (p)
Density of Population (per square km.)	833	523
Sex ratio (per 1000 male)	942	957
Literacy rate in percentage	74.78	70.26
Male literacy rate in percentage	80.71	80.05
Female literacy rate in percentage	68.49	60.05
Percentage of rural population to total	89.73	91.67
Percentage of urban population to total	10.27	8.33
Total Scheduled Cast population	14,14,336	11, 74,447
Percentage of Scheduled Cast population to total	50.17	32.65
Total Scheduled Tribe population	18,125	3, 68,690
Percentage of Scheduled Tribe population to total	0.64	10.25

Source: Census Report 2011
Note: p=Provisional

position. But what is interesting is that the female literacy rate in Sub-Sample I is apparently high. However, Sub-Sample I is dominated by the Schedule caste population as compared to the Sub-Sample II. On the other hand, the percentage of Schedule Tribe population is consistently high in our second Sub-Sample.

3.6.2 The percentage of total workers in both of our Sub-Samples is more or less same but the condition of cultivation is being observed relatively good in Sub-Sample I. The percentage of main cultivators to total population is nearly double in Sub-sample I. Again the percentage of main Agricultural labourer is also high in our first Sub-Sample. No other remarkable distinction has been seen from the labour endowment data.

Table-3.3B
Labour Endowment
(Sub-Sample I and Sub-Sample II)

Category	Sub-Sample I		Sub-Sample II	
	Total	Percentage to total Population	Total	Percentage to total Population
Main Cultivators	312014	11.07	238179	6.62
Main Agricultural Labourers	272435	9.66	303270	8.43
Main Household Industry Workers	26147	0.93	31479	0.88
Main Other Workers	275761	9.78	343465	9.55
Marginal Cultivators	52783	1.87	71544	1.99
Marginal Agricultural Labourers	119440	4.24	344104	9.57
Marginal Household Industry Workers	14446	0.51	29907	0.83
Marginal Other Workers	54951	1.95	104272	2.90
Total Workers	1127977	40.01	1466220	40.77
Total Non-Workers	1691109	59.99	2130454	59.23

Source: Census Report 2011

3.7 UTILISATION OF LAND

3.7.1 We have summarized the land utilization statistics in table 3.4 of our two Sub-Samples. Although the geographical area of Sub-sample II is nearly double than the geographical area of Sub-Sample I, but net area shown in Sub-Sample II is only 1.29 times more than the Sub-Sample I. If we consider the reporting area of our table as given in serial number 10 then we see that the net area shown in Sub-Sample I and II are 76.66 percent and 47.86 percent respectively out of the reporting area. The existence of huge amount of current fallow in Sub-Sample II makes the difference in percentages. The amount of current fallow in the same reference period is 53 times

higher in our second Sub-Sample as compared to our Sub-Sample I. Further, the gross and net cultivable area ratios of the two Sub-Samples I and II are 1.71 and 1.34 respectively.

Table-3.4
Land Utilization Statistics
(Sub-Sample I and Sub-Sample II)
(Area in Thousand Hectares)

S. No	Items	Sub-Sample I		Sub-Sample II	
		Area in 2011-12	Percentage	Area in 2011-12	Percentage
1.	Forest area	4.26	1.28	148.93	21.65
2.	Area under Non agricultural use	62.17	18.75	156.02	22.68
3.	Barren and uncultivable Land	0.21	0.06	2.42	0.35
4.	Permanent pasture and other grazing land	0.003	0.00	1.09	0.16
5.	Land under misc. tree groves not included in net area sown	7.75	2.34	1.83	0.27
6.	Culturable waste land	2.09	0.63	2.42	0.35
7.	Fallow land other than current fallow	0.07	0.02	1.18	0.17
8.	Current fallow	0.84	0.25	44.82	6.51
9.	Net Area sown	254.18	76.66	329.29	47.86
10.	Reporting Area (1+2+3+4+5+6+7+8+9)	331.57	100.00	688.00	100.00

Source: District Statistical Handbook, CoochBehar
And District Statistical Handbook, Bankura

3.7.2 Another important agenda in this context that demands for its mention is the forest land. One can notices from table 3.4 that our Sub-Sample II covers 35 times more amount of land under forest than our Sub-Sample I. In percentage form it stands at 21.65 percent out of the reporting land area. For Sub-Sample I it is only 1.28 percent. Another fact that also demands for mention is the area under non-agricultural use. Although in percentage form difference is low in our Sub-Samples, but in terms of physical volume Sub-Sample II records more than double amount of land under this head. That means a reasonable amount of land of Sub-Sample II is not cultivable. This is mainly due to undulation of land and presence of morum soil in that area.

3.8 AGRICULTURE

3.8.1 In terms of area the crop order in Sub-Sample I is in order of Aman Paddy, Jute, Boro Paddy, Potato, Tobacco, Oil seeds, Wheat, Maize, Pulses and Aush Paddy. The same for Sub-Sample II is Aman Paddy, Boro Paddy, Oil seeds, Potato, Aush Paddy, Wheat, Maize and Pulses. Again in terms of productivity the crop order in Sub-Sample I is Potato, Jute, Maize, Boro Paddy, Wheat,

Table-3.5A
Area under Production of Different Crops
(Sub-Sample I and Sub-Sample II)
(Year 2011-2012)

S.No.	Crop	Area under production (in thousand hectares.)	
		Sub-Sample I	Sub-Sample II
1.	Jute	79.3	---
2.	Tobacco	16.8	---
3.	Aus Paddy	4.3	16.5
4.	Aman Paddy	219.7	318.0
5.	Boro Paddy	49.3	42.5
6.	Wheat	10.7	2.7
7.	Potato	23.7	29.5
8.	Maize	9.3	0.2
9.	Pulses	6.2	0.2
10.	Oilseed	15.0	30.9
Total	-----	434.3	440.5

Source: Bureau of Applied Economics and Statistics, Government of West Bengal

Table-3.5B
Production and Productivity of Different Crops
(Sub-Sample I and Sub-Sample II)
(Year 2011-2012)

S.No.	Crop	Sub-Sample I			Sub-Sample II		
		Area (Thousand Hectares.)	Production (Thousand Tonnes)	Productivity (Kg. /ha.)	Area (Thousand Hectares.)	Production (Thousand Tonnes)	Productivity (Kg. /ha.)
1.	Jute	79.3	1028.8	12973.52	---	---	---
2.	Tobacco	16.8	26.0	1547.62	---	----	----
3.	Aus Paddy	4.3	7.0	1627.91	16.5	45.4	2751.5
4.	Aman Paddy	219.7	452.0	2057.35	318.0	969.7	3049.4
5.	Boro Paddy	49.3	141.7	2874.24	42.5	104.4	2456.5
6.	Wheat	10.7	23.6	2205.61	2.7	6.5	2407.4
7.	Potato	23.7	604.8	25518.99	29.5	900.6	30528.8
8.	Maize	9.3	53.9	5795.70	0.2	0.5	2500.0
9.	Pulses	6.2	4.4	709.68	0.2	0.2	1000.0
10.	Oilseed	15.0	7.5	500.00	30.9	26.0	841.4
Total	-----	434.3	2349.7	--------	440.5	2053.3	-------

Source: Bureau of Applied Economics and Statistics, Government of West Bengal

Aman Paddy, Aush Paddy, Tobacco, Pulses and oil seeds. The same for Sub-Sample II is Potato, Aman Paddy, Aush Paddy, Maize, Boro Paddy, wheat, Pulses and Oil seeds. All are given in tables 3.5A and 3.5B. One can also see from these tables that in terms of land use Aman Paddy remains in the top of the list in both Sub-Samples. In case of production of Pulses and Oil seeds both the Sub-Samples are lagging behind.

3.8.2 If we compare in terms of number of crops produced then we see that our Sub-Sample I produces 10 crops and for Sub-Sample II it is 8 in number. Our Sub-Sample II is more or less concentrated in the production of Aman Paddy and in percentage form it stands at 72.19 percent out of the gross cultivated area. In Sub-Sample I it is 50.59 percent. Again the farmers of Sub-Sample II are not familiar with the cultivation of Jute and Tobacco. While these two crops are the main cash crops of Sub-Sample I.

3.9 IRRIGATION

3.9.1 Table 3.6 depicts the different sources of irrigation in our Sub-Sample-I and Sub-Sample II. If we assume that the area as revealed in this table is net irrigated area then the net irrigated area for Sub-sample I become 107.01 thousand hectors and for Sub-Sample II it becomes 288.29 thousand hectors. Accordingly, the percentage of irrigated area to net cultivable area for Sub-Sample I stand at 42.10 percent and for Sub-Sample II the percentage figure becomes 87.55 percent. That means our Sub-Sample II has been

Table-3.6
Area Irrigated by different sources
(Sub-Sample I and Sub-Sample II)
(Area in thousand hectares)

Sample	Different Sources of Irrigation (2011-12)									
	Govt. Canal	Tank	HDTW	MDTW	LDTW	STW	RLI	ODW	Others	Total
Sub-Sample I	---	5.89	3.71	0.26	-	69.46	15.29	3.11	9.29	107.01
Sub-Sample II	183.21	27.80	0.80	2.94	1.42	54.49	8.88	2.42	6.33	288.29

Source: District Statistical Handbook, Cooch Behar
And District Statistical Handbook, Bankura

Note: HDTW = High Capacity Deep Tube well, STW =Shallow Tube well
RLI=River Lift Irrigation, ODW=Open Dug Well
MDTW = Middle Capacity Deep Tube well, LDTW = Low Capacity Deep Tube well

succeeded to enjoy the opportunity of irrigation more intensively compare to our Sub- Sample I. The main reason behind this high percentage of irrigated land in Sub-Sample II is the existence of irrigation canal under Damodar Valley Corporation (DVC). Out of the total irrigated area in Sub-Sample II 63.55 percent lands are remaining under the account of DVC's irrigation canal. There is no such Government initiation noticed by us in Sub-Sample I.

3.9.2 One can also notices from table 3.6 that the irrigated area covered by the shallow tube well is consistently high in our Sub-Samples. It ranks first in Sub-Sample I and second in Sub-Sample II. The role of River lift irrigation is remarkably better in Sub-Sample I compare to Sub-Sample II. However, the function of tank in irrigation scenario is consistently high in Sub-Sample II.

3.10 INDUSTRY, SERVICE SECTOR AND EMPLOYMENT

3.10.1 As we have seen in the preceding sections that our sample economy is an agricultural economy. There is no heavy industry located in either of our Sub-Samples. Even the existence of small scale industries in extensive manner is also not seen by us at the time of our survey. Theoretically there are some tiny sectors remain in operating mode in both of our Sub-Samples. But their contributions to total employment in relation to total workers remain below two percent. If we calculate the exact figure then the two percentage figures become 0.96 percent and 1.73 percent in Sub-Sample I and II respectively.

Table-3.7
Establishment and Employments
(Sub-Sample I and Sub-Sample II)

(Up to March 2011)

Particular	Sub-Sample I		Sub-Sample II	
	Number	No. of Employees	Number	No. of Employees
Registered Working Factories	45	2774	243	12356
Micro Enterprises	1136	8034	1566	13012
Total	1181	10808	1809	25368

Source: District Statistical Handbook, CoochBehar
And District Statistical Handbook, Bankura

3.10.2 Although an industrial park has been established at Chakchaka in Sub-Sample I but it still remains in nebulous form. But no such industrial park has been noticed by us in Sub-Sample II. The Chakchaka industrial park includes some tiny sectors of food processing units, plastic product units and jute product units. Besides, some cottage units produce good quality of mat locally known as *Shital Pati* in some specific areas of Sub-Sample I. On the other hand, the non-agricultural activities in Sub-Sample II confined in Stone- crushing, weaving and handicraft units like Dokra, Terra-cotta etc. The *Baluchuri share* of Bishnupur is a world famous product produced in this Sub-Sample.

3.11 ELECTRICITY AND POWER

3.11.1 We know the development of an area or a nation is associated with per capita consumption of the commercial energies like coal, petroleum and electricity. But the fact is that consumption of such energies is low in both of our Sub-Samples indicating lower space for industrialization. Out of 1202 Mouzas in the Sub-Sample I, 1150 Mouzas have declared electrified up to 31st March 2012 as per report of the Divisional Engineer, W.B.S.E.D.C.L Coochbehar. Further, consumption of electricity by different sectors in the district is 230711 thousand K.W.H. during the year 2010-11 as per District Statistical Handbook, Coochbehar, 2012.

3.11.2 On the other hand, Out of 3830 Mouzas in the Sub-Sample II, 3594 Mouzas have declared electrified upto 31st March 2011 as per report of the Divisional Engineer, Bankura. It means 52 Mouzas in Sub-Sample I up to 31st March 2012 and 236 Mouzas in Sub-Sample II up to 31st March 2011 remained out of electricity. Again, consumption of electricity by different sectors in the Sub-Sample II is 421401 thousand K.W.H during the year 2010-11 as per District Statistical Handbook, Bankura. If we consider the total population of Sub-Sample I and Sub-Sample II, then we find the per capita consumption of electricity in Sub-Sample I and Sub-Sample II are 80 K.W.H. and 120 K.W.H respectively during the year 2010-11.

3.12 EDUCATIONAL AND HEALTH FACILITIES

3.12.1 There is no denying that Education and Health act as a catalyst to enhance the capacity of activity of an individual in the process of economic and social development. Table 3.8A and 3.8B give us a brief picture of Educational facilities available in our Sub-Sample I and II respectively.

Table-3.8A
Number of Educational Institutions with Students
(Sub-Sample I)

(Year 2011-12)

Educational Institutions	No. of Institutions	No. of Students	No. of Teachers	Student-institution ratio	Student-teacher ratio
Primary School	1826	366103	5843	200.49	62.66
Middle School	101	25396	564	251.45	45.03
High School	94	82213	1131	874.61	72.69
Higher Secondary School	159	231365	3190	1455.13	72.53
General College	15	21160	312	1410.67	67.82
Engineering/Technical School	2	395	26	197.50	15.19
Engineering/Technical Colleges	4	741	38	185.25	19.50
All PTTI and Nursing Training Institutions	3	80	19	26.67	4.21
Teachers' Training and Nursing Training Colleges	3	125	9	41.67	13.89
Sishu Siksha Kendras	698	62512	1875	89.56	33.34
Anganawadi Centres (ICDS)	3738	165768	3738	44.35	44.35

Source: District Statistical Handbook, Cooch Behar.

Table-3.8B
Number of Educational Institutions with Students
(Sub-Sample II) (Year 2011-12)

Educational Institutions	No. of Institutions	No. of Students	No. of Teachers	Student-institution ratio	Student-teacher ratio
Primary School	3556	282655	10302	79.49	27.44
Middle School	345	24939	1022	72.29	24.40
High School	223	134733	2842	604.18	47.41
Higher Secondary School	252	200098	4609	794.04	43.41
General College	18	34416	617	1912.00	55.78
Engineering/Technical School	3	619	44	206.33	14.07
Engineering/Medical/Technical Colleges	6	4574	498	762.33	9.18
All PTTI and Nursing Training Institutions	11	679	75	61.73	9.05
Teachers' Training and Nursing Training Colleges	8	691	71	86.38	9.73
Sishu Siksha Kendras	449	21680	892	48.29	24.30
Anganawadi Centres (ICDS)	5332	155857	4971	29.23	31.35

Source: District Statistical Handbook, Bankura.

One can see from these tables that the general school level enrolment rate is rather high in Sub-Sample I compare to Sub-Sample II. Accordingly, the student- teacher ratio is also very high in

Sub-Sample I. This is highly reflected in case of primary education. The average enrolment of student per primary school in Sub-Sample I is more than 200, while the same in Sub-Sample II is only around 80. The student teacher ratio in primary section is 62.66 in Sub-Sample I and it is only 27.44 in Sub-Sample II.

3.12.2 If we calculate the availability of primary school and secondary school on the basis of total population of our Sub-Samples then we see that, availability of primary school out of per lakh population in Sub-Sample I and II are 64.77 and 98.86 respectively. Same for the higher secondary school stands at 5.64 and 7 respectively. In both cases Sub-sample II enjoys a little bit more educational facility than Sub-Sample I. Not only that, if we have a look on the availability of the number of Technical School, Colleges and Training Institutions then we also see that it is higher in Sub-Sample II compared to Sub-Sample I.

Table-3.9
Medical Facilities
(Sub-Sample I and Sub-Sample II)

(Year 2011)

Particulars	Sub-Sample I	Sub-Sample II
Hospitals, Health Centers, Nursing Home etc.	69	146
Sub Centers	406	564
Family Welfare Centers	33	25
Total Beds	2052	3821
Beds per lakh of population	72.78	106.23
Total no of Doctors	276	487
Doctors per lakh of population	9.79	13.54
Patient treated in Hospitals, Health Centres and Sub Centres	3240559	5327733
Total Deliveries	34344	58377

Source: District Statistical Handbook, CoochBehar
And District Statistical Handbook, Bankura

3.12.3 Table 3.9 gives us a brief outline of the Medical facilities available in our Sub-Samples. It is clear from the above Table that the availability of hospitals and health centers are more than double in Sub-Sample II compared to Sub-Sample I. if we compare the same on the basis of per lakh of population then the number of hospitals and health centers stands at 2.44 and 4.05 for Sub-Sample I and Sub-Sample II respectively. Again if we have a look on the availability of hospital beds per lakh population then we see that it stands at 73 and 106 for Sub-Sample I and Sub-Sample II respectively. It simply means that, the availability of hospital beds per lakh

population is 1.45 times higher in Sub-Sample II compared to Sub-Sample I. Not only that, doctors per lakh population is also higher in Sub-Sample II compared to Sub-Sample I. Doctors per lakh population is 9.79 and 13.54 respectively for Sub-Sample I and II. Thus we can say that, our Sub-Sample I is lagging behind in the availability of social infrastructure compared to Sub-Sample II.

3.13 A COMPARISON

1. The overall shape of our state is rather vertical in north-south direction. A major portion of our northern part remains outside the tropical zone, while the southern portion remains in tropical zone. As a result heat, humidity, rainfall etc. differ significantly. Our Sub-Sample I is situated in the region falls outside the tropical zone and our Sub-Sample II remains in the tropical zone. However, both the Sub-samples under our study are more or less triangular in shape. In respect of geographical size the size of Sub-Sample II is nearly twice bigger than the geographical size of Sub-Sample I.

2. Accordingly, the climate of our two Sub-Samples differs significantly. The lowest minimum temperature and highest maximum temperature of our Sub-Sample I is 3.9^0 Celsius and 39.9^0 Celsius respectively, but the same for the Sub-Sample II varies from 9^0 Celsius to 45^0 Celsius. Our first Sub-sample is a flood-prone area, while our second Sub-Sample is drought-prone in nature. The average annual rainfall, as per report of the metrological department, for Sub-Sample I and II stand at 3201 mm and 1420 mm respectively.

3. Our Sub-Sample I is essentially a flat country with a slight south-eastern slope. Topography of the area is more or less flat and monotonic with a number of rivers and rivulets. On the other hand, Sub-Sample II is characterized mainly by undulating topography with slight south-eastern slope. Again, Sub-Sample II differs from Sub-Sample I in respect of existence of Hills also. Sub-Sample II has five Hills. But no such Hills are found in Sub-Sample-I.

4. One can see from the table 3.3A and 3.3B the percentage of male and female population is more or less same in two Sub-Samples. Though the female literacy rate in Sub-Sample I is apparently high but in context of sex ratio Sub-Sample II remains in a little bit better

position. If we compare between the Schedule Caste and Schedule Tribe population in our two Sub-Samples then we see that Sub-Sample I is dominated by the Schedule caste population as compared to the Sub-Sample II. On the other hand, the percentage of Schedule Tribe population is consistently high in our second Sub-Sample.

5. We have summarized the land utilization statistics in table 3.4 of our two Sub-Samples. Although the geographical area of Sub-sample II is nearly double than the geographical area of Sub-Sample I, but net area shown in Sub-Sample II is only 1.29 times more than the Sub-Sample I. Out of the total reporting area the net area shown in Sub-Sample I and II are 76.66 percent and 47.86 percent respectively. But in respect of area covered under forest Sub-Sample II remains in advantageous position.

6. Our both Sub-Samples are characterized by overwhelming agro-economic base and low industrialization. Theoretically there are some tiny sectors remain in operating mode in both of our Sub-Samples. In case of agricultural production, Aman Paddy remains in the top of the list in both Sub-Samples as per area covered. But, the farmers of Sub-Sample II are not familiar with the cultivation of Jute and Tobacco the two main cash crops of our state. While these two crops are the main cash crops of Sub-Sample I.

7. If we have a look on the educational and health facilities discharged by the two area economies then we see that our Sub-Sample II discharges to some extent some better facilities compare to our other Sub-Sample.

CHAPTER 4
MICROFINANCE SCENERIO

4.1 INTRODUCTION

4.1.1 The overall development of a nation is closely depended on the development of the rural economy. During the last few decades it has been seen that the over centralized planning conceived at the top rather failed to continue the trickledown effect percolated to the down trodden people. As a result the vicious cycle of poverty till is in operating mode waiting for a big push to achieve the overall development. There is no denying that during the last few decades our central planning authority has given greater emphasis on rural development through the various anti-poverty and other developmental programmes. But the fact remains that in spite our honest effort on the part of our Republic a large number of households in our rural areas remains in nexus of poverty like other under developed countries of this Globe. There is a huge gap between the two points. One is the point of sanction and the other is the point of execution. What the Late Prime Minister Rajib Gandhi, in late eighties had remarked till as it is in the second decade of the twenty first Century.

4.1.2 Thus a big push once again is needed to uplift the down trodden people from the nexus of vicious cycle of poverty. Direct pumping of money in the form of a small amount of loan may be act as a catalyst for the development of the poor people in the rural areas and may be appeared as the big push.

4.1.3 Thus Microfinance to Self Help Groups (SHGs) may be considered as a vital option for meeting the financial needs of those poorer sections of the society. Now Microfinance is the branded form of financial development that has its primary aim to alleviate the Poverty of the down trodden people. At the same time it is equally true that the problem of economic inequality which arises in consequence of improper implementation of development programmes. In this scenario Microfinance may play the role of catalyst. Micro finance in the form of SHG-linkage model has been able to inspire hope in the lives of thousands of rural poor, particularly rural women and enable them to contribute to their families' well being through various economic activities including savings and borrowings. Through the generation of self-employment and income, the

rural women are able to some extent to reduce the poverty. Further, Microfinance influences on the quality of life of the rural poor women by providing easy finance. It is now an eminent equipment or rather to say a powerful tool for empowering rural poor women by shifting them from debt-trap of informal credit sources to trap-free formal credit system.

4.1.4 Of late, microfinance under SGSY spread very quickly in all parts of the country. However, this spread effect of Microfinance is less uniform as we have a look over the States of our Republic. Further, within the state we have also noticed reasonable disparities in physical and financial performance and even in gradation. The present chapter analyses the physical achievements of SHGs under SGSY in terms of formation of SHGs, their gradation pattern, economic activities. The judgment on the financial performances under the heads of saving and credit linkages is also come under the purview of this chapter. The entire analysis of this chapter is based on the secondary data and literature collected from the various reports published by the Government and mainly from The District Rural Development Cell of the selected districts.

4.2 STATUS OF SELF-HELP GROUPS IN WEST BENGAL

4.2.1 In India, a number of SHGs were created in the 1980s for providing credit facilities to the poor, especially women, in both urban and rural areas. These SHGs stumbled upon a surprising finding: by targeting women, repayment rates came in well over 95 percent, higher than most traditional banks. Impressed by those repayment rates, institutions like National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) began increasing their lending to SHGs in India. Government of India also to provide sustainable income to poor people living in rural areas of the country has launched Swarnajayanti Gram Swarojgar Yojana (SGSY) on April 1, 1999. The SGSY programme, in the line of NABARDS's SHG-bank Linkage programme, intended to extend micro-finance services to rural poor belonging to the socially and economically backward classes and the tribal population particularly in the economically backward regions, who are largely dependent on money lenders for meeting their emergent credit requirement for food, shelter and social ceremonies The District Rural Development Cell (DRDC) has been authorized to encourage the rural people to form SHGs and to supervise the working of these SHGs.

4.2.2 In the following table 4.1, we rank the SHGs formed in different districts up to the year 2013. As per our ranking Murshidabad becomes the top of the list followed by Midnapur West. Our Sub-Sample I (Cooch Behar) and Sub-Sample II (Bankura) rank respectively 9th and 11th position. All are also given in figure 4.1 to visualize the SHG formation. We also calculate the rate of growth of the SHGs in our study State considering 2009 as base year. During the reference period the average growth rate of the State becomes 46.84. We have find that 8 districts of our State record the growth rates which are above the State growth rates. The highest growth rate has been captured by the district 24 Pargana (South) followed by the Hoogly district. Our two Sub-Samples recorded 88.87 and 48.88 percentages of growth rates during the same reference period.

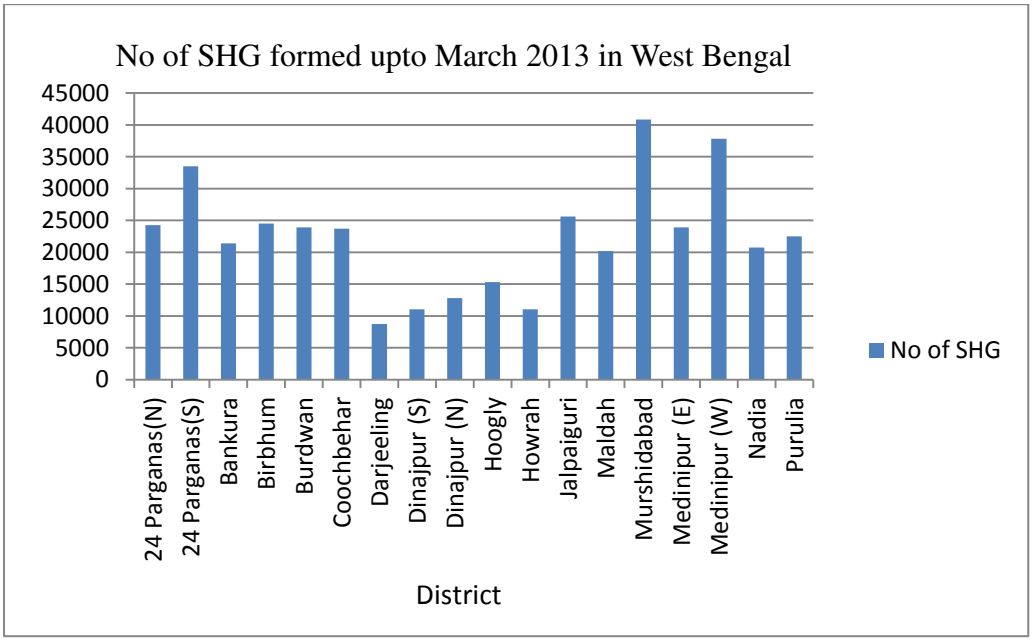
Table-4.1

District-wise Physical Progress of SHGs under SGSY in West Bengal

Sl. No.	District/State	No. of SHGs formed up to march 2013	Rank(R)	Percent Growth (2009-2013)
1	24 Parganas(N)	24252	6	58.32
2	24 Parganas(S)	33509	3	139.08
3	Bankura	21408	11	48.88
4	Birbhum	24512	5	43.55
5	Burdwan	23931	8	40.82
6	Coochbehar	23692	9	88.87
7	Darjeeling	8730	18	58.18
8	Dinajpur (S)	11033	17	13.20
9	Dinajpur (N)	12833	15	24.26
10	Hoogly	15328	14	124.88
11	Howrah	11063	16	60.89
12	Jalpaiguri	25600	4	19.38
13	Maldah	20207	13	31.09
14	Murshidabad	40855	1	41.37
15	Medinipur (E)	23906	7	35.12
16	Medinipur (W)	37819	2	36.03
17	Nadia	20765	12	63.13
18	Purulia	22528	10	11.80
State	**West Bengal**	**401971**	**---------**	**46.84**

Source: Panchayat & Rural Development Department, WB.

Fig-4.1



4.3 GRADATION AND PROJECT LINKAGES OF SHGs IN WEST BENGAL

4.3.1 Gradation is an important fact which is done after a formal evaluation of the groups. Due to non availability of data we rather confined our analysis for the period March 2005 to March 2009. Table 4.2A shows the percentage of groups that have passed Grade I and Grade II in our study state. From the Table 4.2A we see that, 77.94 percent of the SHGs have passed Grade- I out of total SHG formed up to March 2005 and up to the end of March 2009 it increases to 88.16 percent

Table-4.2A
Gradation Pattern of SHGs
(West Bengal)

Period	No. of Groups Formed	No. of SHGs		Percentage of SHGs Passed Grade-I	Percentage of SHGs Passed Grade-II
		Passed Grade-I	Passed Grade-II		
Upto March 2005	149896	116822	19194	77.94	12.80
Upto March 2006	186486	148398	29020	79.58	15.56
Upto March 2007	223909	181869	40152	81.22	17.93
Upto March 2008	257307	199098	55446	77.38	21.55
Upto March 2009	273738	241333	74047	88.16	27.05

Source: Annual Administrative Report, 2008-09, P & RD Department, GoWB

out of total SHG formed. However, there is a fluctuation in this regard as one can observed form the same table. It has been seen that at the end of March 2008 the said percentage figure reduces to 77.38. It is also very clear from the same table that after successfully completion of Grade I SHGs become very consistent in their performance. Over the years the percentage of SHGs that successfully cross the level Grade II has an increasing trend during the period of our consideration.

4.3.2 Another important aspect is the number of SHGs linked with project loan. Table 4.2B gives us gimps of that. The II graded groups under SGSY are supposed to undertake micro enterprises for which group and individuals are eligible to receive the assistance in the form of loan and subsidy. Initially the percentage of SHGs linked to project loan is very low.

Table-4.2B
SHGs linked with Project Loan
(West Bengal)

Period	No. of Groups Formed	No. of SHGs Linked to Project loan	Percentage of SHGs Linked to Project	Percentage SHGs linked to project of Grade II
Upto March 2005	149896	3375	2.25	17.58
Upto March 2006	186486	5888	3.16	20.29
Upto March 2007	223909	9055	4.04	22.55
Upto March 2008	257307	15620	6.07	28.17
Upto March 2009	273738	21469	7.84	28.99

Source: Annual Administrative Report, 2008-09, P & RD Department, GoWB

It was only 2.25 percent at the end of March 2005 and rises to only 7.84 percent at end of March 2009. The figures below also shows that out of 27.05 percent of SHGs that have passed Grade II at the end of March 2009, only 28.99 percent among them have been linked with the project assistance and if it is rated against the SHGs formed, the figure turns out to be mere 7.84 percent.

4.4 PHYSICAL PERFORMANCE OF THE SHGS IN SUB-SAMPLE I AND II

4.4.1 Now we open our analysis to our Sub-Samples. Here we are able to collect the information up to March 2013. To judge the condition of physical achievements of SHGs under SGSY in the two Sub-Samples we have considered four parameters. They are total number of SHGs formed since inception, number of SHGs that have passed Grade I, number of SHGs that have passed Grade II,

and number of SHGs that have taken up economic activities. Tables 4.3 provide us the information according to our first parameter.

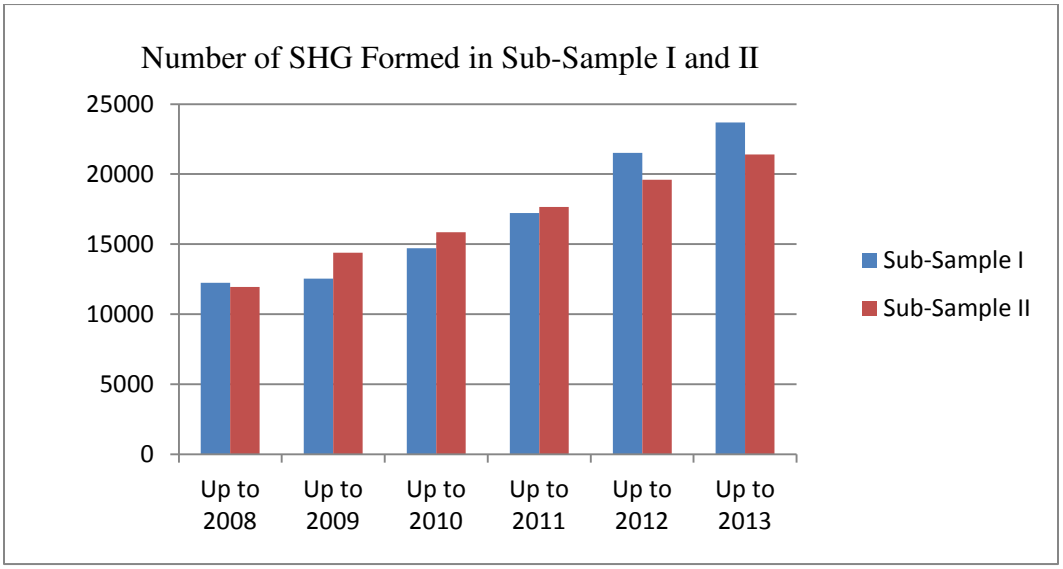
Table-4.3
Growth and Formation of SHGs
(Sub-Sample I and Sub-Sample II)

Period (Since 1.4.99 to)	Sub-Sample I		Sub-Sample II	
	Group formed	Growth of SHGs (compared to previous year)	Group formed	Growth of SHGs (compared to previous year)
Up to 2009	12544	----	14379	-----
Up to 2010	14717	17.32	15849	10.22
Up to 2011	17227	17.05	17659	11.42
Up to 2012	21506	24.84	19592	10.95
Up to 2013	23692	10.16	21408	9.27

Source: Panchayat & Rural Development Department, WB

4.4.2 From the above table it is clear that Sub-Sample I shows steady progress regarding the formation of SHGs compared to Sub-Sample II for the given years except the year 2013 in which the rate of growth falls down for both the Sub-Samples. We also calculate the rate of growth of the SHGs for the year 2013 considering 2009 as base year for the both Sub-Samples I and II. The calculated value of the above mentioned growth rate stands at 88.87 percent and 48.88 percent for Sub-Sample I and Sub-Sample II respectively.

Fig-4.2



4.4.3 We have already mentioned in the previous paragraph of this chapter that Gradation is an important indicator to measure the performance of the groups already formed. For our Sub-Samples the same performance of the SHGs is given in table 4.4A and 4.4B for Grade I and Grade II respectively. If we consider the percentage of groups that have passed Grade I and Grade II from Tables- 4.4A and 4.4B, it is clear that the Sub-Sample I shows better performance for both I and II Gradation of the groups compared to Sub-Sample II. Not only that, we have also observed consistently higher percentage in Sub-Sample I compare to Sub-Sample II in case of both the number of SHG that have passed Grade I and Grade II.

Table-4.4A
Number of SHGs that have passed Grade I
(Sub-Sample I and Sub-Sample II)

Period (Since 1.4.99 to)	Sub-Sample I			Sub-Sample II		
	Total no. of SHGs formed	No. of SHGs that have passed Grade I	In Percentage figure	Total no. of SHGs formed	No. of SHGs that have passed Grade I	In Percentage figure
Upto March 2009	12544	11463	91.38	14379	9084	63.17
Upto March 2010	14717	12881	87.52	15849	11994	75.68
Upto March 2011	17227	16092	93.41	17659	13508	76.49
Upto March 2012	21506	19803	92.08	19592	15506	79.14
Upto March 2013	23692	21361	90.16	21408	17696	82.66

Source: DRDC Cooch Behar & Bankura.

Table-4.4B
Number of SHGs that have passed Grade II
(Sub-Sample I and Sub-Sample II)

Period (Since 1.4.99 to)	Sub-Sample I			Sub-Sample II		
	Total no. of SHGs formed	No. of SHGs that have passed Grade II	In Percentage figure	Total no. of SHGs formed	No. of SHGs that have passed Grade I	In Percentage figure
Upto March 2009	12544	3161	25.20	14379	1211	8.42
Upto March 2010	14717	3663	24.89	15849	1539	9.71
Upto March 2011	17227	4466	25.92	17659	2159	12.23
Upto March 2012	21506	5887	27.37	19592	3361	17.15
Upto March 2013	23692	6602	27.87	21408	4623	21.59

Source: DRDC CoochBehar & Bankura.

Fig-4.3

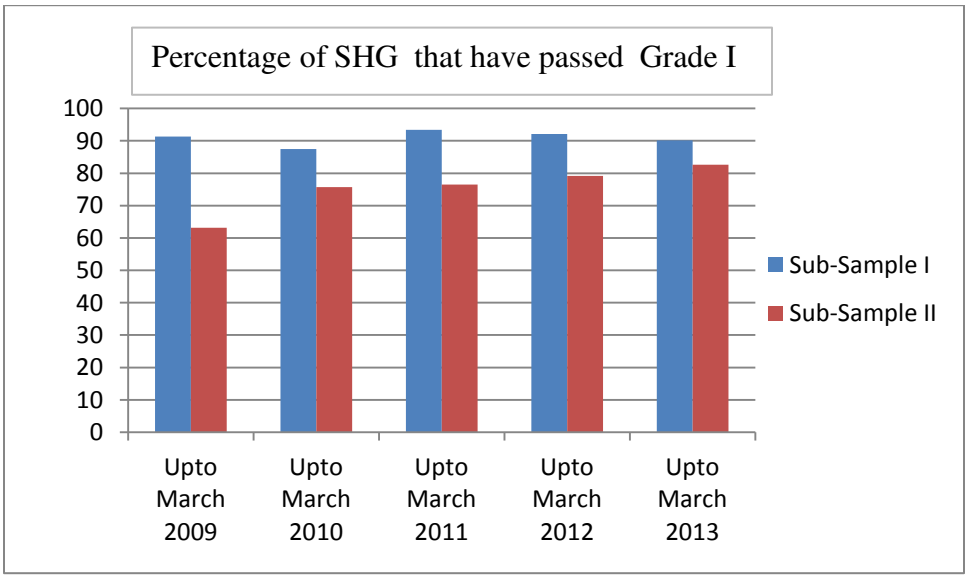
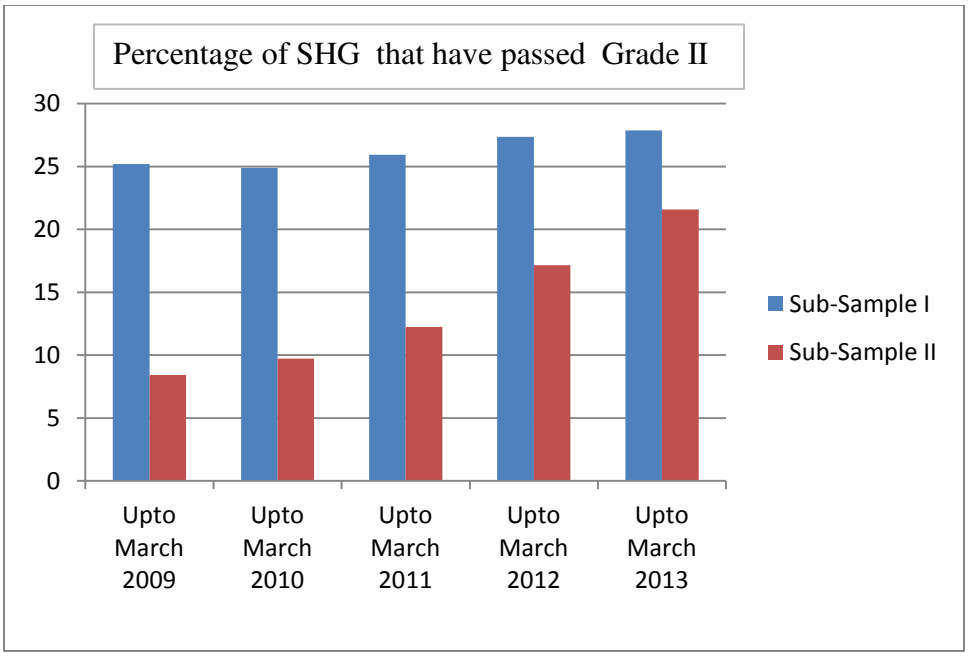


Fig-4.4



4.4.4 Another important indicator to judge the performance of the SHGs is the undertaken of economic activities. Although, some tiny economic activities are being performed by the SHG members just after the initiation of the Group, but economic activities in true sense have been started after the completion of the earmark of II Gradation with the sanction of the project loan. We have

Table-4.5

Number of SHGs taken Economic Activities

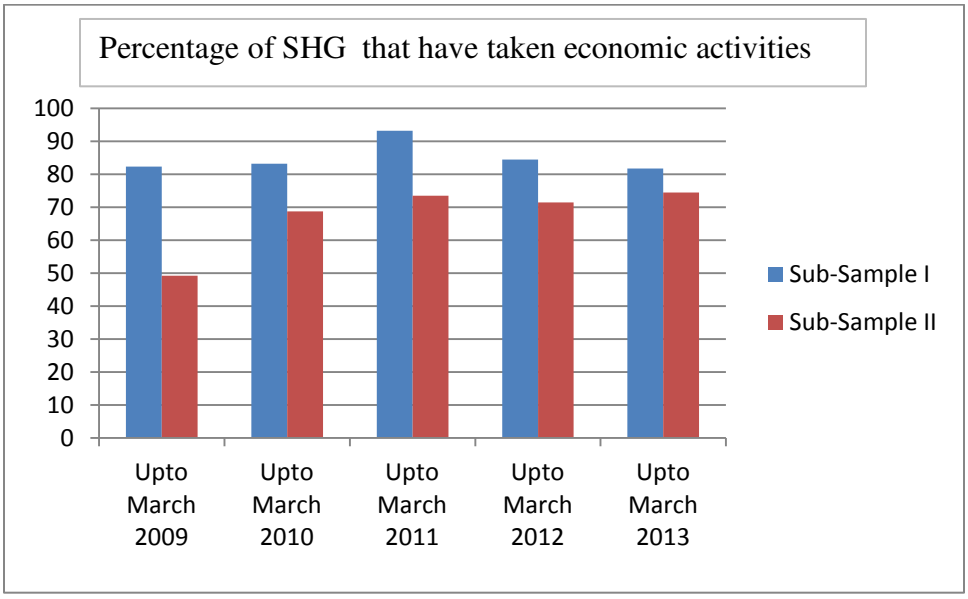
(Sub-Sample I and Sub-Sample II)

Period (Since 1.4.99 to)	Sub-Sample I			Sub-Sample II		
	Total no. of SHGs formed	No. of SHGs that have taken up Economic Activities	In Percentage figure	Total no. of SHGs formed	No. of SHGs that have taken up Economic Activities	In Percentage figure
Upto March 2009	12544	10325	82.31	14379	7075	49.2
Upto March 2010	14717	12245	83.2	15849	10897	68.75
Upto March 2011	17227	16063	93.24	17659	12984	73.53
Upto March 2012	21506	18165	84.46	19592	14007	71.49
Upto March 2013	23692	19375	81.78	21408	15942	74.47

Source: DRDC CoochBehar & Bankura

tried to snap this with the available data of the period specified in the preceding paragraph. This is given in table 4.5. One can see from this table that consistently over the years Sub-Sample I performed a better picture as compared to Sub-Sample II. Initially the percentage gap was very significant among the two Sub-Samples. But this gap gradually reduces over the time frame.

Fig-4.5



4.5 FINANCIAL PERFORMANCE OF THE SHGS IN SUB-SAMPLE I AND II

4.5.1 In this section we have tried to assess the overall financial performance of the SHGs of our Samples by the number of savings linked SHGs and by the number of credit link SHGs. In savings linked analysis importance has been given to per SHG savings and for credit link we have given importance to per SHG credit disbursement and per SHG member credit disbursement. All is given in tables 4.6 and 4.7 respectively. Again table 4.6 is being divided in 4.6A and 4.6B giving the information of saving link for Sub-Sample I and II respectively. Similarly, table 4.7A and 4.7B provide us the credit link of the SHGs in Sub-Sample I and II.

4.5.2 If we consider the per SHG savings of our Sub-Samples considering the time frame up to March 2013 then we see that the SHGs of Sub-Sample I are succeeded to perform nearly five times more saving than the SHGs of Sub-Sample II. The other reference years also exhibits more or less the same kind of results. Again, if we have a look on disbursement of bank credit to SHGs by the commercial banks, regional rural banks (RRBs), and cooperative banks then also we see that the SHGs of Sub-Sample I have succeeded to avail more amount of money as credit from the formal institutions compare to the SHGs of Sub-Sample II. On an average it figures to more than one and half times in Sub-Sample I than in Sub-Sample II. Same is more or less true, as revealed from tables 4.7A and 4.7B, in case of credit disbursement to per SHG members also.

Table-4.6A
Saving A/C Linkage of SHGs
(Sub-Sample I)

Period (Since 1.4.99 to)	Sub-Sample I			
	Savings Linked SHGs	Percentage of growth (compared to previous year)	Amount Saved (Rs. In Lakh)	Per SHG Saving(Rs.)
Upto March 2009	12544	------	1253.46	9992.50
Upto March 2010	14717	17.32	3521.12	23,925.53
Upto March 2011	17227	17.06	10656.94	61,861.84
Upto March 2012	21869	26.95	10889.04	49,792.13
Upto March 2013	24055	10.00	10998.34	45,721.64

Source: DRDC Cooch Behar.

Table-4.6B
Saving A/C Linkage of SHGs
(Sub-Sample II)

Period (Since 1.4.99 to)	Sub-Sample II			
	Savings Linked SHGs	Percentage of growth (compared to previous year)	Amount Saved (Rs. In Lakh)	Per SHG Saving(Rs.)
Upto March 2009	14379	-------	369.37	2568.81
Upto March 2010	15849	10.22	1298.82	8194.96
Upto March 2011	17659	11.42	1513.91	8573.02
Upto March 2012	19592	10.95	1771.03	9039.56
Upto March 2013	21408	9.27	1964.91	9178.39

Source: DRDC Bankura.

Fig-4.6

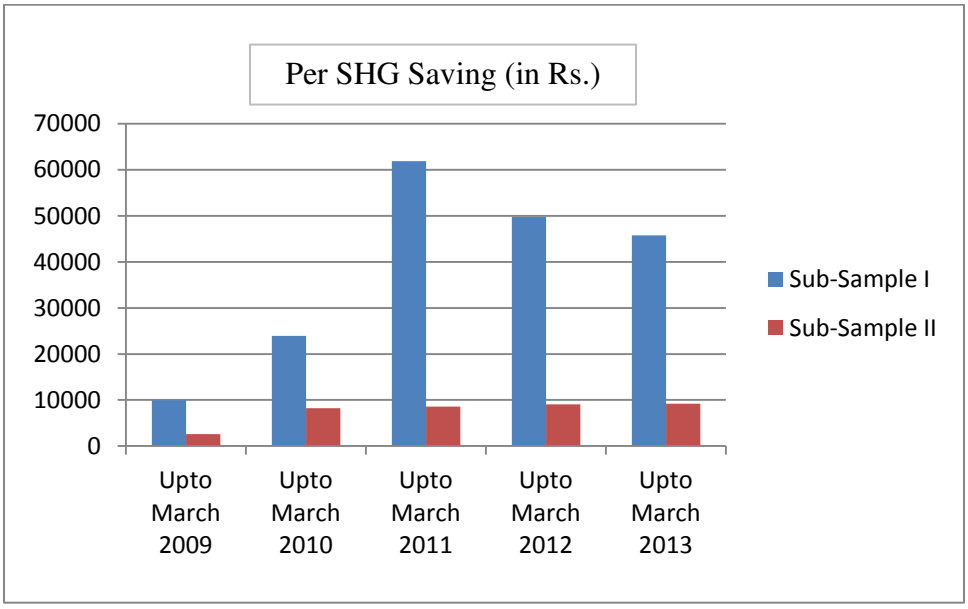


Table-4.7A
Cash Credit (C/C) Linkage of SHGs
(Sub-Sample I)

Period (Since 1.4.99 to)	Credit-Linked SHGs	No. of SHG members linked to credit	Amount Disbursed (Rs. In Lakh)	Per SHG disbursement (Rs.)	Per member disbursement (Rs.)
Upto March 2009	7324	69362	2467.63	33692.38	3557.61
Upto March 2010	9459	103849	4118.36	43539.06	3965.72
Upto March 2011	11823	125068	8230.24	69612.11	6580.61
Upto March 2012	12685	130572	8775.04	69176.51	6720.46
Upto March 2013	14243	137978	9818.65	68936.67	7116.10

Source: DRDC Cooch Behar.

Table-4.7B

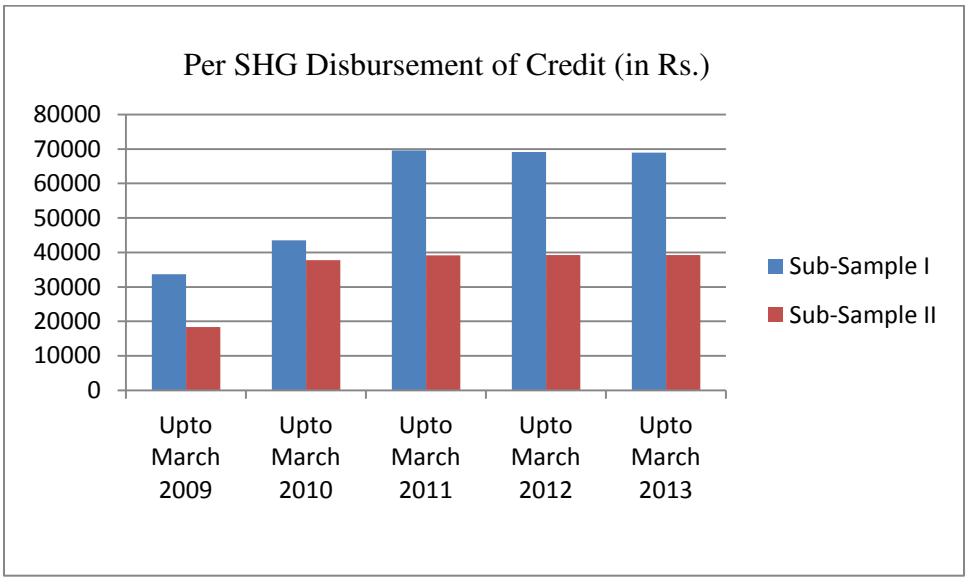
Cash Credit (C/C) Linkage of SHGs

(Sub-Sample II)

Period (Since 1.4.99 to)	Credit-Linked SHGs	No. of SHG members linked to credit	Amount Disbursed (Rs. In Lakh)	Per SHG disbursement (Rs.)	Per member disbursement (Rs.)
Upto March 2009	6333	71329	1159.87	18314.70	1626.08
Upto March 2010	10267	112273	3881.27	37803.35	3456.49
Upto March 2011	12063	126864	4724.67	39166.63	3724.20
Upto March 2012	12624	156249	4954.00	39242.71	3170.58
Upto March 2013	13819	173252	5420.73	39226.64	3128.81

Source: DRDC Bankura.

Fig-4.7



4.5.3 It is very clear from the preceding paragraphs that the in terms of facts and figures the working of the SHGs of our Sub-Sample I is moderately good than the working of the SHGs in Sub-Sample II. This fact will also be highlighted in the subsequent chapters of this write-up.

4.6 A COMPARISON

1. If we make a comparison of growth of SHGs considering the time-frame 2009-2013 then we see that the two growth rates for Sub-Sample I and II are 88.87 and 48.88 respectively. But if we rank the two Sub-Samples in terms of number of SHGs formed up to March 2013, then they are ranked respectively in 9^{th} and 11^{th} position.

2. In terms of Gradation our two Sub-Samples differ in a very high of level of percentage. The number of SHG that have passed Grade-I in Sub-Sample I up to March 2009 is 91.38 percent. The same for Sub-Sample II in same reference period is 63.17 percent. Again, if we consider the time frame up to March 2013 then the two percentage figure becomes 90.16 and 82.66 respectively for Sub-Sample I and Sub-Sample II. We also observed consistently higher percentage in Sub-Sample I compare to Sub-Sample II in case of number of SHG that have passed Grade II.

3. The percentage of SHGs that have taken economic activities after successfully getting Grade II pass mark is also very high in Sub-Sample I in comparison to Sub-Sample II. This is true for all our reference period. As per example, percentage of SHGs who have taken economic activities up to March 2009 stands at 82.31 in Sub-Sample I. But the same for Sub-Sample II in the same reference period is only 49.2 percent. All can be observed from table 4.5 given in section 4.4 of this chapter.

4. Finally, per SHG saving, per SHG loan disbursement and per SHG member loan disbursement all are again consistently very high in Sub-Sample I in comparison to Sub-Sample II.

5. Thus we can say, on the basis of above inferences that the SHG movement is not uniform across the districts of West Bengal. This is true for our Sub-Samples also. Our Sub-Sample II is lagging behind of our Sub-Sample I in all respect of our chosen indicators. But what remains to say here is that in spite of higher SHG saving in Sub-Sample I the per SHG credit disbursement is not so high in Sub-Sample I.

CHAPTER 5

FORMATION AND WORKING OF THE SELF-HELP GROUP

5.1 INTRODUCTION

5.1.1 The basic objective of this research study is to examine in details the role of microfinance through the working of the Self Help Groups (SHGs) in two Sub-Samples, one picked up from Bankura District and the other from Cooch Behar District of the state of West Bengal. It is thus of paramount importance to review in detail of the formation of the SHGs and their administrative working in our Sub-Samples and in Total Sample. One of the merits of the grass-root level study of this kind is that through this study we can observe very closely the working of the various initiators who directly or indirectly help in the formation process of the SHGs. Further, intensive sittings with the informants also open the opportunity to observe the working of the SHGs at a very close-eye view.

5.1.2 Apparently, in many write-up or in lectures, we have seen or rather bound to hear the developmental works of the SHGs and about the up gradation of the socio-economic status of the members of the SHGs elsewhere in our country or in abroad in comparison to the people who remained outside of the so called SHG safety net. This study, as we think, will divulge the myth and realities of the formation and working of the SHGs at micro level context. Again, the campaign against the working and sustainability of the SHGs as developed by some social scientists will also be purified through the findings of this research enterprise. Thus the main theme of this chapter is to explore the working of various factors that have been responsible in the formation of the SHGs and their workings.

5.2 FORMATION OF THE SHGs IN SUB-SAMPLES AND TOTAL SAMPLE

5.2.1 As we have stated earlier in chapter I of this write up about the universe of our sample. It will be in order if we remind the same again for the sake of presentation of the formation picture of the SHGs. We have taken 30 SHGs (15 from each of the Sub-Samples) on the basis of the caste, religion, education and sex in the one hand and 319 SHG households (154 households from Cooch Behar Sub-Sample and 165 from Bankura Sub-Sample) more or less on the basis of the

caste, religion, education and sex. Henceforth we define Cooch Behar Sub-Sample and Bankura Sub-Sample as Sub-Sample I and Sub-Sample II respectively throughout the write up. We try to present these through tables 5.1A to 5.1C. Thus as a whole we have taken 6 SHGs from each of the strata that we consider for stratification. On the other hand the average number of SGH members of our sample is 10.63. This simply means that the operators of the SHGs of our sample are interested to

Table 5.1A
SHGs in Sub-Sample I

Self-Help Group	No of Self-Help Groups	No. of Members/Households
Schedule Caste	3	31
Mixed	3	30
General	3	30
Muslim	3	32
Educated	3	31
Total	15	154

Table 5.1B
SHGs in Sub-Sample II

Self-Help Group	No of Self-Help Groups	No. of Members/Households
Schedule Caste	3	32
Mixed	3	34
General	3	33
Muslim	3	33
Educated	3	33
Total	15	165

Table 5.1C
SHGs in Total Sample

Self-Help Group	No of Self-Help Groups	No. of Members/Households
Schedule Caste	6	63
Mixed	6	64
General	6	63
Muslim	6	65
Educated	6	64
Total	30	319

restrict themselves at the lower number limit of the SHG members. The same figures for our Sub-Samples are 10.27 and 11.00 respectively. These figures have also been released an important signal that the working of the SHGs are rather confined at the nebulous state negotiation.

5.2.2 It is of paramount interest to explain who becomes credited in the formation process of the SHGs. We have categorized all the initiators that took an important role in the formation of the SHGs under 6 broad heads. They are the NGOs, Govt. officials, Political parties, Social workers, Banks and Panchayets. We have distributed all the 30 SHGs of our Sub-Samples and Total Sample in tables 5.2A to 5.2C. One can see from table 5.2A

Table 5.2A
Formation of the SHGs
(Sub-Sample I)

Initiator	Number of SHGs	Percentage
NGOs	8	53.33
Govt. Officials	2	13.33
Political Parties	-	
Social Worker	4	26.67
Banks	1	6.67
Panchayets	-	-
Total	15	100.00

Source: Field Survey, 2012-13.

Table 5.2B
Formation of the SHGs
(Sub-Sample II)

Initiator	Number of SHGs	Percentage
NGOs	5	33.33
Govt. Officials	2	13.33
Political Parties	2	13.33
Social Worker	1	6.68
Banks	-	--
Panchayets	5	33.33
Total	15	100.00

Source: Field Survey, 2012-13

Table 5.2C
Formation of the SHGs
(Total Sample)

Initiator	Number of SHGs	Percentage
NGOs	13	43.33
Govt. Officials	4	13.33
Political Parties	2	6.67
Social Worker	5	16.67
Banks	1	3.33
Panchayets	5	16.67
Total	30	100.00

Source: Field Survey, 2012-13

that the role of the NGOs is very prominent in Sub-Sample I and the role of the Panchayets is completely absent in the formation process of the SHGs. But in case of our second Sub-Sample we see rather different picture as depicted in table 5.2B. Here both the NGOs and Panchayets have been played same role in formation of the SHGs.

5.2.3 Thus the Panchayets of the south section of our state are very much keen to keep themselves in touch of the poor people. The role of the Govt. officials, as revealed from these tables, is surprisingly same in our two Sub-Samples simply signaling about the indifferent attitude of the beaurocrates of our state. Similarly, the role of the financial institutions like banks is also stood in front of serious question mark in both Sub-Samples.

Table 5.3A
Distribution of SHG Members by Land Asset
(Sub-Sample I)

Land Group	Number of Members	Percentage to total
No Land	93	60.39
Upto 2 Bighas	41	26.62
2-4 Bighas	14	9.09
4 and above Bighas	6	3.90
Total	154	100.00

Source: Field Survey, 2012-13
Note: 1 bigha = 0.33 acre

Table 5.3B
Distribution of SHG Members by Land Asset
(Sub-Sample II)

Land Group	Number of Members	Percentage to total
No Land	115	69.70
Upto 2 Bighas	39	23.63
2-4 Bighas	8	4.85
4 and above Bighas	3	1.82
Total	165	100.00

Source: Field Survey, 2012-13
Note: 1 bigha = 0.33 acre

Table 5.3C
Distribution of SHG Members by Land Asset
(Total Sample)

Land Group	Number of Members	Percentage to total
No Land	208	65.20
Upto 2 Bighas	80	25.08
2-4 Bighas	22	6.90
4 and above Bighas	9	2.82
Total	319	100.00

Source: Field Survey, 2012-13
Note: 1 bigha = 0.33 acre

5.2.4 In the above table we have distributed all the SHG members according to the land asset they had been owned or inherited. If we assume that the member who owned up to 2 bighas (0.66 acre) of land as BPL member then 87.01 percent of SHG members of our first Sub-Sample are BPL members. The same figures for our second Sub-Sample and for Total Sample become 93.33 percent and 90.28 percent respectively. If, however, we increase the amount of land up to 4 bighas (1.33 acres) as an indicator of BPL member then the above three percentage figures increase to 96.10 percent, 98.18 percent and 97.18 percent respectively.

5.3 WORKING OF THE SHGs IN SUB-SAMPLES AND TOTAL SAMPLE

5.3.1 There is no denying that the working of any SHG very much depends on the quality of the leaders who actually are monitoring all the activities of the SHGs. Further, the nature and extent of office management of the SHGs demand, to some extent, for the knowledge on accounting, day to day corresponding with the bank officials and Govt. officials and with other designated persons of DRD Cell. So, the academic qualification of the leaders, as we think, is a good indicator to measure the workability and sustainability of the SHGs in any gradational level. Here also we try to distribute all the SHG leaders on the basis of their academic qualification. We have taken six point academic scales for measurement. They are illiterate; only sign, up to class IV, class V-VIII, class IX- XII and B.A. and above. Sub-Samples and Total Sample wise distributions are given in tables 5.4A to 5.4C.

1.3.2 If we assume that complete eight years education is necessary for accounting management and official correspondence, then from table 5.4C we get 40.00 percent leaders of our

Table 5.4 A
SHG Leaders by Academic Qualification in
(Sub-Sample I)

Qualification	President		Secretary		Cashier		Total	
	No	Percentage	No	Percentage	No	Percentage	No	Percentage
Illiterate	-	-	-	-	-	-	-	-
Only Sign	-	-	-	-	-	-	-	-
Up to class IV	2	13.33	1	6.67	-	-	3	6.67
Class V- VIII	8	53.34	3	20.00	7	46.67	18	40.00
Class IX – XII	5	33.33	10	66.66	6	40.00	21	46.67
B.A and above	-	-	1	6.67	2	13.33	3	6.67
Total	15	100.00	15	100.00	15	100.00	45	100.00

Source: Field Survey, 2012-13.

Table 5.4 B
SHG Leaders by Academic Qualification in
(Sub-Sample II)

Qualification	President		Secretary		Cashier		Total	
	No	Percentage	No	Percentage	No	Percentage	No	Percentage
Illiterate	-	-	-	-	-	-	-	-
Only Sign	1	6.67	-	-	-	-	1	2.22
Up to class IV	5	33.33	2	13.33	4	26.67	11	24.45
Class V- VIII	5	33.33	9	60.00	7	46.67	21	46.67
Class IX – XII	3	20.00	3	20.00	4	26.67	10	22.22
B.A and above	1	6.67	1	6.67	-	-	2	4.44
Total	15	100.00	15	100.00	15	100.00	45	100.00

Source: Field Survey, 2012-13.

Table 5.4 C
SHG Leaders by Academic Qualification in
(Total Sample)

Qualification	President		Secretary		Cashier		Total	
	No	Percentage	No	Percentage	No	Percentage	No	Percentage
Illiterate	-	-	-	-	-	-	-	-
Only Sign	1	3.33	-	-	-	-	1	1.11
Up to class IV	7	23.33	3	10.00	4	13.33	14	15.55
Class V- VIII	13	43.34	12	40.00	14	46.67	39	43.34
Class IX – XII	8	26.67	13	43.33	10	33.33	31	34.45
B.A and above	1	3.33	2	6.67	2	6.67	5	5.55
Total	30	100.00	30	100.00	30	100.00	90	100.00

Source: Field Survey, 2012-13.

Total Sample are academically sound leaders. For Sub-Sample I this percentage figure increases as much as to 53.34 percent and for our second Sub-Sample this figure reduces as much as to 26.66 percent. Thus, academically the SHG leaders of our first Sub-Sample have been better equipped in terms of maintaining the accounting and other official records than the leaders of Sub-Sample II.

5.3.3 But, if we reduce the academic standard to above four years of education then we see that 83.34 percent leaders of our sample are efficient leaders. For Sub-Sample I and Sub-Sample II these two figures become 93.33 percent and 73.33 percent respectively. In spite of reducing the academic standard the leaders of our second Sub-Sample are still less equipped academically as compared to the leaders of our first Sub-Sample.

5.3.4 Another index that can be used to measure the working of the SHGs is the savings Potentiality of the SHG members. To measure the savings potentiality we have taken three kinds of intervals. They are regular interval, one or two month's interval and irregular interval. All are given in tables 5.5A to 5.5C. One can see from these tables that in terms of savings habit, as a whole, the SHG members of our first Sub-Sample have been exhibited their superiority than the members of our second Sub-Sample. The percentage of SHG members who have been saved regularly stands at 73.33 percent for the second Sub-Sample, while the same for the first Sub-Sample is 82.47 percent.

Table 5.5A
Savings Potentiality of the SHG Members
(Sub-Sample I)

Category	Number of Members	Percentage to total
Regular Interval	127	82.47
One or Two Months Interval	21	13.64
Irregular	6	3.89
Total	154	100.00

Source: Field Survey, 2012-13

Table 5.5B
Savings Potentiality of the SHG Members
(Sub-Sample II)

Category	Number of Members	Percentage to total
Regular Interval	121	73.33
One or Two Months Interval	35	21.21
Irregular	9	5.45
Total	165	100.00

Source: Field Survey, 2012-13

Table 5.5C
Savings Potentiality of the SHG Members
(Total Sample)

Category	Number of Members	Percentage to total
Regular Interval	248	77.74
One or Two Months Interval	56	17.55
Irregular	15	4.71
Total	319	100.00

Source: Field Survey, 2012-13.

5.3.5 But if we combine these two percentages of regular interval savings then the combine percentage stands at 77.74 percent. For good working of the SHGs this percentage figure at least might be not less than 80.00 percent. Thus effort should be given on the parts of the leaders to convert the

one or two month's interval savings to regular interval savings. A special care has also been needed to upgrade the mentality of the members who are very irregular in terms of their money amount deposition. A regular counseling within the members is being needed for both Sub-Samples either by the group leaders or by the eminent personalities invited from outside of the group.

5.3.6 Working of the SHGs can also be judged by the numbers of meeting organized by the SHGs and the members attained in those meetings so far. Meeting is mandatory for the SHGs. Majority of the groups conduct meetings monthly but it is also found that some groups organize it by fortnight or twice in a month. Out of our total 30 groups we find 22 groups holding monthly meeting and rest 8 groups holds fortnight meeting. Besides this monthly or fortnight meeting other meetings that might be organized by the SHGs at the time of project sanction, loan amount distribution among the members, in times of gradation and in times of undertaking of economic activities. Thus, the number of meetings varies from one group to another. Here we considered the meetings during the last year from the date of our survey. On the basis of this calculation the average number of meetings that should be held annually for the sample as a whole becomes 16.47. For the Sub-Samples I and II this figure becomes 16.87 and 16.07 respectively.

5.3.7 There is a lot of gap between the meeting to be performed by each SHG and meeting held actually. According to our calculation the number of meeting should be held accounts as 253 in Sub-Sample I and 241 in Sub-Sample II. But meeting actually held in these two

Table 5.6 A
Annual Meeting Organized by the Self-Help Groups
(Sub-Sample I)

Self-Help Groups	Meeting to be Held	Meeting Actually Held		Annual Shortfall	
		Number	P.C.	Number	P.C.
Schedule Caste Group	49	43	87.76	6	12.24
Mixed Group	51	45	88.24	6	11.76
General Group	50	42	84.00	8	16.00
Muslim Group	41	34	82.93	7	17.07
Educated Group	62	57	91.94	5	8.06
Total	253	221	87.35	32	12.65

Source: Field Survey, 2012-13.

Table 5.6 B
Annual Meeting Organized by the Self-Help Groups
(Sub-Sample II)

Self-Help Groups	Meeting to be Held	Meeting Actually Held		Annual Shortfall	
		Number	P.C.	Number	P.C.
Schedule Caste Group	51	46	90.20	5	9.80
Mixed Group	53	48	90.57	5	9.43
General Group	42	38	90.48	4	9.52
Muslim Group	43	35	81.40	8	18.60
Educated Group	52	46	88.46	6	11.54
Total	241	213	88.38	28	11.62

Source: Field Survey, 2012-13.

Table 5.6 C
Annual Meeting Organized by the Self-Help Groups
(Total Sample)

Self-Help Groups	Meeting to be Held	Meeting Actually Held		Annual Shortfall	
		Number	P.C.	Number	P.C.
Schedule Caste Group	100	89	89.00	11	11.00
Mixed Group	104	93	89.42	11	10.58
General Group	92	80	86.96	12	13.04
Muslim Group	84	69	82.14	15	17.86
Educated Group	114	103	90.35	11	9.65
Total	494	434	87.85	60	12.15

Source: Field Survey, 2012-13.

Sub-Samples are 221 and 213 respectively. Thus annual shortfall becomes 32 and 28 respectively. There is no such variation can be found strata wise. All are given in tables 5.6A to 5.6C.

5.3.8 What we have tried to establish in the preceding sub-section can be understood in a more descent way if we go through the attendance book of the meetings held during the last year from the date of our survey. We can judge the responsibility and regularity of a member through the attendance in the meeting held either on regular basis or on special situations. There is a common tendency among the members of the SHGs to be remain absent in the meetings by put forwarding a common logic that presence of other is enough to conduct the meeting. Generally, they prefer to be present only in those meetings where money has been distributed among the members. In some cases, as reported by the leaders of the SHGs, annual meetings have been postponed due to

lack of quorum. What is surprising is that in some cases particularly in mixed groups and Muslim member dominated groups proxy has been given by the husbands of the SHG members. All are given in tables 5.7A to 5.7C.

5.3.9 On an average 53.60 percent SHG members of our Total Sample have been failed to be present in the meetings during the last year from the date of our enumeration. A simple break-up of the absentee statement as given in Table 5.7C tells us that out of total absentee 30.41 percent members remained absent from the meeting for a day, 27.48 percent members for two days, 25.15 percent members for three days and 16.96 percent members for four days and more. Whatever may be the reason of absent this kind of escaping tendency is responsible for weakening the workability of the SHGs.

Table 5.7A
Members Remained Absent from Meeting in
(Sub-Sample I)

Self-Help Groups	1 day		2 days		3 days		4 and above days		Total	
	No	P.C.	No	P.C.	No	P.C.	No	P.C.	No	P.C.
Schedule Caste Group	8	28.57	8	29.63	4	16.67	-	00.00	20	23.98
Mixed Group	7	25.00	3	11.11	5	20.83	1	12.50	16	18.39
General Group	3	10.71	5	18.52	3	12.50	5	62.50	16	18.39
Muslim Group	5	17.86	5	18.52	5	20.83	1	12.50	16	18.39
Educated Group	5	17.86	6	22.22	7	29.17	1	12.50	19	21.84
Total	28	100.00	27	100.00	24	100.00	8	100.00	87	100.00

Source: Field Survey, 2012-13.

Table 5.7B
Members Remained Absent from Meeting in
(Sub-Sample II)

Self-Help Groups	1 day		2 days		3 days		4 and above days		Total	
	No	P.C.	No	P.C.	No	P.C.	No	P.C.	No	P.C.
Schedule Caste Group	1	4.17	4	20.00	5	26.32	7	33.33	17	20.23
Mixed Group	8	33.33	4	20.00	6	31.58	7	33.33	25	29.76
General Group	5	20.83	3	15.00	3	15.79	1	4.76	12	14.28
Muslim Group	7	29.17	7	35.00	4	21.05	3	14.29	21	25.00
Educated Group	3	12.50	2	10.00	1	5.26	3	14.29	9	10.72
Total	24	100.00	20	100.00	19	100.00	21	100.00	84	100.00

Source: Field Survey, 2012-13.

Table 5.7C
Members Remained Absent from Meeting in
(Total Sample)

Self-Help Groups	1 day		2 days		3 days		4 and above days		Total	
	No	P.C.	No	P.C.	No	P.C.	No	P.C.	No	P.C.
Schedule Caste Group	9	17.31	12	25.53	9	20.93	7	24.13	37	21.64
Mixed Group	15	28.85	7	14.89	11	25.58	8	27.59	41	23.98
General Group	8	15.38	8	17.02	6	13.95	6	20.69	28	16.37
Muslim Group	12	23.08	12	25.53	9	20.93	4	13.79	37	21.64
Educated Group	8	15.38	8	17.02	8	18.60	4	13.79	28	16.37
Total	52	100.00	47	100.00	43	100.00	29	100.00	171	100.00

Source: Field Survey, 2012-13.

5.3.10 Another popular measure to mark the working of the SHGs is the process of gradation. We know that the first gradation of the SHG is more or less automatic and it takes at least six months period. The gradation procedure has been done by a team consisting two members, one from the side of the panchayet and the other from the banking side. In this first gradation process notice has been given to the facts that whether the member's savings activity maintains the regularity or not and whether the group succeeded to organize group meetings in regular interval or not. But the second gradation process in addition to those, just we mention in the previous line, requires whether the cash credit limit as given by the financial institutions has been rolled at least three times among the members or not. Once the group is succeeded to cross the limit of the first gradation it simply means that the group sustains in the competition.

5.3.11 All the SHGs of our sample has been succeeded to cross the hurdle of first gradation. Out of these 30 SHGs two-third groups have been succeeded to be placed themselves beyond the second gradation hurdle. In percentage this figures becomes 66.67 percent. But this percentage differs in our Sub-Samples. For the first Sub-Sample it becomes 73.33 percent and for second Sub-Sample it is 60.00 percent only. All are given in table 5.8A to 5.8C.

Table 5.8A
Gradation of SHGs
(Sub-Sample I)

Gradation	Number of SHG	Percentage to total
First Gradation	4	26.67
Second Gradation	11	73.33
Total	15	100.00

Source: Field Survey, 2012-13

Table 5.8B
Gradation of SHGs
(Sub-Sample II)

Gradation	Number of SHG	Percentage to total
First Gradation	6	40.00
Second Gradation	9	60.00
Total	15	100.00

Source: Field Survey, 2012-13

Table 5.8C
Gradation of SHGs
(Total Sample)

Gradation	Number of SHG	Percentage to total
First Gradation	10	33.33
Second Gradation	20	66.67
Total	30	100.00

Source: Field Survey, 2012-13

5.3.12 Finally, we have judged the working of the SHGs of our sample on the basis of project loan taken and begun to performing economic activities. Economic activities are confined mainly in

Table 5.9 A
SHGs by Project Loan and Economic Activity in
(Sub-Sample I)

Activities	No. of SHGs Taken		No. of SHGs Not Taken		Total
	No.	P.C.	No.	P.C	
Project Loan Activities	9	60.00	6	40.00	100.00
Economic Activities	11	73.33	4	26.67	100.00

Source: Field Survey, 2012-13.

Table 5.9 B
SHGs by Project Loan and Economic Activity in
(Sub-Sample II)

Activities	No. of SHGs Taken		No. of SHGs Not Taken		Total
	No.	P.C.	No.	P.C	
Project Loan Activities	7	46.67	8	53.33	100.00
Economic Activities	10	66.67	5	33.33	100.00

Source: Field Survey, 2012-13.

Table 5.9 C
SHGs by Project Loan and Economic Activity in
(Total Sample)

Activities	No. of SHGs Taken		No. of SHGs Not Taken		Total
	No.	P.C.	No.	P.C	
Project Loan Activities	16	53.33	14	46.67	100.00
Economic Activities	21	70.00	9	30.00	100.00

Source: Field Survey, 2012-13

agricultural activities and animal husbandry in our sample. Initiation of mushroom cultivation has been noticed in our second Sub-Sample, but it is in nebulous stage. Detail of these activities will be given in chapter 7 of this write up later on. In this section we just try to provide project loan taken and started to performing economic activities by the SHGs in percentage form just to keep this write up unwieldy. All are given in tables 5.9A to 5.9C.

5.3.13 On the basis of the information collected from the Sub-Samples it has been revealed that 70.00 percent SHGs of our Total Sample have been succeeded to start their economic activities and 53.33 percent SHG have got project loans. In number, the SHGs that have taken economic activities are 21. Out of these 21 SHGs 13 SHGs have been engaged themselves in agricultural activities. These activities have been confined mainly in vegetable farming like to produce potato and cauliflower. One of the SHGs has been trying to start mushroom cultivation in collaboration with the Krishi Viggan Center (KVC) in Sub-Sample II. Out of these 21 SHGs 4 groups have been succeeded to operate goattery farming in an efficient manner in both Sub-Samples. Economic activity like pisciculture had been adopted by a group of our second Sub-Sample but the project had been abandoned due to inefficient management on the part of the group in the one hand and due to non-cooperation on the part of the neighbor on the other hand.

5.4 A COMPARISON

1. Being a politically conscious state as demanded by the political parties, the role of the political parties in the process of formation of SHGs as an initiator is rather very poor in both of our north and south samples. However, being the part of the political process, the role of the panchayets as an initiator is prominent in the second Sub-Sample (South) and completely absent in the first Sub-Sample (North). The role of the financial institutions as an initiator needs no mention to be noted.

2. Our first Sub-Sample records relatively more members in number who have some amount of arable land in their possession in comparison to our second Sub-Sample. Again, more than 60 percent SHG members of our first Sub-Sample are landless; it is more in the second Sub-Sample and stands at around 70.00 percent.

3. The academic atmosphere of the first Sub-Sample, as a whole, is rather good in comparison to our south sample. This is mainly because of the fact that our north sample has a good academic history before the time of amalgamation of the area with our country. On the other hand, the Muslims and tribes of our south sample are relatively mere conservative in comparison to the Muslims and tribes of our north sample.

4. Our findings on literacy match to our findings on savings potentiality of the SHG members. As a whole the savings potentiality among the members of our first Sub-Sample is stronger than the members of our second Sub-Sample. If we measure the saving potentiality of the samples in terms of regular savings habit then 73.33 percent members of our south sample are bracketed in the regular group. The same for the north sample is 82.47 percent.

5. There is a proverb that when you have no jobs to be performed then call a meeting. But still we believe that the workability and sustainability of a group depend on the performing of group meeting in regular interval. In compliance of this the leaders of our second Sub-Sample have exhibited it in an efficient manner in comparison to the leaders of our first Sub-Sample. We just mention here the information of annual shortfall of scheduled meeting in percentage form. These two percentage figures are 12.65 percent and 11.62 percent for the first and second Sub-Samples respectively.

6. On an average the surviving age of the SHGs of our first Sub-Sample is more in comparison to the SHGs of the second Sub-Sample. A reflection of this has been cleared form the number of the SHGs who are in first and second gradation. One can also gather the same reflection from the economic activities that have been undertaken by the SHGs of our sample. On an average, relatively more SHGs of our first Sub-Sample have been confined themselves in economic activities than our second Sub-Sample. In percentage form they are 73.33 percent and 66.67 percent in the first and second Sub-Samples respectively.

CHAPTER 6

POPULATION AND EDUCATION

6.1 INTRODUCTION

6.1.1 The statistical analysis on population has an important role in any socio-economic study. This study is more important when it is based on grass-root level. Demographic analysis is needed not only to find out merely the number of population, age and sex distribution but also it helps to find out the number of the working force, the number of school-going and non-school going ratio and finally to know the family type and family size. These are very much important factors for future planning and further policy making at the grass root area economy. Side by side, it is also important to have a measure about the incidence of education on the population of the universe of the study. In our case this type of study is very important particularly to find out the impact of the working of the SHGs on the education, family size, income and employment and particularly to measure the quality of life and incidence of poverty.

6.1.2 Education is considered as the main driving force of development because it acts as a catalyst for implementation of any kind of developmental activities in a nation. There is no denying that the better future of the largest democracy in India will mostly depend on people's educational quality as because "Literacy skills are fundamental to informed decision-making, personal empowerment, active and passive participation in local and global social community" (Stromquist, 2005, p. 12). UNESCO documentation rightly says "Literacy is a human right, a tool of personal empowerment and a means for social and human development. Educational opportunities depend on literacy. It is at the heart of basic education for all, and essential for eradicating poverty, reducing child mortality, curbing population growth, achieving gender equality and ensuring sustainable development, peace and democracy" (UNESCO 2010). According to Indian Census definition Literacy means "a person who can read and write a simple message in any language with understanding is considered literate" (Census of India, 2011). The term simple massage, as we think, is very much important when development activities are being initiated at the grass-root level for the betterment of the people by the people. In this chapter we critically analyse all these in a rational and methodical manner.

6.2 DISTRIBUTION OF SHG HOUSEHOLDS BY FAMILY TYPE AND SIZE

6.2.1 We have stated earlier in chapter I that the total numbers of SHG members in Sub-Sample I and in Sub-Sample II are 154 and 165 respectively. Accordingly the total SHG members become 319.These 319 members have constituted 319 households. All these 319 households have been belonging to the SHGs. Side by side, we have also covered 50 households who have not been belonging to the SHGs from each Sub-Sample and thus we have covered 100 Non-SHG households in our sampling net.

6.2.2 We first distribute the SHG households by family type according to our sampling design. These are given in Tables 6.1A to 6.1C for Sub-Sample I, Sub-Sample II and Total Sample respectively. It can be seen from Table 6.1C that, 74 percent households which belong to the SHGs are nuclear family households and only 24.76 percent households are joint family households in our Total sample. On the other hand, we have only three households in Sub-Sample I and one in Sub-Sample II, which are in mono type. But, we find no mono type family in Non-SHG group. However, among the SHGs of our Sample, the educated have appeared with

Table 6.1A
Distribution of SHG Households by Type
(Sub-Sample I)

Household Type	Schedule Caste SHG		Mixed SHG		General SHG		Muslim SHG		Educated SHG		Total Households	
	No	%	No	%	No	%	No	%	No	%	No	%
Mono	-	-	1	3.33	2	6.67	-	-	-	-	3	1.95
Nuclear	26	83.87	24	80.00	23	76.62	23	71.87	23	74.19	119	77.27
Joint	5	16.13	5	16.67	5	16.66	9	28.13	8	25.81	32	20.78
Total	31	100.00	30	100.00	30	100.00	32	100.00	31	100.00	154	100.00

Source: Field Survey, 2012-13

Table 6.1B
Distribution of SHG Households by Type
(Sub-Sample II)

Household Type	Schedule Caste SHG		Mixed SHG		General SHG		Muslim SHG		Educated SHG		Total Households	
	No	%	No	%	No	%	No	%	No	%	No	%
Mono	-	-	-	-	-	-	1	3.03	-	-	1	0.60
Nuclear	27	84.38	23	67.65	24	72.73	27	81.82	16	48.48	117	70.91
Joint	5	15.62	11	32.35	9	27.27	5	15.15	17	51.52	47	28.48
Total	32	100.00	34	100.00	33	100.00	33	100.00	33	100.00	165	100.00

Source: Field Survey, 2012-13

Table 6.1C
Distribution of SHG Households by Type
(Total Sample)

Household Type	Schedule Caste SHG		Mixed SHG		General SHG		Muslim SHG		Educated SHG		Total Households	
	No	%	No	%	No	%	No	%	No	%	No	%
Mono	-	-	1	1.56	2	3.18	1	1.54	-	-	4	1.25
Nuclear	53	84.13	47	73.44	47	74.60	50	76.92	39	60.94	236	73.98
Joint	10	15.87	16	25.00	14	22.22	14	21.54	25	39.06	79	24.76
Total	63	100.00	64	100.00	63	100.00	65	100.00	64	100.00	319	100.00

Source: Field Survey, 2012-13

relatively more families which are joint in type than the others, while the highest percentage of nuclear family has been recorded by the Schedule caste group.

6.2.3 One can see some significant differences among the SHG households divided on the basis of caste, religion and education in question of family size. If we consider the family size

Table 6.2 A
Distribution of SHG Households by Size
(Sub-Sample I)

Household Size	Schedule Caste SHG		Mixed SHG		General SHG		Muslim SHG		Educated SHG		Total Households	
	No	%	No	%	No	%	No	%	No	%	No	%
Up to 2	2	6.45	4	13.33	7	23.33	2	6.25	1	3.23	16	10.39
Up to 4	22	70.97	11	36.67	13	43.33	10	31.25	25	80.64	81	52.60
Up to 6	7	22.58	12	40.00	9	30.00	15	46.87	5	16.13	48	31.17
Above 6	-	-	3	10.00	1	3.34	5	15.63	-	-	9	5.84
Total	31	100.00	30	100.00	30	100.00	32	100.00	31	100.00	154	100.00

Source: Field Survey, 2012-13

Table 6.2B
Distribution of SHG Households by Size
(Sub-Sample II)

Household Size	Schedule Caste SHG		Mixed SHG		General SHG		Muslim SHG		Educated SHG		Total Households	
	No	%	No	%	No	%	No	%	No	%	No	%
Up to 2	_	_	4	11.76	1	3.03	3	9.09	2	6.06	10	6.06
Up to 4	20	62.50	16	47.06	22	66.67	12	36.36	19	57.58	89	53.94
Up to 6	11	34.38	11	32.35	8	24.24	15	45.45	11	33.33	56	33.94
Above 6	1	3.13	3	8.82	2	6.06	3	9.09	1	3.03	10	6.06
Total	32	100.00	34	100.00	33	100.00	33	100.00	33	100.00	165	100.00

Source: Field Survey, 2012-13.

Table 6.2 C
Distribution of SHG Households by Size
(Total sample)

Household Size	Schedule Caste SHG		Mixed SHG		General SHG		Muslim SHG		Educated SHG		Total Households	
	No	%	No	%	No	%	No	%	No	%	No	%
Up to 2	2	3.17	8	12.50	8	12.70	5	7.69	3	4.69	26	8.15
Up to 4	42	66.67	27	42.19	35	55.56	22	33.85	44	68.75	170	53.29
Up to 6	18	28.57	23	35.94	17	26.98	30	46.15	16	25.00	104	32.60
Above 6	1	1.59	6	9.37	3	4.76	8	12.31	1	1.56	19	5.96
Total	63	100.00	64	100.00	63	100.00	65	100.00	64	100.00	319	100.00

Source: Field Survey, 2012-13.

6 and above then Muslim households are recorded highest percentage and educated households are recorded lowest percentage both in Sub-Sample I and Sub-Sample II. For our total sample the two rates are 58.46 percent and 26.56 percent respectively. But in case of small family size i.e. family size 2 or less the general caste households ranks the first in Sub-Sample I and mixed household in Sub-Sample II. All are given through tables 6.2A to 6.2C. But what remains here to say is that all these findings are solely related to our sample only and we do not plead for to consider these findings as general findings.

6.3 DISTRIBUTION OF SHG MEMBERS, SHG AND NON-SHGHOUSEHOLD MEMBERS BY AGE AND SEX

6.3.1 We have distributed all the 319 SHG members of both the Sub-Samples by age in Table 6.3A to 6.3C. It reveals from Table 6.3C that the highest percentage of SHG members has belonged to the age group 35-45 which followed by the age group 45-55 in Total sample. In percentage

Table 6.3 A
Distribution of SHG Members by Age
(Sub-Sample I)

Age Group	Schedule Caste		Mixed		General		Muslim		Educated		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
15-25	-	-	2	6.67	-	-	-	-	1	3.23	3	1.95
25-35	7	22.58	4	13.33	2	6.67	8	25.00	12	38.71	33	21.43
35-45	18	58.07	13	43.33	12	40.00	12	37.50	9	29.03	64	41.56
45-55	4	12.90	8	26.67	13	43.33	10	31.25	6	19.35	41	26.62
55&above	2	6.45	3	10.00	3	10.00	2	6.25	3	9.68	13	8.44
Total	31	100.00	30	100.00	30	100.00	32	100.00	31	100.00	154	100.00

Source: Field Survey, 2012-13

Table 6.3 B
Distribution of SHG Members by Age
(Sub-Sample II)

Age Group	Schedule Caste		Mixed		General		Muslim		Educated		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
15-25	1	3.13	-	-	-	-	1	3.03	1	3.03	3	1.82
25-35	6	18.75	9	26.47	5	15.15	8	24.24	13	39.39	33	24.85
35-45	19	59.38	16	47.06	14	42.42	15	45.45	11	33.33	64	45.45
45-55	5	15.63	7	20.59	11	33.33	7	21.21	6	18.18	41	21.82
55&above	1	3.13	2	5.88	3	9.09	2	6.06	2	6.06	13	6.06
Total	32	100	34	100.00	33	100.00	33	100.00	33	100.00	165	100.00

Source: Field Survey, 2012-13.

Table 6.3 C
Distribution of SHG Members by Age
(Total sample)

Age Group	Schedule Caste		Mixed		General		Muslim		Educated		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
15-25	1	1.59	2	3.13	0	0.00	1	1.54	2	3.13	6	1.88
25-35	13	20.63	13	20.31	7	11.11	16	24.62	25	39.06	74	23.20
35-45	37	58.73	29	45.31	26	41.27	27	41.54	20	31.25	139	43.57
45-55	9	14.29	15	23.44	24	38.10	17	26.15	12	18.75	77	24.14
55&above	3	4.76	5	7.81	6	9.52	4	6.15	5	7.81	23	7.21
Total	63	100.00	64	100.00	63	100.00	65	100.00	64	100.00	319	100.00

Source: Field Survey, 2012-13.

forms these two percentage figures are 43.57 percent and 24.14 percent respectively. It simply means that the percentage of productive population is rather high in our sample area. Only 23.20 percent members have belonged to the relatively lower age group 25-35. We get more or less same picture for both the Sub-Samples. We have only 3 members in the age group 15-25 in both Sub-Sample I and Sub-Sample II. In comparison to the other SHGs the Educated SHGs are recorded relatively more percentage of younger member and followed by the Muslim group. The two percentage figures are 39.06 percent and 24.62 percent respectively.

6.3.2 Now we distribute SHG household members by age and sex and all are given through the table 6.4A to 6.4C. The same for Non-SHG households are given in tables 6.5A to 6.5C. The average SHG family size of our Total sample is 3.80 and the average Non-SHG family size in Total sample is 3.82. Here the difference is not so significant. This is mainly because of the fact that the working of the SHG activities are in nebulous stage in both of our Sub-Samples. On the other

hand, the male-female ratio for SHG and Non-SHG households in our Total sample is 1.16 and 1.33 respectively. Here we observe some sort of male dominancy among the households of Non-SHG, although the difference is not significant statistically. But what is interesting to highlight here is that the female child preference among the households of Sub-Sample I is revealed in comparison to other Sub-Sample and other groups. But this evidence is not enough to draw any conclusion on the working of the SHGs that it has changed the preference bias of the couple in favour of female child. Again, we see from table 6.4C that like age group up to 5, also for the age group 35-45 in SHG households, females are outnumbered the male. If we keep aside these two cases where females are outnumbered the male then we see that for other cases male members are outnumbered the female members for the other age groups. But what is alarming is that the percentage of productive woman in the age group 15-45 to total women is rather high among the SHG households and the figure stands at 57.73 percent. If we consider both the SHG and Non-SHG households together then the above figure reduces slightly and comes to 57.08 percent.

Table 6.4 A
Distribution of SHG Household Members by Age and Sex
(Sub-Sample I)

Age Group	Male	%	Female	%	Total	%
Upto 5	7	2.23	14	5.26	21	3.62
5-15	65	20.70	53	19.92	118	20.34
15-35	111	35.35	73	27.45	184	31.72
35-45	59	18.79	71	26.69	130	22.42
45-55	50	15.92	39	14.67	89	15.34
Above 55	22	7.01	16	6.01	38	6.56
Total	314	100.00	266	100.00	580	100.00

Source: Field Survey, 2012-13.

Table 6.4 B
Distribution of SHG Household Members by Age and Sex
(Sub-Sample II)

Age Group	Male	%	Female	%	Total	%
Upto 5	10	2.97	6	2.02	16	2.52
5-15	70	20.77	54	18.18	124	19.56
15-35	135	40.06	119	40.07	254	40.06
35-45	59	17.51	62	20.88	121	19.08
45-55	42	12.46	31	10.43	73	11.52
Above 55	21	6.23	25	8.42	46	7.26
Total	337	100.00	297	100.00	634	100.00

Source: Field Survey, 2012-13.

Table 6.4 C

Distribution of SHG Household Members by Age and Sex

(Total sample)

Age Group	Male	%	Female	%	Total	%
Upto 5	17	2.61	20	3.55	37	3.05
5-15	135	20.74	107	19.01	242	19.93
15-35	246	37.79	192	34.10	438	36.08
35-45	118	18.13	133	23.62	251	20.68
45-55	92	14.13	70	12.43	162	13.34
Above 55	43	6.61	41	7.28	84	6.92
Total	651	100.00	563	100.00	1214	100.00

Source: Field Survey, 2012-13.

6.3.3 Again if we have a look at the Tables 6.4C and 6.5C and if we like to make some comparison between the two age distributions then we see that the percentage of senior citizen is more in number in the Non-SHG households. The figure for the SHG households is 6.92 percent, while for the Non-SHG households it is 10.21 percent. On the other hand, if we make a comparison in the percentage of populations in the age group up to 5 years among the two groups of

Table 6.5 A

Distribution of Non-SHG Household Members by Age and Sex

(Sub-Sample I)

Age Group	Male	%	Female	%	Total	%
Upto 5	7	6.48	5	6.10	12	6.32
5-15	16	14.81	10	12.20	26	13.68
15-35	35	32.41	30	36.58	65	34.21
35-45	21	19.44	15	18.29	36	18.95
45-55	14	12.97	12	14.63	26	13.68
Above 55	15	13.89	10	12.20	25	13.16
Total	108	100.00	82	100.00	190	100.00

Source: Field Survey, 2012-13

Table 6.5 B

Distribution of Non-SHG Household Members by Age and Sex

(Sub-Sample II)

Age Group	Male	%	Female	%	Total	%
Upto 5	10	9.09	6	7.32	16	8.33
5-15	24	21.82	16	19.51	40	20. 83
15-35	37	33.64	34	41.46	71	36.98
35-45	15	13.64	11	13.42	26	13.54
45-55	17	15.45	8	9.76	25	13.03
Above 55	7	6.36	7	8.53	14	7.29
Total	110	100.00	82	100.00	192	100.00

Source: Field Survey, 2012-13

Table 6.5 C

Distribution of Non-SHG Household Members by Age and Sex

(Total Sample)

Age Group	Male	%	Female	%	Total	%
Upto 5	17	7.80	11	6.71	28	7.33
5-15	40	18.35	26	15.85	66	17.28
15-35	72	33.03	64	39.02	136	35.60
35-45	36	16.51	26	15.85	62	16.23
45-55	31	14.22	20	12.20	51	13.35
Above 55	22	10.09	17	10.37	39	10.21
Total	218	100.00	164	100.00	382	100.00

Source: Field Survey, 2012-13.

households, we notice that the Non-SHG households recorded more percentage figure in comparison to the SHG households. These two percentage figures are 7.33 and 3.05 respectively. Here with some hesitation we may say that the awareness of females through SHG activities more or less enabled them to control their family size.

6.4 DISTRIBUTION OF SHG MEMBERS, SHG AND NON-SHGHOUSEHOLD MEMBERS BY EDUCATION

6.4.1 It is very important to examine the academic stock taking of the SHG members at the grass-root level. The reason behind this is that if the office bearers as well as members of the SHGs are not properly educated then the functioning of the groups is hindered in many ways. A lot of exercises in maintaining the accounts and records of the group, communication with banks and other related Govt. officials are needed some sort of formal education among the office bearers. On the other hand, to understand the resolutions taken in the group meeting, maintaining individual savings account and to examine the accounts of the group a minimum level of education is needed both for the ordinary members of the group and of the leaders. We have discussed about the academic incidence that exists among the office bearers in the preceding chapter just before the present one. Here we mainly deal with the education of the SHG members, SHG household members and Non-SHG household members in details.

6.4.2 To depict the distribution of members by education we have considered six types of education level. It is important to note here is that our education level up to class IV means four years of

education or less and the education level V-VIII means the five to eight years of education or less and so on. We have distributed all the 319 members of the 30 SHGs of Sub-Sample I, Sub-Sample II and Total Sample in Table 6.6A to 6.6C respectively as given below. It follows from table 6.6C that 4.70 percent SHG members in Total sample are illiterate. Though we have considered the term "sign only" as literate in our calculation but the fact is that 24 members of our Sample were learned to put their signature only after joining in the SHGs. On the other hand, 27.58 percent members in Total sample have completed successfully nine years or more in

Table 6.6A
Distribution of SHG Members by Education
(Sub-Sample I)

Educational Level	Male	%	Female	%	Total	%
Illiterate	2	18.19	4	2.80	6	3.90
Sign Only	1	9.09	12	8.39	13	8.44
Up to class IV	-	-	34	23.78	34	22.08
Class V-VIII	6	54.54	49	34.27	55	35.71
Class IX-XII	1	9.09	37	25.87	38	24.68
B.A & Above	1	9.09	7	4.89	8	5.19
Total	11	100.00	143	100.00	154	100.00

Source: Field Survey, 2012-13.

Table 6.6B
Distribution of SHG Members by Education
(Sub-Sample II)

Educational Level	Male	%	Female	%	Total	%
Illiterate	1	7.14	8	5.30	9	5.45
Sign Only	3	21.43	8	5.30	11	6.67
Up to class IV	2	14.29	52	34.44	54	32.73
Class V-VIII	2	14.29	47	31.13	49	29.70
Class IX-XII	5	35.71	27	17.88	32	19.39
B.A & Above	1	7.14	9	5.95	10	6.06
Total	14	100.00	151	100.00	165	100.00

Source: Field Survey, 2012-13.

Table 6.6C
Distribution of SHG Members by Education
(Total Sample)

Educational Level	Male	%	Female	%	Total	%
Illiterate	3	12.00	12	4.08	15	4.70
Sign Only	4	16.00	20	6.80	24	7.52
Up to class IV	2	8.00	86	29.25	88	27.59
Class V-VIII	8	32.00	96	32.65	104	32.60
Class IX-XII	6	24.00	64	21.78	70	21.94
B.A & Above	2	8.00	16	5.44	18	5.64
Total	25	100.00	294	100.00	319	100.00

Source: Field Survey, 2012-13.

education. If we consider the members who have completed successfully five years and more in education then the above percentage figure increases to 60.18 percent. The same for Sub-Sample I and Sub-Sample II stand at 65.58 percent and 55.15 percent respectively. Thus 34.42 percent SHG members in Sub-Sample I and 44.85 percent members in Sub-Sample II remain in the below standard education level.

6.4.3 Side by side, it is also very important to examine the academic background of the household members at the grass-root level specially, when we are in examining the socio economic stock-taking of SHG members compared to the other groups of people who are not belonging to SHG. To find this here we mainly deal with the education of the SHG household members and Non-SHG household members in details. In presenting the educational break up we simply exclude the number of children who are just completed fifth birth day of their life. Accordingly the total number of population in our education tables is less than the total number of population in the population tables. The total number of population in population table is 1214, while the total number of population in education table is 1177.

6.4.4 On the basis of this presumption we have distributed all the 319 household members of the 30 SHGs by education through the tables 6.7A to 6.7C given below. We have stated earlier that these households are mainly below poverty line households. So the educational picture depicted here describes the educational condition of the poor people. One can see from the table 6.7C that

Table 6.7 A
Distribution of SHG Household Members by Education
(Sub-Sample I)

Educational Level	Male	%	Female	%	Total	%
Illiterate	41	13.36	26	10.32	67	11.99
Sign Only	22	7.17	38	15.08	60	10.73
Up to class IV	58	18.89	41	16.27	99	17.71
Class V-VIII	96	31.27	91	36.11	187	33.45
Class IX-XII	70	22.80	51	20.24	121	21.65
B.A & Above	20	6.51	5	1.98	25	4.47
Total	307	100.00	252	100.00	559	100.00

Source: Field Survey, 2012-13.

Table 6.7 B

Distribution of SHG Household Members by Education

(Sub-Sample II)

Educational Level	Male	%	Female	%	Total	%
Illiterate	36	11.01	42	14.43	78	12.62
Sign Only	31	9.48	29	9.97	60	9.71
Up to class IV	75	22.94	96	32.99	171	27.67
Class V-VIII	115	35.17	82	28.18	197	31.88
Class IX-XII	54	16.51	31	10.65	85	13.75
B.A & Above	16	4.89	11	3.78	27	4.37
Total	327	100.00	291	100.00	618	100.00

Source: Field Survey, 2012-13

Table 6.7 C

Distribution of SHG Household Members by Education

(Total Sample)

Educational Level	Male	%	Female	%	Total	%
Illiterate	77	12.15	68	12.52	145	12.32
Sign Only	53	8.36	67	12.34	120	10.20
Up to class IV	133	20.98	137	25.32	270	22.94
Class V-VIII	211	33.28	173	31.86	384	32.63
Class IX-XII	124	19.56	82	15.10	206	17.50
B.A & Above	36	5.68	16	2.95	52	4.42
Total	634	100.00	543	100.00	1177	100.00

Source: Field Survey, 2012-13

around one-fourth of total SHG populations have the academic qualification more than class VIII and out of which only 4.42 percent are succeeded to cross the college level education. On the other hand, percentage of population who completed only the primary level of education is 22.94. It also follows from this table that around 12 percent members of our SHG households are illiterate in Total sample.

Table 6.8 A

Distribution of Non-SHG Household Members by Education

(Sub-Sample I)

Educational Level	Male	%	Female	%	Total	%
Illiterate	37	36.63	31	40.26	68	38.20
Sign Only	16	15.84	21	27.27	37	20.79
Up to class IV	24	23.76	15	19.48	39	21.91
Class V-VIII	18	17.82	9	11.69	27	15.17
Class IX-XII	6	5.94	1	1.30	7	3.93
B.A & Above	nil	nil	nil	nil	nil	nil
Total	101	100.00	77	100.00	178	100.00

Source: Field Survey, 2012-13.

Table 6.8 B

Distribution of Non-SHG Household Members by Education

(Sub-Sample II)

Educational Level	Male	%	Female	%	Total	%
Illiterate	32	32.00	30	39.47	62	35.23
Sign Only	24	24.00	16	21.05	40	22.73
Up to class IV	27	27.00	19	25.00	46	26.14
Class V-VIII	15	15.00	11	14.47	26	14.77
Class IX-XII	2	2.00	nil	nil	2	1.14
B.A & Above	nil	nil	nil	nil	nil	nil
Total	100	100.00	76	100.00	176	100.00

Source: Field Survey, 2012-13.

Table 6.8 C

Distribution of Non-SHG Household Members by Education

(Total sample)

Educational Level	Male	%	Female	%	Total	%
Illiterate	69	34.33	61	39.87	130	36.72
Sign Only	40	19.90	37	24.18	77	21.75
Up to class IV	51	25.37	34	22.22	85	24.01
Class V-VIII	33	16.42	20	13.07	53	14.97
Class IX-XII	8	3.98	1	0.66	9	2.54
B.A & Above	Nil	Nil	Nil	Nil	nil	nil
Total	201	100.00	153	100.00	354	100.00

Source: Field Survey, 2012-13

6.4.5 Similarly, tables 6.8A to 6.8C provide us the information regarding education of the Non-SHG households. Here the picture is rather grim as compare to the picture that has been revealed from tables 6.7A to 6.7C. One can see from the following table that around one-third of the population of the Non-SHG households are illiterate in both Sub-Samples and only 2.54 percent in Total sample are able to enjoy the benefit of secondary and higher secondary education. None of them is able to reach at the college education.

6.4.6 If we have taken together all the SHG and Non-SHG households to examine the exact condition of education of the poor people in our study area then we see that 17.96 percent population are illiterate and only 3.40 percent population are succeeded to take the advantage of college education. As a whole nearly 80 percent population of our study sample is literate if by literacy we mean sign only.

6.5 A COMPARISON

1. If we have a look in family type we see that the three-fourth of the SHG households belongs to nuclear family and only one-third belongs to joint family. In Sub-Sample I the percentage of nuclear family is more than the Sub-Sample II. However, among the SHGs, the educated have appeared with relatively more joint family than the others, while the highest percentage of nuclear family has been recorded by the Schedule caste group in Total sample.

2. One can get significant findings when we distribute SHG households on the basis of caste, religion and education in question of family size. If we consider the family size 6 and above then muslin households are recorded highest percentage and educated households are recorded lowest percentage both in Sub-Sample I and Sub-Sample II. But in case of small family size i.e. family size 2 or less the general caste households ranks the first in Sub-Sample I and mixed household in Sub-Sample II.

3. The distribution of SHG household members by age and sex is given through the tables 6.4A to 6.4C and same for Non-SHG households are given in tables 6.5A to 6.5C. The average SHG family size of our Total sample is 3.80 and the average Non-SHG family size in Total sample is 3.82. Thus we don't gate any significance difference in family size of SHG and Non-SHG households. The male-female ratios for SHG and Non-SHG households in Total sample are 1.16 and 1.33 respectively. Obviously, the ratio is worst in case of Non-SHG households and these ratios go against the female folk.

4. If we make a comparison between Sub-Sample I and Sub-Sample II, the average family size the SHG and Non-SHG households taken together in Sub-Sample I is 3.77 and same for the Sub-Sample II is 3.84, thus Sub-Sample II reflects larger population than Sub-Sample I. On the other hand, male-female ratio, SHG and Non-SHG households taken together in Sub-Sample I is 1.21 and same for Sub-Sample II is 1.18, which represents comparatively better female ratio in Sub-Sample II.

5. Tables 6.6A to 6.6C reveal that on the average the level of education is comparatively better in Sub-Sample I than Sub-Sample II among the SHG members. If we consider the members who

have completed successfully nine years or more in education than the figures stand at 29.87 percent and 25.45 percent for Sub-Sample I and Sub-Sample II respectively. The above percentage figures increase to 65.58 percent and 55.15 percent respectively if we consider the members who have completed successfully five years and more in education.

6. One can also see from the table 6.7C that around 12 percent members of our SHG households are illiterate and only 4.42 percent SHG households are succeeded to cross the college level education. On the other hand, from table 6.8C it reveals that around 34.33 percent of the population of the Non-SHG households are illiterate and only 3.98 percent are able to enjoy the benefit of secondary and higher secondary education. None one of them is able to reach at the college education.

7. If we taken together the SHG and Non-SHG households to examine the exact condition of education of the poor people in our study area then we see that 18.31 percent population are illiterate in Sub-Sample I and same for Sub-Sample II is 17.63 percent. Thus as a whole 80 percent population is literate population if by literacy we mean sign only.

CHAPTER-7
OCCUPATION AND EMPLOYMENT

7.1 INTRODUCTION

7.1.1 One of the macroeconomic objectives of any society is to achieve full employment. Thus, the basic goal of increasing employment is crucial to developing nations where unemployment and underemployment are regarded as major causes of poverty (Sodipe and Ogunrinola, 2011). Again, we have seen a clear-cut dichotomy in the use of the labour power in our rural areas. There exists in the one hand, an acute shortage of labour power at the time of peak agricultural seasons like plantation, harvesting etc., and on the other hand, a huge surplus of labour power at the time of slack agricultural seasons. Again various grass-root level studies reveal that more than 60 percent employed adults of the grass-root area economies have failed to make use of even 40 percent of their labour power (Kar, 2011) in a complete agriculture-year. In India, the government has been implementing a number of income generating and poverty alleviation programmes to combat with poverty since inception of economic planning. In our country where about 26 per cent of the populations still live below poverty line, the financial requirement is one of the basic needs of this section for taking up of income and employment generating activities.

7.1.2 In this regard, Microfinance to Self Help Groups may be considered as a vital option for meeting the financial needs of the poorer section of the society in the one hand and on the other hand this tiny amount of finance may also be used as small employment generation activities within the household (Robinson, 2001, p. 30). Side by side SHG activities also opens the opportunity of income supplementation and asset creation within the group as well as within the household (Pangannavar, 2008, pp.12-15). From some studies in different states it is revealed that through the SHG-Bank linkage programme a significant amount of increase in income and employment are being achieved. However, some researchers have also found that the role of the working of SHGs is rather insignificant in employment generation in the rural areas and rural development (Kaur, 2008, pp.25-29). But what remains to say is that here in this chapter we like to deal the problem in a different manner by considering the same income status households who are belonging under the safety net of SHG and who are not. If we make a comparison among the

rural poor who are in the SHG safety net and who are remained outside of the safety net then, according to our view, we will get a clear cut picture about the impact of the working of SHGs on employment. This is the main tenet of this write up.

7.2 SHG MEMBERS BY PRIMARY AND SECONDARY OCCUPATIONS

7.2.1 We have found eleven broad groups of occupations as primary as well as secondary occupations among the SHG members, SHG household members and Non-SHG household members of our sample area. They are:

1) Farmers, those who are farming on own land (any amount) as well as on land taken on lease.
2) Agricultural labourer.
3) Other than agricultural labourer include factory worker and migrant labourer ,shop worker
4) Village traders, including petty businessmen, shop keepers, selling cloths and processing of *chira* and *muri*.
5) Animal husbandry which includes goat rearing, poultry rearing, cow rearing etc.
6) Village artisans, including carpenter, manson, tailors and village *makers.*
7) Concrete pole worker
8) Rickshaw and van-puller.
9) Bidi workers
10) Mid-day meal workers
11) Private tutors.

7.3 DISTRIBUTION OF SHG MEMBERS BY PRIMARY OCCUPATION

7.3.1 We have stated earlier that the total number of SHG members in Sub-Sample I and Sub-Sample II are 154 and 165 respectively. Out of these, 131 members (85.06 percent) in Sub-Sample I and 120 members (72.73 percent) in Sub-Sample II are engaged in different gainful occupations and the rest 23 members (14.94 percent) in Sub-Sample I and 45 members (27.27 percent) in Sub-Sample II are not engaged themselves in any gainful occupation other than house works. Thus, in

total sample out of 319 members 251 i.e. 78.68 percent members are engaged in economic occupation and rest 21.32 percent members are simply housewife.

7.3.2 We have distributed all these members of Sub-Sample I, Sub-Sample II and Total Sample under twelve broad occupational groups as given in Tables 7.1A to 7.1C. One thing that is clearly followed from these tables that despite a decadal exercise of the working of the SHGs, non-agricultural base of these regions remains in a nebulous negotiation. Still agricultural sector appears as the major employment giving sector in our sample. More or less 38 percent of the SHG members are engaged directly in agricultural sector in both the Sub-Samples. Only 50.87 percent SHG members in Sub-Samples I and 51.67 percent SHG members in Sub-Samples II are succeeded to engage themselves in the activities directly related to the SHG activities. Thus there is a long way still to go to make a socio-economic atmosphere where the SHG members mainly engaged in the activities related to SHG activities only.

Table 7.1A
Distribution of SHG members by Primary Occupation
(Sub-Sample I)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	2	18.18	29	24.17	31	23.66
Agricultural Labouror	3	27.27	16	13.33	19	14.50
Other than agricultural Labouror	-	-	-	-	-	-
Village Traders	3	27.27	10	8.33	13	9.92
Animal Husbandry	-	-	18	15.00	18	13.74
Village Artisans	2	18.18	4	3.33	6	4.58
Concrete pole Worker	-	-	4	3.33	4	3.05
Rickshaw/Van Puller	1	9.09	-	-	1	0.76
Bidi Worker	-	-	6	5.00	6	4.58
Mid-day Meal Worker	-	-	26	21.67	26	19.85
100days work	-	-	2	1.67	2	1.53
Private Tutors	-	-	5	4.17	5	3.82
Total	11	100.00	120	100.00	131	100.00

Source: Field Survey, 2012-13

Table 7.1B
Distribution of SHG members by Primary Occupation
(Sub-Sample II)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	3	21.43	21	19.81	24	20.00
Agricultural Labouror	4	28.57	18	16.98	22	18.33
Other than agricultural Labouror	2	14.29	-	-	2	1.67
Village Traders	2	14.29	7	6.60	9	7.50
Animal Husbandry	1	7.14	20	18.87	21	17.50
Village Artisans	1	7.14	5	4.72	6	5.00
Concrete pole Worker	-	-	-	-	-	-
Rickshaw/Van Puller	-	-	-	-	-	-
Bidi Worker	-	-	3	2.83	3	2.50
Mid-day Meal Worker	-	-	26	24.53	26	21.67
100days work	-	-	4	3.77	4	3.33
Private Tutors	1	7.14	2	1.89	3	2.50
Total	14	100.00	106	100.00	120	100.00

Source: Field Survey, 2012-13.

Table 7.1C
Distribution of SHG members by Primary Occupation
(Total Sample)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	5	20.00	50	22.12	55	21.91
Agricultural Labouror	7	28.00	34	15.04	41	16.33
Other than agricultural Labouror	2	8.00	-	-	2	0.80
Village Traders	5	20.00	17	7.52	22	8.76
Animal Husbandry	1	4.00	38	16.81	39	15.54
Village Artisans	3	12.00	9	3.98	12	4.78
Concrete pole Worker	-	-	4	1.77	4	1.59
Rickshaw/Van Puller	1	4.00	-	-	1	0.40
Bidi Worker	-	-	9	3.98	9	3.59
Mid-day Meal Worker	-	-	52	23.01	52	20.72
100days work	-	-	6	2.65	6	2.39
Private Tutors	1	4.00	7	3.10	8	3.19
Total	25	100.00	226	100.00	251	100.00

Source: Field Survey, 2012-13.

7.4 SHG MEMBERS BY SECONDARY OCCUPATION

7.4.1 Only 133 SHG members out of 251 gainfully employed members in total sample have succeeded to find out some sort of secondary occupation besides their primary occupation. In percentage form it stands at 52.99 percent .The opportunity of secondary occupation arises mainly from the

100 days per capita per annum employment guarantee scheme of the Central Government and from the activities like mid-day meal cocking. These are depicted in table 7.2A to 7.2C for Sub-Sample I, Sub-Sample II and Total Sample respectively.

Table 7.2A
Distribution of SHG Members by Secondary Occupation
(Sub-Sample I)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	1	20.00	3	4.54	4	5.63
Agricultural Labourers	2	40.00	7	10.61	9	12.68
100 days Work	2	40.00	36	54.54	38	53.52
Mid-day Meal Worker	-	-	20	30.31	20	28.17
Fishing	-	-	-	-	-	-
Total	5	100.00	66	100.00	71	100.00

Source: Field Survey, 2012-13.

Table 7.2B
Distribution of SHG Members by Secondary Occupation
(Sub-Sample II)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	1	25.00	1	1.72	2	3.23
Agricultural Labourers	2	50.00	11	18.96	13	20.97
100 days Work	-	-	29	50.00	29	46.77
Mid-day Meal Worker	-	-	17	29.32	17	27.42
Fishing	1	25.00	-	-	1	1.61
Total	4	100.00	58	100.00	62	100.00

Source: Field Survey, 2012-13.

Table 7.2C
Distribution of SHG Members by Secondary Occupation
(Total Sample)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	2	22.22	4	3.23	6	4.51
Agricultural Labourers	4	44.44	18	14.52	22	16.54
100 days Work	2	22.22	65	52.42	67	50.38
Mid-day Meal Worker	0	0.00	37	29.84	37	27.82
Fishing	1	11.11	0	0.00	1	0.75
Total	9	100.00	124	100.00	133	100.00

Source: Field Survey, 2012-13.

7.5 SHG HOUSEHOLD MEMBERS BY PRIMARY OCCUPATIONS

7.5.1 We have had some idea about the nature of employment enjoyed by the SHG members of our sample in the previous paragraphs of this write up. Now we try to assess the impact of the working of the SHGs on employment generation considering the employed adult members of the SHG households who were engaged under twelve occupational groups during the last year from the date of our survey. The number of employed adults that we have deal in the SHG households is 636.

7.5.2 We have distributed all the employed adults of Sub-Sample I, Sub-Sample II and Total Sample under different occupational groups in Table 7.3A to 7.3C. These tables are to some extent a replica of Table 7.1A to 7.1C which depicts the distribution of SHG members by Primary Occupation. Whatever we get about the information in the case of the SHG members, here also we get more or less the same picture. Actually we are dealing with the very initiation phase of the working of the SHGs. So the overall result regarding employment is rather same. However what is interesting is that out of total 636 employed adults 212 in total sample are found their jobs in the occupation directly or indirectly related to the working of the SHGs. In percentage form it stands at 33.33 percent. More or less 50 percent of the SHG household members are engaged directly in agricultural sector in both the Sub-Samples.

Table 7.3A
Distribution of SHG Households Members by Primary Occupation
(Sub-Sample I)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	47	26.70	31	21.23	78	24.22
Agricultural Labouror	59	33.52	24	16.44	83	25.78
Other than agricultural Labouror	9	5.11	2	1.37	11	3.42
Village Traders	19	10.80	12	8.22	31	9.63
Animal Husbandry	2	1.14	19	13.01	21	6.52
Village Artisans	9	5.11	6	4.11	15	4.66
Concrete pole Worker	8	4.55	6	4.11	14	4.35
Rickshaw/Van Puller	12	6.82	0	0.00	12	3.73
Bidi Worker	0	0.00	9	6.16	9	2.80
Mid-day Meal Worker	0	0.00	26	17.81	26	8.07
100days work	5	2.84	4	2.74	9	2.80
Private Tutors	6	3.41	7	4.79	13	4.04
Total	176	100.00	146	100.00	322	100.00

Source: Field Survey, 2012-13.

Table 7.3B
Distribution of SHG Households Members by Primary Occupation
(Sub-Sample II)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	39	27.08	27	15.88	66	21.02
Agricultural Labouror	43	29.86	36	21.18	79	25.16
Other than agricultural Labouror	19	13.19	2	1.18	21	6.69
Village Traders	18	12.50	11	6.47	29	9.24
Animal Husbandry	1	0.69	26	15.29	27	8.60
Village Artisans	9	6.25	8	4.71	17	5.41
Concrete pole Worker	0	0.00	0	0.00	0	0.00
Rickshaw/Van Puller	9	6.25	0	0.00	9	2.87
Bidi Worker	0	0.00	12	7.06	12	3.82
Mid-day Meal Worker	0	0.00	32	18.82	32	10.19
100days work	3	2.08	11	6.47	14	4.46
Private Tutors	3	2.08	5	2.94	8	2.55
Total	144	100.00	170	100.00	314	100.00

Source: Field Survey, 2012-13.

Table 7.3C
Distribution of SHG Households Members by Primary Occupation
(Total Sample)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	86	26.88	58	18.35	144	22.64
Agricultural Labouror	102	31.88	60	18.99	162	25.47
Other than agricultural Labouror	28	8.75	4	1.27	32	5.03
Village Traders	37	11.56	23	7.28	60	9.43
Animal Husbandry	3	0.94	45	14.24	48	7.55
Village Artisans	18	5.63	14	4.43	32	5.03
Concrete pole Worker	8	2.50	6	1.90	14	2.20
Rickshaw/Van Puller	21	6.56	0	0.00	21	3.30
Bidi Worker	0	0.00	21	6.65	21	3.30
Mid-day Meal Worker	0	0.00	58	18.35	58	9.12
100days work	8	2.50	15	4.75	23	3.62
Private Tutors	9	2.81	12	3.80	21	3.30
Total	320	100.00	316	100.00	636	100.00

Source: Field Survey, 2012-13

7.6 SHG HOUSEHOLD MEMBERS BY SECONDARY OCCUPATIONS

7.6.1 There is no denying that the Sub-Samples that have been selected by us for the purpose of the present study are purely an agricultural area. There exists not even of a tiny cottage unit. We

have seen some artisans, some pullers and some traders who performing mainly the non-agricultural activities. Again there is no clear-cut distinction between the agricultural and non-agricultural activities. We have seen that some of the village artisans also perform some agricultural activities at the time of peak agricultural season either as farmer in the land owned by them or as agricultural labourer in the land owned by the others. Same is true for the other non-agricultural activities. As a result, the role of the secondary occupation is rather

Table 7.4A
Distribution of SHG Household Members by Secondary Occupation
(Sub-Sample I)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	6	4.58	7	8.64	13	6.13
Agricultural Labourers	19	14.50	8	9.88	27	12.74
100 days Work	106	80.92	43	53.08	149	70.28
Mid-day Meal Worker	-	-	23	28.40	23	10.85
Fishing	-	-	-	-	-	-
Total	131	100.00	81	100.00	212	100.00

Source: Field Survey, 2012-13

Table 7.4B
Distribution of SHG Household Members by Secondary Occupation
(Sub-Sample II)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	8	6.15	4	6.56	12	6.28
Agricultural Labourers	23	17.69	8	13.11	31	16.23
100 days Work	96	73.85	31	50.82	127	66.49
Mid-day Meal Worker	0	0.00	18	29.51	18	9.42
Fishing	3	2.31	0	0.00	3	1.57
Total	130	100.00	61	100.00	191	100.00

Source: Field Survey, 2012-13

Table 7.4C
Distribution of SHG Household Members by Secondary Occupation
(Total Sample)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	14	5.36	11	7.75	25	6.20
Agricultural Labourers	42	16.09	16	11.27	58	14.39
100 days Work	202	77.39	74	52.11	276	68.49
Mid-day Meal Worker	0	0.00	41	28.87	41	10.17
Fishing	3	1.15	0	0.00	3	0.74
Total	261	100.00	142	100.00	403	100.00

Source: Field Survey, 2012-13

unimpressive in the samples. We have given a picture of secondary occupation enjoyed by the SHG household members of Sub-Sample I, Sub-Sample II and Total Sample in Table 7.4A to 7.4C respectively.

7.6.2 One can see from the above tables that more than 65 percent employed adults have been Succeeded to add some employment days in their employment day's basket through the 100 days work per capita per annum scheme. On the other hand if we consider the working of the SHG then we see that activities related to SHG provide secondary employment is 10.85 percent for Sub-Sample I, 9.42 percent for Sub-Sample II and 10.17 percent for total sample.

7.7 NON-SHG HOUSEHOLD MEMBERS BY PRIMARY OCCUPATIONS

7.7.1 We have stated earlier in this write up that we have taken 50 households each from Sub-Sample I and Sub-Sample II who are not the member of any SHG. This is an attempt through which we try to make a comparison between the SHG household members and Non-SHG household members to find out the differences in the nature and extend of employment enjoyed by these two groups of people respectively. Accordingly, we have distributed all the employed adults of Sub-Sample I, Sub-Sample II and Total Sample of the Non-SHG households by the eight occupational groups in the following tables.

Table 7.5A
Distribution of Non-SHG household Members by Primary Occupation
(Sub-Sample I)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farmer	4	7.41	2	11.11	6	8.33
Agricultural Labourer	28	51.85	4	22.22	32	44.44
Other than Agricultural Labouror	6	11.11	1	5.56	7	9.72
Village Traders	3	5.56	0	0.00	3	4.17
Animal Husbandry	1	1.85	3	16.67	4	5.56
Village Artisans	2	3.70	0	0.00	2	2.78
Rickshaw/Van Puller	10	18.52	0	0.00	10	13.89
Bidi Worker	0	0.00	6	33.33	6	8.33
Mid-day Meal Helper	0	0.00	2	11.11	2	2.78
Total	54	100.00	18	100.00	72	100.00

Source: Field Survey, 2012-13.

Table 7.5B

Distribution of Non-SHG household Members by Primary Occupation

(Sub-Sample II)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farmer	3	5.56	1	7.14	4	5.88
Agricultural Labourer	31	57.41	3	21.43	34	50.00
Other than Agricultural Labouror	9	16.67	2	14.29	11	16.18
Village Traders	1	1.85	1	7.14	2	2.94
Animal Husbandry	3	5.56	2	14.29	5	7.35
Village Artisans	3	5.56	0	0.00	3	4.41
Rickshaw/Van Puller	4	7.41	0	0.00	4	5.88
Bidi Worker	0	0.00	3	21.43	3	4.41
Mid-day Meal Helper	0	0.00	2	14.29	2	2.94
Total	54	100.00	14	100.00	68	100.00

Source: Field Survey, 2012-13.

Table 7.5C

Distribution of Non-SHG household Members by Primary Occupation

(Total Sample)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farmer	7	6.48	3	9.38	10	7.14
Agricultural Labourer	59	54.63	7	21.88	66	47.14
Other than Agricultural Labouror	15	13.89	3	9.38	18	12.86
Village Traders	4	3.70	1	3.13	5	3.57
Animal Husbandry	4	3.70	5	15.63	9	6.43
Village Artisans	5	4.63	0	0.00	5	3.57
Rickshaw/Van Puller	14	12.96	0	0.00	14	10.00
Bidi Worker	0	0.00	9	28.13	9	6.43
Mid-day Meal Helper	0	0.00	4	12.50	4	2.86
Total	108	100.00	32	100.00	140	100.00

Source: Field Survey, 2012-13

7.7.2 The occupational pattern of the employed adults of Non-SHG household members again gives us a gloomy picture of employment situation of the grass-root rural area. Fortunately or unfortunately this is the ground reality. One can see the only occupation of Non-SHG household members from the above tables. This is agricultural labourer for both the samples. Other worth mentioning occupations are van-puller for Sub-Sample I and other than agricultural labourer for Sub-Sample II. The percentages of employed adults engaged in agricultural labourer are 44.44 percent for Sub-Sample I and 50.00 percent for Sub-Sample II respectively. Except these occupations the other that needs some mention is farming.

7.8 NON-SHG HOUSEHOLD MEMBERS BY SECONDARY OCCUPATIONS

7.8.1 We have total 140 employed adults in the Non-SHG households. Out of these 140 employed adults 64 employed adults were succeeded to add some working days to their total working days. This simply means that only 45.71 percent employed adults were succeeded to enjoy the benefit of secondary occupation. But in the case of the SHG household members this percentage figure remains at 63.37 percent. This higher percentage is mainly because of the fact that the SHG household members were better informed about the working of the 100 days work as they were in regular connection with the local Gram panchayat officials and thus easily enrolled their names more in number than the other poor Non-SHG household members. Information about the Non-SHG household members in secondary occupation is given in Table 7.6A to 7.6C for Sub-Sample I, Sub-Sample II and Total Sample respectively.

Table 7.6A
Distribution of Non-SHG Household Members by Secondary Occupation
(Sub-Sample I)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	2	6.90	1	16.67	3	8.57
Agricultural Labourers	18	62.07	3	50.00	21	60.00
100 days Work	9	31.03	2	33.33	11	31.43
Total	29	100.00	6	100.00	35	100.00

Source: Field Survey, 2012-13.

Table 7.6B
Distribution of Non-SHG Household Members by Secondary Occupation
(Sub-Sample II)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	2	8.70	-	-	2	6.90
Agricultural Labourers	15	65.22	4	66.67	19	65.51
100 days Work	6	26.08	2	33.33	8	27.59
Total	23	100.00	6	100.00	29	100.00

Source: Field Survey, 2012-13

Table 7.6C
Distribution of Non-SHG Household Members by Secondary Occupation
(Total Sample)

Occupation	Male		Female		Total	
	No	P.C.	No	P.C.	No	P.C.
Farming	4	7.69	1	8.33	5	7.81
Agricultural Labourers	33	63.46	7	58.34	40	62.50
100 days Work	15	28.85	4	33.33	19	29.69
Total	52	100.00	12	100.00	64	100.00

Source: Field Survey, 2012-13

7.8.2 What is important to say here in the case of secondary occupation is that while out of 403 employed adults of the SHG household members in total sample, 276 employed adults were benefited from the 100 days work scheme, but the same for the Non-SHG household members stands at 19 out of 64 employed adults. To some extent it proves that the members of the SHGs are better organized in terms on information collection and bargaining with the local level elected members in comparison to the Non-SHG household members. If we express these in percentage form then the two percentage figures become 68.49 percent and 29.69 percent respectively.

7.9 INCIDENCE OF EMPLOYMENT

7.9.1 Now we are in a position to present the incidence of employment among the employable adults of both of the SHG household members and Non-SHG household members on the basis of the data given in the previous tables. To find out the number of employable adults we simply consider the population of the age group 15-60 on the initial assumption that all of them are ready to offer their labour power if opportunity opens before them. On the basis of this assumption and of the

Table 7.7A
Incidence of Employment
(Sub-Sample I)

Category	No. of Employable Adults	No. of Employed Adults	Percentage
SHG household Members	403	322	79.90
Non-SHG household Members	127	72	56.69
Total	530	394	74.34

Source: Field Survey, 2012-13
Note: Employable Adults = Adults with age limit (15-60)

Table 7.7B
Incidence of Employment
(Sub-Sample II)

Category	No. of Employable Adults	No. of Employed Adults	Percentage
SHG household Members	448	314	70.09
Non-SHG household Members	122	68	55.74
Total	570	382	67.02

Source: Field Survey, 2012-13
Note: Employable Adults = Adults with age limit (15-60)

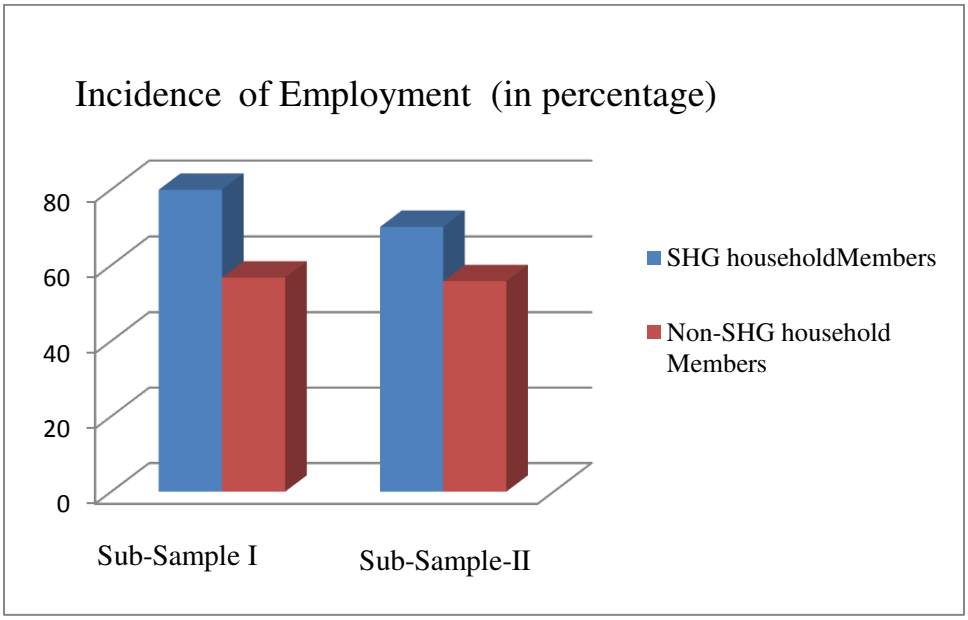
Table 7.7C
Incidence of Employment
(Total Sample)

Category	No. of Employable Adults	No. of Employed Adults	Percentage
SHG household Members	851	636	74.74
Non-SHG household Members	249	140	56.22
Total	1100	776	70.54

Source: Field Survey, 2012-13
Note: Employable Adults = Adults with age limit (15-60)

data given in the previous tables we construct the following tables to find out the incidence of employment for Sub-Sample I, Sub-Sample II and Total Sample.

Fig-7.1



7.9.2 Thus we can say that the incidence of employment among the SHG household members is rather high as compare to that of the Non-SHG household members. Here the difference between the two proportions is significant statistically at 5 percent level of significance.

Test of hypothesis:

Null Hypothesis (H_0) - There is no significant difference regarding generation of employment between SHG and Non-SHG household members in total sample.

Alternative Hypothesis (H_1) – There is significant difference regarding generation of employment between SHG and Non-SHG household members in total sample.

Result of the Chi-Sq (χ^2) Test

χ^2	Degree of freedom	5percent level of significance		Decision
	1	Observed Value	Table Value	H_0 is rejected
		5.85	3.841	

7.9.3 From the above table it is found that the table value of Chi-sq is 3.841 and the calculated value is 5.85 with 1 degree of freedom at 5 percent level of significance. Since calculated value is greater than the table value, therefore, the null hypothesis is rejected and alternative hypothesis is accepted and we can say that there is a significant difference between SHG and Non-SHG household members regarding the level of employment.

7.10 EMPLOYMENT DAYS THROUGH PRIMARY OCCUPATION

7.10.1 Incidence of employment and its impact on employment days both are equally important in any analysis regarding employment. We have already discussed about the incidence of employment in the previous paragraphs. Now we try to present the impact of the incidence of employment on employment days on the basis of the occupational groups as given at the beginning of this section. As we have seen in the preceding paragraphs that the number of employed adults in the SHG households and that of the Non-SHG in total sample are 636 and 140 respectively. We have distributed all the employed adults of the SHG household members and that of the Non-SHG household members of Sub-Sample I, Sub-Sample II and Total Sample on the basis of their

primary occupations in tables 7.3A to 7.3C and 7.5A to 7.5C respectively. Now we examine the

Table 7.8 A

Employment days Enjoyed by the SHG Household Members through Primary Occupation

(Sub-Sample I)

Occupation	Persons employed in Primary Occupation		Mean Employment Through Primary Occupation	Total Employment days	
	Number	Percentage		Number	Percentage
Farming	78	24.22	201	15678	24.97
Agricultural Labourer	83	25.78	186	15438	24.58
Other than Agricultural Labouror	11	3.42	183	2013	3.21
Village Traders	31	9.63	247	7657	12.19
Animal Husbandry	21	6.52	120	2520	4.01
Village Artisans	15	4.66	211	3165	5.04
Concrete pole Worker	14	4.35	160	2240	3.57
Rickshaw/Van Puller/Driver	12	3.73	311	3732	5.94
Bidi worker	9	2.8	240	2160	3.44
Mid-day Meal Worker	26	8.07	205	5330	8.49
100 days work	9	2.8	51	459	0.73
Private Tutors	13	4.04	185	2405	3.83
Total	322	100	195	62797	100.00

Source: Field Survey, 2012-13

Table 7.8 B

Employment days Enjoyed by the SHG Household Members through Primary Occupation

(Sub-Sample II)

Occupation	Persons employed in Primary Occupation		Mean Employment Through Primary Occupation	Total Employment days	
	Number	Percentage		Number	Percentage
Farming	66	21.02	205	13530	22.84
Agricultural Labourer	79	25.16	175	13825	23.34
Other than Agricultural Labouror	21	6.69	180	3780	6.38
Village Traders	29	9.24	250	7250	12.24
Animal Husbandry	27	8.6	120	3240	5.47
Village Artisans	17	5.41	265	4505	7.60
Rickshaw/Van Puller/Driver	9	2.87	295	2655	4.48
Bidi worker	12	3.82	260	3120	5.27
Mid-day Meal Worker	32	10.19	160	5120	8.64
100 days work	14	4.46	45	630	1.06
Private Tutors	8	2.55	198	1584	2.67
Total	314	100	189	59239	100.00

Source: Field Survey, 2012-13

Table 7.8 C

Employment days Enjoyed by the SHG Household Members through Primary Occupation

(Total Sample)

Occupation	Persons employed in Primary Occupation		Mean Employment Through Primary Occupation	Total Employment days	
	Number	Percentage		Number	Percentage
Farming	144	22.64	203	29232	23.90
Agricultural Labourer	162	25.47	181	29322	23.98
Other than Agricultural Labouror	32	5.03	182	5824	4.76
Village Traders	60	9.43	249	14940	12.22
Animal Husbandry	48	7.55	120	5760	4.71
Village Artisans	32	5.03	238	7616	6.23
Concrete pole Worker	14	2.2	160	2240	1.83
Rickshaw/Van Puller/Driver	21	3.3	303	6363	5.20
Bidi worker	21	3.3	250	5250	4.29
Mid-day Meal Worker	58	9.12	183	10614	8.68
100 days work	23	3.62	48	1104	0.90
Private Tutors	21	3.3	192	4032	3.30
Total	636	100	192	122297	100.00

Source: Field Survey, 2012-13

mean employment as enjoyed by the employed adults through all of their primary occupations during the last year from the date of our survey. These are given in tables 7.8A, 7.8B, 7.8C and 7.9A, 7.9B, 7.9C respectively for the employed adults of SHG and Non-SHG household members.

Table 7.9A

Employment Days Enjoyed by the Non-SHG Household Members through Primary Occupation

(Sub-Sample I)

Occupation	Persons employed in Primary Occupation		Mean Employment Through Primary Occupation	Total Employment	
	Number	Percentage		Number	Percentage
Farming	6	8.33	108	648	4.93
Agricultural Labour	32	44.44	171	5472	41.67
Other than agricultural Labouror	7	9.72	172	1204	9.17
Village Traders	3	4.17	206	618	4.71
Animal Husbandry	4	5.56	112	448	3.41
Village Artisans	2	2.78	187	374	2.85
Rickshaw/Van Puller	10	13.89	266	2660	20.26
Bidi Rolling	6	8.33	234	1404	10.69
Mid day Meal Helper	2	2.78	152	304	2.31
Total	72	100	182	13132	100.00

Source: Field Survey, 2012-13

Table 7.9B

Employment Days Enjoyed by the Non-SHG Household Members through Primary Occupation

(Sub-Sample II)

Occupation	Persons employed in Primary Occupation		Mean Employment Through Primary Occupation	Total Employment	
	Number	Percentage		Number	Percentage
Farming	4	5.88	101	404	3.42
Agricultural Labour	34	50	175	5950	50.36
Other than agriculturalLabouror	11	16.18	168	1848	15.64
Village Traders	2	2.94	210	420	3.55
Animal Husbandry	5	7.35	109	545	4.61
Village Artisans	3	4.41	201	603	5.10
Rickshaw/Van Puller	4	5.88	264	1056	8.94
Bidi Rolling	3	4.41	230	690	5.84
Mid day Meal Helper	2	2.94	150	300	2.54
Total	68	100	174	11816	100.00

Source: Field Survey, 2012-13

Table 7.9C

Employment Days Enjoyed by the Non-SHG Household Members through Primary Occupation

(Total Sample)

Occupation	Persons employed in Primary Occupation		Mean Employment Through Primary Occupation	Total Employment	
	Number	Percentage		Number	Percentage
Farming	10	7.14	105	1050	4.21
Agricultural Labour	66	47.14	173	11418	45.78
Other than agriculturalLabouror	18	12.86	170	3060	12.27
Village Traders	5	3.57	208	1040	4.17
Animal Husbandry	9	6.43	111	999	4.01
Village Artisans	5	3.57	194	970	3.89
Rickshaw/Van Puller	14	10.00	265	3710	14.88
Bidi Rolling	9	6.43	232	2088	8.37
Mid day Meal Helper	4	2.86	151	604	2.42
Total	140	100	178	24939	100.00

Source: Field Survey, 2012-13

7.10.2 One can see from these tables that the mean employment enjoyed by these two groups of employed adults for the total samples are 192 man days and 178 man days respectively. Thus on an average the SHG household members are enjoyed 14 man days of employment per capita per annum more than that of the Non-SHG household members. We have also observed a lot of differences in the mean employments under different occupations.

7.11 EMPLOYED ADULTS IN FULL EMPLOYMENT

7.11.1 Now it is in order to find out the number of employed adults who are in full employment during the last year from the date of our survey. Here we use three definitions of full employment. If we consider 330 man days as full employment man days then we see that none of the SHG household members are succeeded to maintain the full employment level. However, if we assume 240 man days as full employment man days then we see that 49 employed adults in Sub-Sample I and 66 employed adults in Sub-Sample II remain in full employment. If however we reduce further the number of man days to 180, then we see that total 261 employed adults in Sub-Sample I, 189 employed adults in Sub-Sample II and 450 employed adults in Total Sample remain in full employment. All these are given in Tables 7.10A to 7.10C.

Table 7.10A
Employed Adults in Full Employment
(Sub-Sample I)

No. of Full Employment Days	No. of Adults in		percentage of Adults in	
	SHG	Non-SHG	SHG	Non-SHG
330	Nil	Nil	---	----
240	49	11	15.22	15.28
180	261	31	81.05	43.05

Source: Field Survey, 2012-13

Table 7.10B
Employed Adults in Full Employment
(Sub-Sample II)

No. of Full Employment Days	No. of Adults in		percentage of Adults in	
	SHG	Non-SHG	SHG	Non-SHG
330	Nil	Nil	---	----
240	66	5	21.02	7.35
180	189	25	60.19	36.76

Source: Field Survey, 2012-13

Table 7.10C
Employed Adults in Full Employment
(Total Sample)

No. of Full Employment Days	No. of Adults in		percentage of Adults in	
	SHG	Non-SHG	SHG	Non-SHG
330	Nil	Nil	---	----
240	115	16	18.08	11.43
180	450	56	70.75	40.00

Source: Field Survey, 2012-13

7.11.2 Again from these tables we can also calculate the number of employed adults in case of Non-SHG household members who are in full employment according to our three definitions. One can see from table7.10C that like SHG no one of Non-SHG is in full employment if we assume 330 man days as full employment man days. If we reduce the figure to 240 then only 16 employed adults in total sample will be in full employment. If we further reduce the number of full employment days to 180 then only 56 employed adults in total sample will be in full employment. In percentage form these have been given in Table 7.10C which is self explanatory.

7.12 GOOD AND BAD EMPLOYMENT

7.12.1 It is rather convenient to present the good and bad employment on the basis of the employment days enjoyed by the employed adults of these rural economies. We define in analyzing the rural employment the term good employment as the employment for more than 150 days and bad employment as employment for less than 150 days in a complete agricultural year. On the basis of this definition we have distributed all the employed

Table 7.11A
Good and Bad Employment in Primary Occupation
(Sub-Sample-I)

Nature of Employment	SHG Household Member in		Non-SHG Household Members in	
	No.	percentage	No.	percentage
Good Employment	281	87.27	48	66.67
Bad employment	41	12.73	24	33.33
Total	322	100.00	72	100.00

Source: Field Survey, 2012-13.

Table 7.11B
Good and Bad Employment in Primary Occupation
(Sub-Sample-II)

Nature of Employment	SHG Household Members in		Non-SHG Household Members in	
	No.	percentage	No.	percentage
Good Employment	251	79.94	39	57.35
Bad employment	63	20.06	29	42.65
Total	314	100.00	68	100.00

Source: Field Survey, 2012-13

Table 7.11C
Good and Bad Employment in Primary Occupation
(Total Sample)

Nature of Employment	SHG Household Members in		Non-SHG Household Members in	
	No.	percentage	No.	percentage
Good Employment	532	83.65	87	62.14
Bad employment	104	16.35	53	37.86
Total	636	100.00	140	100.00

Source: Field Survey, 2012-13

adults of our Sub-Samples and Total Sample in the above tables. One can find from the above tables that the employed adults of the SHG households are significantly in better position than the employed adults of the Non-SHG households. We see from the table 7.11C that 83.65 percent employed adults of SHG households in total sample are remaining in good employment. The same for the employed adults of the Non-SHG household is 62.14 percent. As a whole, nearly 80.00 percent of the employed adults of both the SHG and Non-SHG households combined together have been succeeded to manage more than 150 man-days of employment during the last year from the date of our survey. Consequently, we can say that 20.00 percent employed adults in total sample are remaining underemployed during the last year from the date of our survey.

7.13 A COMPARISON

1. If we consider only the SHG members, we see that, 85.06 percent members in Sub-Sample I and 72.73 percentage in Sub-Sample II are engaged in different gainful occupations. It means 12.33 percent more SHG members of Sub-Sample I are engaged in different occupations compared to Sub-Sample II. It reflects that better workability of Sub-Sample I than Sub-Sample II. In total sample out of 319 members 251 i.e. 78.68 percent members are engaged in economic occupation and rest 21.32 percent members are simply housewife.

2. Again, from the distribution of SHG members under different occupational groups as given in Tables 7.1A to 7.1B, it is clear more or less 40 percent of the SHG members in both the samples are engaged directly in agricultural sector. Thus non-agricultural base of these regions even among the SHG members remains in a nebulous negotiation. Thus there is a long way still to go

to make a socio-economic atmosphere where the SHG members mainly engaged in the activities related to only SHG activities.

3. From tables 7.2A and 7.2B we see that only 71 SHG members of Sub-Sample I and 62 SHG members of Sub-Sample II have succeeded to find out some sort of secondary occupation besides their primary occupation. In percentage form it stands at 54.20 percent and 51.67 percent for Sub-Sample I & Sub-Sample respectively. The opportunity of secondary occupation arises mainly from the 100 days per capita per annum employment guarantee scheme of the Central Government and form the activities like mid-day meal cocking in both study areas.

4. One can see from tables 7.3A to 7.3C that more or less 50 percent of the SHG household members are engaged directly in agricultural sector in both the Sub-Samples. On the other hand, we get clear-cut occupations of Non-SHG household members from the table 7.5A to 7.5C. This is agricultural labourer for both the samples. The percentages of employed adults engaged in agricultural labourer are 44.44 percent for Sub-Sample I and 50.00 percent for Sub-Sample II respectively.

5. From tables 7.4C and 7.6C we see that in total sample out of these 636 employed adults in the SHG households 403 i.e. 63.37 percent employed adults were succeeded to enjoy the benefit of secondary occupation. But in the case of the Non-SHG household members this percentage figure reduces to 45.71 percent. This higher percentage of SHG households is mainly because of the fact that the SHG household members were better informed about the working of the 100 days work compared to the other poor Non-SHG household members. If we express these in percentage form then we see that 68.49 percent SHG households and 29.69 percent Non-SHG households are benefited from the 100 days work scheme as their secondary occupation.

6. It is clear from tables 7.7A to 7.7C that for both SHG & Non-SHG household member's incidence of employment is more in Sub-Sample I compared to Sub-Sample II. But if we compare the same among SHG and Non-SHG households then we see that the incidence of employment among the SHG household members is rather high as compare to that of the Non-SHG household members. For instance, from table 7.7C we see that the incidence of

employment among the SHG household members is 74.74 percent for total sample while it reduces to 56.22 percent in case of Non-SHG households.

7. One can see from the tables 7.8A & 7.8B that the SHG households of Sub-Sample I enjoy 6 man days more mean employment through primary occupation than the SHG households of Sub-Sample II. Similarly from table 7.9A and 7.9B we see Non-SHG households of Sub-Sample I enjoy 8 man days more mean employment through primary occupation than the Non-SHG households of Sub-Sample II. If we compare between SHG and Non-SHG household members for the total samples then we see from the tables 7.8C & 7.9C that the mean employment enjoyed through primary occupation by the two groups of employed adults are 192 man days and 178 man days respectively. Thus on an average the SHG household members are enjoyed 14 man days of employment per capita per annum more than that of the Non-SHG household members.

8. If we assume 240 man days as full employment man days then we see from table 7.10C that 18.08 percent of SHG adults and 11.43 percent Non-SHG adults remain in full employment. If however we reduce further the number of man days to 180, then we get 70.75 percent of SHG adults and 40.00 percent Non-SHG adults remain in full employment. No one in our population is in full employment if we assume 330 man days as full employment man days. Again, we get significant difference in Sub-Sample I and Sub-Sample II, if we consider 180 man days as full employment man days; in percentage it stands at 81.05 percent and 60.19 percent respectively.

CHAPTER 8

INCOME, CONSUMPTION AND A MEASURE OF POVERTY

8.1 INTRODUCTION

8.1.1 An understanding of the role of microfinance in reducing unemployment and eradicating poverty must grapple with how to conceptualize poverty, employment and microfinance. In reality, there is no universally acceptable definition of poverty because of its multidimensional nature. Poverty has often been defined by economists as a situation of low income or low consumption. This has been used for constructing poverty lines - values of income or consumption necessary to purchase the minimum standard of nutrition and other necessities of life. Accordingly, people are counted poor when their measured standard of living in terms of income or consumption is below the poverty line.

8.1.2 However, poverty has both income and non-income dimensions, usually intertwined. World Bank defines poverty as a situation of low income, low education, vulnerability in terms of health, income, education, natural disaster, crime and violence, voicelessness and powerlessness i.e. lacking income earning abilities and mistreatment by state institutions (World Bank, 2001). In India, according to the Human Development Report, 27.5 percent of the population was living below the national poverty line and 28.6 percent of the population was in severe poverty state (Human Development Report 2009). On the other hand, the overall unemployment rate in India is at 9.4 percent (Government of India, Employment and Unemployment Survey Report 2009-2010). The official rural unemployment rate for rural areas are worse than those for urban areas, it is put at 10.1 percent as opposed to the urban rate of 7.3 percent. Some of the researchers opined that the poverty rates are over 50 percent higher in rural areas than in urban (Alkire and Maria 2010).

8.1.3 Against this backdrop, it becomes essential to investigate the phenomenon of development oriented Self Help Groups (SHGs) that provide employment opportunities and have enhanced income from both farming and non-farming activities. Rural communities that are well organised have better chances to develop such opportunities, for example by means of self organization and the generation of community based income generating activities (Gurumoorthy 2000; Barbara and

Mahanta 2001). Side by side, it should also be remembered that for making a poverty free economy, micro credit is not enough. Besides this the poor people should also be linked to markets, financial institutions and even multinationals for their betterment. Moreover, the social investment is able to convert the disadvantaged sections of the society into entrepreneurs (Yunus 1997). However, there is no doubt that the working of microfinance can significantly increase the income of the poor family (Murdoch and Haley, 2002) and improve the living conditions of the rural poor (Chavan and Ram Kumar, 2002).

8.1.4 In this chapter we deal with these in the light of the data collected from the study area. To assess the impact of the working of the SHGs on income and expenditure we consider both the 319 SHG and 100 Non-SHG households of our sample. We have examined here the income and expenditure distribution by using both the indicators viz. annual income per family and annual income per capita. We have also tried to measure the number of households of both SGH and Non-SHG who lie below the poverty line and also the intensity of poverty as a result of initiation of the activities of the SHGs. Though there is a huge debate regarding the selection of the poverty measure index, we have used here in this study both the conventional method and the measure of the expert group under the Chairmanship of Dr. C. Rangarajan submitted in June 2014. Conventionally we use $1 per capita per day as an index to measure poverty as given by UNDP. In order to judge the inequality of income we have also calculated Gini Coefficient for every distribution of income given here and drawn Lorenz Curve to display the income inequality.

8.2 DETERMINATION OF POVERTY LINE

8.2.1 According to the expert group working under the Chairmanship of Dr. C. Rangarajan treated monthly per capita consumption expenditure of Rs. 934.10 as the poverty line for rural West Bengal for 2011-12. Since our survey period is 2012-13, so we inflate Rs. 934.10 year to year, using $CPI\text{-}_{RL,}$ as published by ministry of Labour & Employment to get the poverty line for the year 2012-13. On the basis of that we get Rs. 1014.80 per month per capita or Rs. 33.83 per capita per day as the poverty line for rural West Bengal in 2012-13. Again on the basis of the calculation given by the UNDP Rs. 52.00 per capita per day has been used as the poverty line for the year

2012-13. Thus we use these two indices in this chapter to capture the number of households who lie below the poverty line.

8.2.2 We have calculated in Chapter 6 that the average family sizes of SHG households for Sub-Sample I and Sub-Sample II are 3.77 and 3.84 respectively and same for the Non-SHG households are 3.81 and 3.83 respectively. On the basis of the family size we have calculated that Rs. 127.50 and Rs.129.90 are the average poverty line for the SHG households in Sub-Sample I and Sub-Sample II respectively following Rangarajan Methodology. Same for the Non-SHG households in Sub-Sample I and Sub-Sample II are Rs. 128.90 and Rs.129.50 respectively. On the other hand, by using the family sizes the poverty line for the SHG households in Sub-Sample I and Sub-Sample II stands at Rs. 196.00 and Rs. 199.70 respectively following UNDP method. The same for Non-SHG households stands at Rs. 198.10 and Rs.199.20 respectively for Sub-Sample I and II. All are being summerised in the following table 8.1.

Table 8.1
Poverty Line (Per family per day)

Methodology/ Method	Sub-Sample I		Sub-Sample II	
	SHG	Non-SHG	SHG	Non-SHG
Rangarajan Methodology	Rs.127.54	Rs.128.89	Rs.129.91	Rs.129.57
Conventional method	Rs.196.04	Rs.198.12	Rs.199.68	Rs.199.16

8.3 INCOME DISTRIBUTION AND A MEASURE OF POVERTY

8.3.1 It is very tough to calculate the income of the households by taking information from a single sitting. A rigorous interaction and at the same time a cross checking are needed to find out the accurate amount of income. We have noticed a common tendency among the respondents to hide their income in a fear that excess income will create a chance to earmark them as APL family. On the other hand, they have tried to record more expenditure items and amount at the same time when they are asked for that. Thus the problem of less entry and excess entry often disturb the researchers. Here we have tried to overcome these problems by doing continuous cross checking in every aspect of income and expenditure items.

8.3.2 We have distributed all the 319 households of the SHGs by income per family for Sub-Sample I, Sub-Sample II and Total Sample in Tables 8.2A to 8.2C. The same for the Non-SHG households

is given in Tables 8.3A to 8.3C. One can see form Table 8.2C that 37.93 percent SHG households in total sample are failed to cross the annual family income limit of Rs. 30000.00 or Rs. 2500.00 per month. If we increase the annual family income limit to Rs. 35000.00 then the above figure increases to 60.50 percent in total sample. Same for Sub-Sample I and Sub-Sample II are 55.20 and 65.45 respectively as depicted in Tables 8.2A and 8.2B respectively. That means 55.20 per cent households of Sub-Sample I and 65.45 per cent households of Sub-Sample II are failed even to earn Rs. 3000.00 per month or Rs.100.00 per day. Only 13 households of Sub-

Table 8.2A

Size Distribution of Income of SHG households by Income per Family

(Sub-Sample I)

Annual Income Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
10000-15000	3	1.95	1.95
15000-20000	7	4.55	6.50
20000-25000	18	11.69	18.18
25000-30000	26	16.88	35.07
30000-35000	31	20.13	55.20
35000-40000	28	18.18	73.38
40000-45000	13	8.44	81.82
45000-50000	15	9.74	91.56
50000 & above	13	8.44	100.00
Total	154	100.00	--------

Source: Field Survey, 2012-13

Mean=34602.34, S.D. =10549.16, C.V. =30.49 and Gini coefficient =0.29

Table 8.2B

Size Distribution of Income of SHG households by Income per Family

(Sub-Sample II)

Annual Income Per Family in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
10000-15000	4	2.42	2.42
15000-20000	11	6.67	9.09
20000-25000	18	10.91	20.00
25000-30000	34	20.61	40.60
30000-35000	41	24.85	65.45
35000-40000	23	13.94	79.39
40000-45000	13	7.88	87.27
45000-50000	12	7.27	94.54
50000 & above	9	5.45	100.00
Total	165	100.00	-------

Source: Field Survey, 2012-13

Mean=32836.48, S.D. =10372.63, C.V. =31.59, Gini coefficient =0.38

Table 8.2C

Size Distribution of Income of SHG households by Income per Family

(Total Sample)

Annual Income Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
10000-15000	7	2.19	2.19
15000-20000	18	5.64	7.83
20000-25000	36	11.29	19.12
25000-30000	60	18.81	37.93
30000-35000	72	22.57	60.50
35000-40000	51	15.99	76.48
40000-45000	26	8.15	84.64
45000-50000	27	8.46	93.10
50000 & above	22	6.90	100.00
Total	319	100.00	------

Source: Field Survey, 2012-13

Mean=33688.97, S.D. =10479.08, C.V. =31.10, Gini coefficient =0.33

Sample I and 9 households of Sub-Sample II are succeeded to cross the income limit of Rs. 50000.00 per annum or Rs 136.99 per day. Again from table 8.2A and 8.2B we get average annual family income of Sub-Sample I and Sub-Sample II are Rs. 34602.34 and Rs. 32836.48 respectively reflecting the fact that in terms of annual income the households of our Sub-Sample I are enjoying a little bit more amount of income as compared to the households of Sub-Sample II.

8.3.3 It is very clear from tables 8.2A and 8.2B that if we adopt the UNDP method of measuring the households who lie below the poverty line then we see that not a single household of Sub-Sample I and Sub-Sample II are succeeded to cross the poverty line during the reference period. Here the two calculated figures of poverty lines for Sub-Sample I and II are Rs. 71554.60 and Rs. 72883.20 respectively under UNDP method. If, on the other hand, we follow the Rangrajan Method then the two calculated figures for Sub-Sample I and II become Rs. 46552.10 Rs. 47417.15 respectively. On the basis of this calculation we have seen from the same tables that 27 households in Sub-Sample I and 16 households in Sub-Sample II have succeeded to cross the poverty line in the same reference period. That means 82.47 percent households in Sub-Sample I and 90.30 percent households in Sub-Sample II are lying below the poverty line if we follow the Rangrajan method of measurement.

8.3.4 We have also distributed all the 100 Non-SHG households of the Sub-Sample I, Sub-Sample II and Total Sample by annual family income. All are given in Tables 8.3A to 8.3C respectively.

Table 8.3A
Size Distribution of Income of Non- SHG households by Income per Family
(Sub-Sample I)

Annual Income Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
Upto 10000	7	14.00	14.00
10000-15000	5	10.00	24.00
15000-20000	12	24.00	48.00
20000-25000	13	26.00	74.00
25000-30000	7	14.00	88.00
30000-35000	5	10.00	98.00
35000 & above	1	2.00	100.00
Total	50	100.00	------

Source: Field Survey, 2012-13
Mean=19961.00, S.D. =8022.70, C.V. =40.19, Gini coefficient =0.46

Table 8.3B
Size Distribution of Income of Non- SHG households by Income per Family
(Sub-Sample II)

Annual Income Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
Upto 10000	7	14.00	14.00
10000-15000	8	16.00	30.00
15000-20000	12	24.00	54.00
20000-25000	10	20.00	74.00
25000-30000	8	16.00	90.00
30000-35000	4	8.00	98.00
35000 & above	1	2.00	100.00
Total	50	100.00	-------

Source: Field Survey, 2012-13
Mean=19267.00, S.D. =8448.47, C.V. =43.85, Gini coefficient =0.47

Table 8.3C
Size Distribution of Income of Non- SHG households by Income per Family
(Total Sample)

Annual Income Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
Upto 10000	14	14.00	14.00
10000-15000	13	13.00	27.00
15000-20000	24	24.00	51.00
20000-25000	23	23.00	74.00
25000-30000	15	15.00	89.00
30000-35000	9	9.00	98.00
35000 & above	2	2.00	100.00
Total	100	100.00	----

Source: Field Survey, 2012-13
Mean=19614.00, S.D. =8204.04, C.V. =41.83, Gini coefficient =0.46

One can see from table 8.3C that 89.00 percent households of the Non- SHG have not succeeded to cross the annual income limit of Rs. 30000.00 or Rs. 2500.00 per family per month. Again, if we increase the income level to Rs. 35000.00 & above per family per annum then we see that only two households of our sample are succeeded to cross this income limit.

8.3.5 If we measure the percentage of households who lie below the poverty line by using either the UNDP method or the Rangrajan Method, then we see that all the households of Non-SHG are lying below the poverty line. One can put forward an argument on the basis of the calculation that we have done in the preceding paragraphs that the working of the SHGs can reduce the extent of poverty. In percentage figure we have seen that 13.48 percent household who belong under the purview of the SHG safety net of our Sample have succeeded to shift and settle themselves in a relatively safe region.

8.3.6 **Test of Hypothesis:**

Now we like to examine whether the observed difference in annual average family income between SHG and Non-SHG households in two groups are statistically significant or not. Here we have considered Total Sample only to test the differences. For that purpose we apply Z test. The two calculated means of the two family income distributions of SHG and Non-SHGs are Rs. 33688.97 and Rs. 19614.00 respectively.

Null Hypothesis; H_0: $X_1=X_2$ i.e., there is no significant difference in the mean income of SHG households and Non-SHG households.

Alternative Hypothesis; H_1: $X_1>X_2$ i.e. mean income of the SHG households is greater than the mean income of the Non-SHG households.

8.3.7 The calculated values of Z for total sample is 13.95 which is greater than the table value of Z= 2.33 at 1 percent level of significance. Thus the null hypothesis is rejected. It implies that the observed differences in incomes are statistically highly significant for the Sample. This permits us to say that the mean income of the households of SHGs has increased as a result of working of the SHGs. If we compare these two income distributions on the basis of calculated values of Coefficient of Variation (CV) then also we see that the Non-SHG households are less homogeneous than the households of the SHGs. Again, the higher value of Gini coefficient of

Non-SHG households compared to SHG households for total sample as depicted in tables 8.2C and 8.3C reveals more inequality in distribution of income for Non-SHG household.

8.3.8 In order to examine the distribution of income we have also calculated the per capita income of each of the households of our sample with a view that per capita income provides a better explanation than the annual income per family to explain the income distribution of two different

Table 8.4A
Size Distribution of Income of SHG households by Income per Capita
(Sub-Sample I)

Annual Income Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 5000	9	5.84	5.84
5000-6000	7	4.55	10.39
6000-7000	13	8.44	18.83
7000-8000	26	16.88	35.71
8000-9000	30	19.48	55.19
9000-10000	19	12.34	67.53
10000-11000	12	7.79	75.32
11000-12000	11	7.14	82.46
12000 & above	27	17.53	100.00
Total	154	100.00	-----

Source: Field Survey, 2012-13
Mean=9194.08, S.D. =2827.19, C.V. =30.75, Gini coefficient =0.24

Table 8.4B
Size Distribution of Income of SHG households by Income per Capita
(Sub-Sample II)

Annual Income Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 5000	15	9.09	9.09
5000-6000	10	6.06	15.15
6000-7000	20	12.12	27.27
7000-8000	29	17.58	44.85
8000-9000	33	20.00	64.85
9000-10000	15	9.09	73.94
10000-11000	16	9.70	83.64
11000-12000	9	5.45	89.09
12000 & above	18	10.91	100.00
Total	165	100.00	-------

Source: Field Survey, 2012-13
Mean=8554.09, S.D. =2711.16, C.V. =31.69, Gini coefficient =0.28

Table 8.4C

Size Distribution of Income of SHG households by Income per Capita

(Total Sample)

Annual Income Per Capita in Rs.	No of Household	P.C.	Cumulative P.C.
Upto 5000	24	7.52	7.52
5000-6000	17	5.33	12.85
6000-7000	33	10.34	23.19
7000-8000	55	17.24	40.44
8000-9000	63	19.75	60.18
9000-10000	34	10.66	70.84
10000-11000	28	8.78	79.62
11000-12000	20	6.27	85.89
12000 & above	45	14.11	100.00
Total	319	100.00	-----

Source: Field Survey, 2012-13

Mean=8863.05, S.D. =2781.91, C.V. =31.39, Gini coefficient =0.25

groups. Here we also used three concepts of poor. They are absolutely poor, more poor and poor. Accordingly, we have distributed all the SHG households and Non-SHG households of our Sample by income per capita. Tables 8.4A to 8.4C and Table 8.5A to 8.5C have revealed these distributions for SHG and Non-SHG households respectively.

8.3.9 One can see from Table 8.4C that 40.44 percent SHG households of our total sample are failed to cross the income limit of Rs 8000.00 per capita per annum and we can earmarked them as absolutely poor . Similarly, we can find out the number of 'more poor' households for this group considering the income level per capita per annum at Rs.10000.00. The percentage of such households is 30.40 percent in total sample. In the same way we can find out the number of 'poor' households considering the income limit of Rs. 12000.00 per capita per annum. Thus, we see that only 15.05 percent households of total Sample are termed as poor households. One can see the percentage of absolute poor in Sub-Sample I and Sub-Sample II are 35.71 percent and 44.85 percent respectively as given in tables 8.4A and 8.4B.

8.3.10 Again from Table 8.5C it follows that 91.00 percent households of the Non-SHG in total sample remain in absolute poverty. On the other hand the percentage of households who remain in more poor group is only 8 percent. Thus we can say that 99.00 percent households who remain outside

Table 8.5A

Size Distribution of Income of Non-SHG households by Income per Capita

(Sub-Sample I)

Annual Income Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Up to 5000	20	40.00	40.00
5000-6000	10	20.00	60.00
6000-7000	11	22.00	82.00
7000-8000	5	10.00	92.00
8000-9000	2	4.00	96.00
9000-10000	2	4.00	100.00
10000 & above	0	0.00	100.00
Total	50	100.00	------

Source: Field Survey, 2012-13

Mean=5243.85, S.D. =2116.70, C.V. =40.37, Gini coefficient =0.62

Table 8.5B

Size Distribution of Income of Non-SHG households by Income per Capita

(Sub-Sample II)

Annual Income Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Up to 5000	25	50.00	50.00
5000-6000	9	18.00	68.00
6000-7000	7	14.00	82.00
7000-8000	4	8.00	90.00
8000-9000	2	4.00	94.00
9000-10000	2	4.00	98.00
10000 & above	1	2.00	100.00
Total	50	100.00	-------

Source: Field Survey, 2012-13

Mean=5035.72, S.D. =2216.91, C.V. =44.02, Gini coefficient =0.64

Table 8.5C

Size Distribution of Income of Non-SHG households by Income per Capita

(Total Sample)

Annual Income Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Up to 5000	45	45.00	45.00
5000-6000	19	19.00	64.00
6000-7000	18	18.00	82.00
7000-8000	9	9.00	91.00
8000-9000	4	4.00	95.00
9000-10000	4	4.00	99.00
10000 & above	1	1.00	100.00
Total	100	100.00	------

Source: Field Survey, 2012-13

Mean=5139.79, S.D. =2158.95, C.V. =42.00, Gini coefficient =0.63

the safety net of SHG are very poor households. None of the household of this group is able to cross the poverty line during the reference period. Here also the calculated value of coefficient of variation is greater for the income distribution of the Non-SHG households than the SHGs. Thus as a whole we can have a higher degree of uniformity or homogeneity among the households of the SHGs.

8.3.11 If we examine the workability of the SHG in raising the level of income either from the point of view of annual family income or annual income per capita then we see not a single household of the SHG are succeeded to come out from the poverty trap following the UNDP index of poverty. But if we follow the Rangrajan Method, then the number of SHG households who are succeeded to come out from the poverty trap following annual income per capita measure are 26 and 15 for Sub-Sample I and Sub-Sample II respectively. Thus according to per capita income analysis 41 households of the SHGs are succeeded to settle themselves relatively safe region and these 41 households are the direct upshot of the working of the SHG activities. In percentage form it stands at 12.85 percent.

8.3.12 But, as revealed from table 8.5C that none of the households of Non-SHG is established itself as a poverty free household. Again if we compare in the light of absolute poverty then we see that the rate for the SHG households is 40.44 percent and the rate for the Non-SHG households is 91.00 percent i.e. more than double. In the case of more poor the two rates are 30.40 percent and 9 percent respectively. The calculated mean values of per capita income distributions for SHG and Non-SHG households are Rs. 9194.08 and Rs. 5243.85 respectively for Sub-Sample I and Rs. 8554.09 and Rs. 5035.72 respectively for Sub-Sample II.

8.3.13 **Test of Hypothesis:**

Here, also we like to examine whether the observed difference in annual average per capita income between SHG and Non-SHG households is statistically significant or not. For that purpose we apply Z test. Here we have considered Total Sample only to test the differences. The calculated mean values of per capita income distributions in Total Sample for SHG and Non-SHG households are Rs. 8863.05 and Rs.5139.79 respectively.

Null Hypothesis; H_0: $X_1=X_2$ i.e., there is no significant difference in the average per capita income of SHG households and Non-SHG households.

Alternative Hypothesis; H_1: $X_1>X_2$ i.e. average per capita income of the SHG households is greater than the average income of the Non-SHG households.

8.3.14 The calculated value of Z for total sample is 13.99. Thus, here also the calculated values of Z are greater than the table value of Z (2.33) at 1 percent level of significance. Thus the null hypothesis H_0: $X_1 = X_2$ is rejected. It implies that the observed difference in income is statistically highly significant. Thus we can say that the average per capita income of the households of SHGs has increased as a result of working of the SHGs. The values of the Gini coefficient of per capita income distribution of SHG and Non-SHG households in Total Sample are 0.25 and 0.63 respectively. This difference permits us to say that the distribution of per capita income is much more uneven for Non-SHG households as compared to SHG household. Thus, by and large, we can say that the working of the SHG activities, to some extent creates some opportunities that bring more equal distribution in per capita income among the SHG households.

8.4 EXPENDITURE DISTRIBUTION AND A MEASURE OF POVERTY

8.4.1 We have stated earlier that we are dealing here with the households who lie below the poverty line. Side by side, we have also divided all the households under our consideration in two groups, those who belong to the SHGs and those who belong to the Non-SHGs.the Expenditure level of the both groups naturally, remains in a lower position than the expenditure level of an area economy study. But within the periphery of our demarcation,

Table 8.6A
Food and Non-food Expenditure (in Percentage)
(Sub-Sample I)

Households	Food Items	Non-food Items	Total	Food and Non-food ratio
SHG	65.87	34.13	100.00	1.92
Non-SHG	80.21	19.79	100.00	4.05
Total	69.38	30.62	100.00	2.27

Source: Field Survey, 2012-13

Table 8.6B
Food and Non-food Expenditure (in Percentage)
(Sub-Sample II)

Households	Food Items	Non-food Items	Total	Food and Non-food ratio
SHG	68.30	31.70	100.00	2.15
Non-SHG	82.36	17.64	100.00	4.67
Total	71.57	28.43	100.00	2.52

Source: Field Survey, 2012-13

Table 8.6C
Food and Non-food Expenditure (in Percentage)
(Total Sample)

Households	Food Items	Non-food Items	Total	Food and Non-food ratio
SHG	67.13	32.87	100.00	2.04
Non-SHG	82.28	17.72	100.00	4.64
Total	70.74	29.26	100.00	2.42

Source: Field Survey, 2012-13

we have noticed a significant difference between the consumption expenditure on food and non-food items among the SHG and Non-SHG households. Tables 8.6A to 8.6C give a glimpse of that.

8.4.2 One can see from table 8.6C that the households of the SHGs are spend 67.13 percent of their expenditure on food items, while the Non-SHG households are spend 82.28 percent of their expenditure on food items. The food and non-food items ratio of the two groups are 2.04 and 4.64 respectively. If we have a look to our Sub-Samples then we see that the percentage of expenditure spend on food items is slightly high for Sub-Sample II compared to Sub-Sample I. We can say apparently that the households of our Sub-Sample I are enjoying a little bit better level of living in comparison to the households of Sub-Sample II. What is more is that if we keep aside the expenditure on clothing then the households of Sub-Sample II spend nothing on the non-food items.

8.4.3 Further, we have distributed all the households of SHG and Non-SHG by annual expenditure per family and annual expenditure per capita. All are given in Tables 8.7 to 8.10. Tables 8.7A to 8.7C provide us the information of distribution of households by expenditure per family in for Sub-Sample I, Sub-Sample II and Total Sample respectively. One can see from Table 8.7C that more than 40 percent of the households of the SHG are failed to cross the annual family expenditure limit of RS. 30000.00. If we increase the limit to Rs. 35000.00 then the number of

Table 8.7A

Size Distribution of Expenditure of SHG households by Expenditure per Family

(Sub-Sample I)

Annual Expenditure Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
10000-15000	3	1.95	1.95
15000-20000	7	4.55	6.50
20000-25000	18	11.69	18.18
25000-30000	30	19.48	37.66
30000-35000	30	19.48	57.14
35000-40000	28	18.18	75.33
40000-45000	21	13.64	88.96
45000-50000	7	4.55	93.51
50000 & above	10	6.49	100.00
Total	154	100.00	-------

Source: Field Survey, 2012-13

Mean=33442.45, S.D. =9307.74, C.V. =27.83, Gini coefficient =0.35

Table 8.7B

Size Distribution of Expenditure of SHG households by Expenditure per Family

(Sub-Sample II)

Annual Expenditure Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
10000-15000	4	2.42	2.42
15000-20000	11	6.67	9.09
20000-25000	19	11.52	20.60
25000-30000	38	23.03	43.63
30000-35000	39	23.64	67.27
35000-40000	25	15.15	82.42
40000-45000	13	7.88	90.30
45000-50000	9	5.45	95.75
50000 & above	7	4.24	100.00
Total	165	100.00	------

Source: Field Survey, 2012-13

Mean=31879.96, S.D. =9431.89, C.V. =29.59, Gini coefficient =0.41

Table 8.7 C

Size Distribution of Expenditure of SHG households by Expenditure per Family

(Total Sample)

Annual Expenditure Per Family in Rs.	No of Household	P.C.	Cumulative P.C.
10000-15000	7	2.19	2.19
15000-20000	18	5.64	7.83
20000-25000	37	11.60	19.43
25000-30000	68	21.32	40.75
30000-35000	69	21.63	62.38
35000-40000	53	16.61	78.99
40000-45000	34	10.66	89.65
45000-50000	16	5.02	94.67
50000 & above	17	5.33	100.00
Total	319	100.00	-----

Mean=32634.26, S.D. =9390.05, C.V. =28.77, Gini coefficient =0.38

failure household increases as much as to 62.38 percent. Only 17 households of our Sample are succeeded to cross the limit of annual expenditure level of Rs.50000.00.

8.4.4 We derive the same for the Non-SHG households from Tables 8.8A to 8.8C and from Table 8.8C we see that for Total Sample 91 percent of Non-SHG households are failed to cross the annual family expenditure amount of RS. 30000.00. Only two households of our Sample are succeeded to cross the annual expenditure level of Rs. 35000.00.

Table 8.8A

Size Distribution of Expenditure of Non-SHG households by Expenditure per Family

(Sub-Sample I)

Annual Expenditure Per Family in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 10000	8	16.00	16.00
10000-15000	5	10.00	26.00
15000-20000	12	24.00	50.00
20000-25000	15	30.00	80.00
25000-30000	6	12.00	92.00
30000-35000	3	6.00	98.00
35000 & above	1	2.00	100.00
Total	50	100.00	------

Source: Field Survey, 2012-13

Mean=19655.10, S.D. =7827.98, C.V. =39.83, Gini coefficient =0.51

Table 8.8B

Size Distribution of Expenditure of Non-SHG households by Expenditure per Family

(Sub-Sample II)

Annual Expenditure Per Family in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 10000	8	16.00	16.00
10000-15000	8	16.00	32.00
15000-20000	13	26.00	58.00
20000-25000	10	20.00	78.00
25000-30000	6	12.00	90.00
30000-35000	4	8.00	98.00
35000 & above	1	2.00	100.00
Total	50	100.00	-----

Source: Field Survey, 2012-13

Mean=18747.62, S.D. =8156.67, C.V. =43.51, Gini coefficient =0.50

Table 8.8C

Size Distribution of Expenditure of Non-SHG households by Expenditure per Family

(Total Sample)

Annual Expenditure Per Family in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 10000	16	16.00	16.00
10000-15000	13	13.00	29.00
15000-20000	25	25.00	54.00
20000-25000	25	25.00	79.00
25000-30000	12	12.00	91.00
30000-35000	7	7.00	98.00
35000 & above	2	2.00	100.00
Total	100	100.00	-------

Source: Field Survey, 2012-13

Mean=19201.36, S.D. =7966.60, C.V. =41.49, Gini coefficient =0.50

8.4.5 Test of Hypothesis:

It is in order to examine whether the observed difference in annual expenditure between SHG and Non-SHG households in two groups are statistically significant or not. For that purpose we apply Z test. Here also we have considered Total Sample only to test the differences. The two calculated means of the two family expenditure distributions of SHG and Non-SHGs are Rs. 32634.26 and Rs. 19201.36 respectively for Total Sample.

Null Hypothesis; H_0: $X_1=X_2$ i.e., there is no significant difference in the average annual expenditure of SHG households and Non-SHG households.

Alternative Hypothesis; H_1: $X_1>X_2$ i.e. average annual expenditure of the SHG households is greater than the average annual expenditure of the Non-SHG households.

8.4.6 Here the calculated value of Z for total sample is 14.07. Thus, the calculated value of Z is greater than the table value of Z (2.33) at 1 percent level of significance. Thus the null hypothesis H_0: $X_1 = X_2$ is rejected. It implies that the observed difference in expenditure is statistically highly significant. Thus the average annual expenditure of the households of SHGs has increased as a result of working of the SHGs. The values of the Gini coefficient of expenditure distribution of SHG and Non-SHG households in total sample are 0.38 and 0.50 respectively. Thus the distribution of expenditure is much more uneven for Non-SHG households compared to SHG household.

8.4.7 In order to examine the nature of expenditure among the SHG and Non-SHG households we also distribute all the households of both groups by annual expenditure per capita. These are given in Tables 8.9A to 8.9C and in Tables 8.10A to 8.10C respectively. We can see from Table 8.9C that 41.69 percent households of the SHG are failed to cross the expenditure level of Rs. 8000.00 per capita per annum for total sample. If we increase the expenditure level up to Rs.10000.00 then the above percentage figure increases as much as to 75.23 percent. One can also see from Tables 8.9C and 8.10C that the two calculated values of C.V. are 29.03 for the per capita expenditure distribution of the SHG households and 41.67 for the expenditure distribution of Non-SHG

Table 8.9A

Size Distribution of Expenditure of SHG households by Expenditure per Capita

(Sub-Sample I)

Annual Expenditure Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Up to 5000	9	5.84	5.84
5000-6000	9	5.84	11.68
6000-7000	14	9.09	20.78
7000-8000	27	17.53	38.31
8000-9000	26	16.88	55.19
9000-10000	26	16.88	72.07
10000-11000	11	7.14	79.22
11000-12000	15	9.74	88.96
12000 & above	17	11.04	100.00
Total	154	100.00	------

Source: Field Survey, 2012-13

Mean=8885.23, S.D. =2494.43, C.V. =28.07, Gini coefficient =0.23

Table 8.9B

Size Distribution of Expenditure of SHG households by Expenditure per Capita

(Sub-Sample II)

Annual Expenditure Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Up to 5000	15	9.09	9.09
5000-6000	12	7.27	16.36
6000-7000	20	12.12	28.48
7000-8000	27	16.36	44.85
8000-9000	35	21.21	66.06
9000-10000	20	12.12	78.18
10000-11000	14	8.48	86.67
11000-12000	12	7.27	93.94
12000 & above	10	6.06	100.00
Total	165	100.00	------

Source: Field Survey, 2012-13

Mean=8304.69, S.D. =2464.91, C.V. =29.68, Gini coefficient =0.30

Table 8.9C

Size Distribution of Expenditure of SHG households by Expenditure per Capita

(Total Sample)

Annual Expenditure Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C**.
Up to 5000	24	7.52	7.52
5000-6000	21	6.58	14.10
6000-7000	34	10.66	24.76
7000-8000	54	16.93	41.69
8000-9000	61	19.12	60.81
9000-10000	46	14.42	75.23
10000-11000	25	7.84	83.07
11000-12000	27	8.46	91.53
12000 & above	27	8.46	100.00
Total	319	100.00	---

Source: Field Survey, 2012-13

Mean=8584.95, S.D. =2492.30, C.V. =29.03, Gini coefficient =0.25

households in total sample. Following these two values we can say here also that expenditure among the SHG households is distributed more homogeneously than the Non-SHG households.

8.4.8 On the other hand, if we assume that an expenditure amount of Rs. 7500.00 per capita per annum is the upper limit of absolute poverty then 32.47 percent households in Sub-Sample I and 39.39 percent households in Sub-Sample II of the SHG are living in absolute poverty. Similarly, we can find out the number of more poor households for this group considering the expenditure level per capita per annum at Rs.9500.00. The percentage of such households is 27.92 percent in Sub-Sample I and 32.12 percent in Sub-Sample II. In the same way we can find out the number of poor households considering the expenditure amount of Rs. 11500.00 per capita per annum and the number becomes 35 or 22.73 percent households in Sub-Sample I and same for Sub-Sample II is 30 or 18.18 percent.

8.4.9 Again from Table 8.10A and 8.10B we get 92.00 percent households of the Non-SHG in Sub-Sample I and 90.00 percent in Sub-Sample II are remain in the expenditure limit of Rs.8000.00 per capita per annum. If we increase the expenditure limit of Rs.10000.00 per capita per annum then none of our Non-SHG households able to cross this expenditure limit. If we apply the same

Table 8.10A

Size Distribution of Expenditure of Non-SHG households by Expenditure per Capita

(Sub-Sample I)

Annual Expenditure Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 5000	20	40.00	40.00
5000-6000	11	22.00	62.00
6000-7000	10	20.00	82.00
7000-8000	5	10.00	92.00
8000-9000	3	6.00	98.00
9000-10000	1	2.00	100.00
10000 & above	0	0.00	100.00
Total	50	100.00	-----

Source: Field Survey, 2012-13

Mean=5163.44, S.D. =2065.36, C.V. =40.00, Gini coefficient =0.63

Table 8.10B

Size Distribution of Expenditure of Non-SHG households by Expenditure per Capita

(Sub-Sample II)

Annual Expenditure Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 5000	27	54.00	54.00
5000-6000	8	16.00	70.00
6000-7000	7	14.00	84.00
7000-8000	3	6.00	90.00
8000-9000	4	8.00	98.00
9000-10000	1	2.00	100.00
10000 & above	0	0.00	100.00
Total	50	100.00	------

Source: Field Survey, 2012-13

Mean=4899.92, S.D. =2140.36, C.V. =43.68, Gini coefficient =0.68

Table 8.10C

Size Distribution of Expenditure of Non-SHG households by Expenditure per Capita

(Total Sample)

Annual Expenditure Per Capita in Rs.	**No of Household**	**P.C.**	**Cumulative P.C.**
Upto 5000	47	47.00	47.00
5000-6000	19	19.00	66.00
6000-7000	17	17.00	83.00
7000-8000	8	8.00	91.00
8000-9000	7	7.00	98.00
9000-10000	2	2.00	100.00
10000 & above	0	0.00	100.00
Total	100.00	100.00	-------

Source: Field Survey, 2012-13

Mean=5031.68, S.D. =2096.74, C.V. =41.67, Gini coefficient =0.66

measuring index to find out the percentage of households who are in absolute poverty as before then we see that 89 percent households of Non-SHG in Total sample are living in absolute poverty and 11 percent are living as more poor.

8.4.10 Test of Hypothesis:

Here, also we like to examine whether the observed difference in annual average per capita expenditure between SHG and Non-SHG households is statistically significant or not. For that purpose we apply Z test. Here we have again considered Total Sample only to test the differences. The calculated mean values of per capita expenditure distributions in Total Sample for SHG and Non-SHG households are Rs. 8584.95 and Rs. 5031.68 respectively.

Null Hypothesis; H_0: $X_1=X_2$ i.e., there is no significant difference in the average annual per capita expenditure of SHG households and Non-SHG households.

Alternative Hypothesis; H_1: $X_1>X_2$ i.e. average annual per capita expenditure of the SHG households is greater than the average annual per capita expenditure of the Non-SHG households.

8.4.11 The calculated value of Z for total sample is 14.11. Thus, here also the calculated values of Z are greater than the table value of Z (2.33) at 1 percent level of significance. Thus the null hypothesis H_0: $X_1 = X_2$ is rejected. It implies that the observed difference in per capita expenditure is statistically highly significant. Thus the average per capita expenditure of the households of SHGs has increased as a result of working of the SHGs.

8.4.12 Thus it follows from the above analysis that the households who are belonging to the SHGs are relatively in better off position either from the point of view of income or expenditure. What remains to say is that we are still outside to the position to hold the conclusion that SHG is an Aladdin's Lamp and we can solve the problem of the poor just by commanding the Lamp. However, what is important, as we observed, is that the good working of the SHG needs a comprehensive financial and administrative net work both at the top and at the grass-root levels.

8.5 INCOME AND EXPENDITURE DISTRIBUTION OF DIFFERENT CATEGORIES OF SHG HOSEHOLDS.

8.5.1 We have stated earlier in Chapter I that for the selection of the SHGs we have used four differentiators namely, education, religion, caste and sex. On the basis of this stratification we select 15 SHGs from each study area. Out of these 15 groups 3 belong to the educated group, 9 belong to the religion group and 3 belong to the mixed group in each sample. We also divided 9 SHGs equally in three categories. They are SC/ST group, general caste

Table 8.11A

Size Distribution of Income of different categories of SHG households by Income per Family

(Sub-Sample I)

Annual Income Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of Household	**P.C.**	**No of Household**	**P.C.**	**No of Household**	**P.C**	**No of Household**	**P.C**	**No of Household**	**P.C.**	**No of Household**	**P.C.**
10000-15000	2	6.45	--	--	--	--	1	3.13	--	--	3	1.95
15000-20000	--	--	1	3.33	1	3.33	5	15.63	--	--	7	4.55
20000-25000	3	9.68	7	23.33	2	6.67	3	9.37	3	9.68	18	11.69
25000-30000	4	12.90	4	13.33	7	23.33	6	18.75	5	16.13	26	16.88
30000-35000	9	29.03	5	16.67	3	10.00	8	25.00	6	19.35	31	20.13
35000-40000	9	29.03	3	10.00	6	20.00	4	12.50	6	19.35	28	18.18
40000-45000	2	6.45	3	10.00	2	6.67	4	12.50	2	6.45	13	8.44
45000-50000	2	6.45	4	13.33	5	16.67	1	3.12	3	9.68	15	9.74
50000 & above	--	--	3	10.00	4	13.33	--	--	6	19.35	13	8.44
Total	31	100.00	30	100.00	30	100.00	32	100.00	31	100.00	154	100.00

Source: Field Survey, 2012-13.

Table 8.11B

Mean, Standard Deviation and Coefficient of Variation of Household Income

(Sub-Sample I)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	32254.19	8135.92	25.22
Mixed	34862.33	10516.46	30.17
General	37801.33	11206.91	29.65
Muslim	29753.44	8880.80	29.85
Educated	38608.39	11570.74	29.97
Total	34602.34	10549.16	30.49

Table 8.12A

Size Distribution of Income of different categories of SHG households by Income per Family

(Sub-Sample II)

Annual Income Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of Household	**P.C.**	**No of Household**	**P.C.**	**No of Household**	**P.C**	**No of Household**	**P.C**	**No of Household**	**P.C.**	**No of Household**	**P.C.**
10000-15000	1	3.13	--	--	1	3.03	2	6.06	--	--	4	2.42
15000-20000	3	9.38	4	11.76	2	6.06	2	6.06	--	--	11	6.67
20000-25000	6	18.75	4	11.76	2	6.06	4	12.12	2	6.06	18	10.91
25000-30000	10	31.25	1	2.94	8	24.24	6	18.18	9	27.27	34	20.61
30000-35000	2	6.25	12	35.29	6	18.18	15	45.45	6	18.18	41	24.85
35000-40000	5	15.63	6	17.65	3	9.09	1	3.03	8	24.24	23	13.94
40000-45000	2	6.25	2	5.88	3	9.09	3	9.09	3	9.09	13	7.88
45000-50000	3	9.38	3	8.82	4	12.12	--	--	2	6.06	12	7.27
50000 & above	--	--	2	5.88	4	12.12	--	--	3	9.09	9	5.45
Total	32	100.00	34	100.00	33	100.00	33	100.00	33	100.00	165	100.00

Source: Field Survey, 2012-13.

Table 8.12B

Mean, Standard Deviation and Coefficient of Variation of Household Income

(Sub-Sample II)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	29664.06	9536.58	32.15
Mixed	33747.65	9781.08	28.98
General	34938.48	11671.33	33.41
Muslim	29179.70	7784.51	26.68
Educated	36528.79	11156.72	30.54
Total	32836.48	10372.63	31.59

Table 8.13A

Size Distribution of Income of different categories of SHG households by Income per Family

(Total Sample)

Annual Income Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of House hold	**P.C.**	**No of House hold**	**P.C.**	**No of House hold**	**P.C**	**No of House hold**	**P.C**	**No of House hold**	**P.C.**	**No of Household**	**P.C.**
10000-15000	3	4.76	--	--	1	1.59	3	4.62	--	--	7	2.19
15000-20000	3	4.76	5	7.81	3	4.76	7	10.77	--	--	18	5.64
20000-25000	9	14.29	11	17.19	4	6.35	7	10.77	5	7.81	36	11.29
25000-30000	14	22.22	5	7.81	15	23.81	12	18.46	14	21.88	60	18.81
30000-35000	11	17.46	17	26.56	9	14.29	23	35.38	12	18.75	72	22.57
35000-40000	14	22.22	9	14.06	9	14.29	5	7.69	14	21.88	51	15.99
40000-45000	4	6.35	5	7.81	5	7.94	7	10.77	5	7.81	26	8.15
45000-50000	5	7.94	7	10.94	9	14.29	1	1.54	5	7.81	27	8.46
50000 & above	0	0.00	5	7.81	8	12.70	--	--	9	14.06	22	6.90
Total	63	100.00	64	100.00	63	100.00	65	100.00	64	100.00	319	100.00

Source: Field Survey, 2012-13.

Table 8.13B
Mean, Standard Deviation and Coefficient of Variation of Household Income
(Total Sample)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	30938.57	8899.78	28.77
Mixed	34270.16	10066.59	29.37
General	36301.75	11451.22	31.54
Muslim	29462.15	8281.60	28.11
Educated	37536.09	11317.00	30.15
Total	33688.97	10479.08	31.11

group and Muslims. For the shake of simplicity here we consider only the annual family income and annual family expenditure. Accordingly, we have distributed all the 319 households of the SHGs of different categories by annual income per family in Table 8.11to 8.13 and also by annual expenditure per family in Table 8.14 to 8.16 for Sub-Sample I, Sub-Sample II and Total Sample respectively. The purpose is to examine whether the parameters caste, religion, education and sex have any impact on the performance of SHGs with respect to poverty alleviation.

8.5.2 One can see form Table 8.13A that 46.03 percent SC, 32.81 percent Mixed, 36.51 percent General, 44.62 percent Muslim and 29.69 percent Educated SHG households in total sample are failed to cross the annual income per family limit of Rs. 30000.00 or Rs. 2500.00 per month. If we increase the annual family income level to Rs. 35000.00 then the above figures increases to 63.49 percent, 59.37 percent, 50.80 percent, 80.00 percent and 48.44 percent respectively. Thus we see that Muslim and SC households suffer worst and Non-Muslim and Non-SC groups are belonging comparatively in better position. Average annual family income is highest for educated groups followed by general group and mixed group. We get more or less same feature for Sub-Sample I and Sub-Sample II also. If we use the poverty line, following to Rangrajan Method then we see that in total sample 5 SC, 11 Mixed, 14 General, 1 Muslim and 12 Educated SHG households are succeeded to cross the poverty line during the reference period.

8.5.3 **Test of Hypothesis**

Now we like to examine whether the observed difference in annual average family income between different categories of SHG in total sample are statistically significant or not. For that purpose we apply ANOVA Test.

Null Hypothesis (H_0): There is no significance difference between the average annual income of different categories of SHG households.

Alternative Hypothesis (H_1): There is a significance difference between the average annual income of different categories of SHG households.

ANOVA TEST

	Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	3036780558.919	4	759195139.730	7.477	.000
Within Groups	31883173199.702	314	101538768.152		
Total	34919953758.621	318			

8.5.4 From the above table, it is found that calculated value of F is 7.477 and the table value of F with degree of freedom (4,314) is 2.37 at 5 percent level of significance. Since the calculated value is greater than the table value at 5 percent level of significant (0.000< 0.05), so the null hypothesis is rejected and alternative hypothesis is accepted. Therefore, we can say that there is a significant difference among the five categories of SHG households regarding their average annual income.

8.5.5 On the other hand, we have distributed all the households of SHG by annual expenditure per family according to different strata. We can get from Table 8.16A that 49.21 percent SC, 35.94 percent Mixed, 36.51 percent General, 52.32 percent Muslim, 29.69 percent Educated households of the SHG are failed to cross the annual family expenditure limit of RS. 30000.00. If we increase the annual expenditure limit to Rs. 35000.00 then the percentage of household increases as much as to 63.50 percent for SC, 59.38 percent for Mixed, 52.38 percent for General, 84.63 percent for Muslim, 51.57 percent for Educated SHG households.

8.5.6 As a whole it reveals from the above analysis that Muslim households are in a worse off position followed by SC households. From Table 8.16A we see that, Only 1 household from mixed group and 8 households each from general and educated groups are succeeded to cross the annual expenditure level of Rs.50000.00. None of the Muslim group households from Sub-Sample I or Sub-Sample II are succeeded to cross the annual expenditure level as more as of Rs.45000.00. From Table 8.13B and 8.16B, we see that for total sample, like annual average family income, average family expenditure is also highest for educated group households followed by General, Mixed, SC and Muslim group households.

Table 8.14A

Size Distribution of Expenditure of different categories of SHG households by Expenditure per Family

(Sub-Sample I)

Annual Expenditure Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of Household	**P.C.**	**No of Household**	**P.C.**	**No of Household**	**P.C**	**No of Household**	**P.C**	**No of Household**	**P.C.**	**No of Household**	**P.C.**
10000-15000	2	6.45	--	--	--	--	1	3.13	--	--	3	1.95
15000-20000	--	--	1	3.33	1	3.33	5	15.63	--	--	7	4.55
20000-25000	3	9.68	7	23.33	2	6.67	3	9.38	3	9.68	18	11.69
25000-30000	6	19.35	4	13.33	7	23.33	8	25.00	5	16.13	30	19.48
30000-35000	7	22.58	5	16.67	3	10.00	8	25.00	7	22.58	30	19.48
35000-40000	10	32.26	4	13.33	7	23.33	2	6.25	5	16.13	28	18.18
40000-45000	3	9.68	5	16.67	4	13.33	5	15.63	4	12.90	21	13.64
45000-50000	--	--	3	10.00	2	6.67	--	--	2	6.45	7	4.55
50000 & above	--	--	1	3.33	4	13.33	--	--	5	16.13	10	6.49
Total	31	100.00	30	100.00	30	100.00	32	100.00	31	100.00	154	100.00

Source: Field Survey, 2012-13.

Table 8.14B

Mean, Standard Deviation and Coefficient of Variation of Household Expenditure

(Sub-Sample I)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	31556.41	7705.87	24.42
Mixed	33611.98	9227.08	27.45
General	36193.37	9522.88	26.31
Muslim	29164.56	8457.72	29.00
Educated	36918.12	9762.01	26.44
Total	33442.45	9307.74	27.83

Table 8.15A

Size Distribution of Expenditure of different categories of SHG households by Expenditure per Family

(Sub-Sample II)

Annual Expenditure Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of Household	**P.C.**	**No of Household**	**P.C.**	**No of Household**	**P.C**	**No of Household**	**P.C**	**No of Household**	**P.C.**	**No of Household**	**P.C.**
10000-15000	1	3.13	--	--	1	3.03	2	6.06	--	--	4	2.42
15000-20000	3	9.38	4	11.76	2	6.06	2	6.06	--	--	11	6.67
20000-25000	6	18.75	4	11.76	2	6.06	5	15.15	2	6.06	19	11.52
25000-30000	10	31.25	3	8.82	8	24.24	8	24.24	9	27.27	38	23.03
30000-35000	2	6.25	10	29.41	7	21.21	13	39.39	7	21.21	39	23.64
35000-40000	6	18.75	6	17.65	4	12.12	--	--	9	27.27	25	15.15
40000-45000	1	3.13	2	5.88	4	12.12	3	9.09	3	9.09	13	7.88
45000-50000	3	9.38	5	14.71	1	3.03	--	--	--	--	9	5.45
50000 & above	--	--	--	--	4	12.12	--	--	3	9.09	7	4.24
Total	32	100.00	34	100.00	33	100.00	33	100.00	33	100.00	165	100.00

Source: Field Survey, 2012-13

Table 8.15B

Mean, Standard Deviation and Coefficient of Variation of Household Expenditure

(Sub-Sample II)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	28968.19	8899.34	30.72
Mixed	32871.56	9118.94	27.74
General	33944.57	10815.06	31.86
Muslim	28577.46	7436.01	26.02
Educated	34919.72	9300.05	26.63
Total	31879.96	9431.89	29.59

Table 8.16A

Size Distribution of Expenditure of different categories of SHG households by Expenditure per Family

(Total Sample)

Annual Expenditure Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of Household	**P.C.**	**No of Household**	**P.C.**	**No of Household**	**P.C**	**No of Household**	**P.C**	**No of Household**	**P.C.**	**No of Household**	**P.C.**
10000-15000	3	4.76	--	--	1	1.59	3	4.62	--	--	7	2.19
15000-20000	3	4.76	5	7.81	3	4.76	7	10.77	--	--	18	5.64
20000-25000	9	14.29	11	17.19	4	6.35	8	12.31	5	7.81	37	11.60
25000-30000	16	25.40	7	10.94	15	23.81	16	24.62	14	21.88	68	21.32
30000-35000	9	14.29	15	23.44	10	15.87	21	32.31	14	21.88	69	21.63
35000-40000	16	25.40	10	15.63	11	17.46	2	3.08	14	21.88	53	16.61
40000-45000	4	6.35	7	10.94	8	12.70	8	12.31	7	10.94	34	10.66
45000-50000	3	4.76	8	12.50	3	4.76	--	--	2	3.13	16	5.02
50000 & above	--	--	1	1.56	8	12.70	--	--	8	12.50	17	5.33
Total	63	100.00	64	100.00	63	100.00	65	100.00	64	100.00	319	100.00

Source: Field Survey, 2012-13

Table 8.16B

Mean, Standard Deviation and Coefficient of Variation of Household Expenditure

(Total Sample)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	30241.76	8368.57	27.67
Mixed	33218.63	9104.23	27.41
General	35015.43	10201.39	29.13
Muslim	28866.50	7898.32	27.36
Educated	35887.70	9503.93	26.48
Total	32634.26	9390.05	28.77

8.5.7 **Test of Hypothesis**

We also like to examine whether the observed difference in annual average family expenditure between different categories of SHG in total sample are statistically significant or not. For that purpose we apply ANOVA Test.

Null Hypothesis (H_0): There is no significance difference between the average annual expenditure of different categories of SHG households.

Alternative Hypothesis (H_1): There is a significance difference between the average annual expenditure of different categories of SHG households.

ANOVA TEST

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2339852052.795	4	584963013.199	7.147	.000
Within Groups	25699153226.878	314	81844437.028		
Total	28039005279.673	318			

8.5.8 From the above table, it is found that calculated value of F is 7.147 and the table value of F with degree of freedom (4,314) is 2.37 at 5 percent level of significance. Since the calculated value is greater than the table value at 5 percent level of significant (0.000< 0.05), so the null hypothesis is rejected and alternative hypothesis is accepted. Therefore, we can say that there is a significant difference among the five categories of SHG households regarding their average annual expenditure.

8.6 MEASURE OF POVERTY USING DIFFERENT POVERTY INDICES

8.6.1 In this section we have tried to measure the overall poverty by using the head count measure H as given by Prof. A. K. Sen. This measure generally measures the proportion of people who fall below the specified poverty-line income. Prof. Sen uses the following formula to measure the overall poverty.

$$\mathbf{H = p/n}$$

Where, p= the number of people who are identified as being poor.

n= the total population.

We have also used another standard measure known as the income-gap ratio I. This measure is generally used to measure the intensity of poverty. Prof. Sen defined it as-

$$\mathbf{I = g/p\pi}$$

Where, g= aggregate short-fall of income of all the poor from the specified poverty line.

π=the poverty line

But the problem as recognized by Prof. Sen is that, the head-count measure H normally ignores the extent of income short-falls. On the other hand, the income-gap ratio I ignore the number involved. A combination of the two as opined by Prof. Sen is inadequate. The reason is that if a unit of income is transferred from a person who lies below the poverty line to someone who also remains the below poverty line but in a better off position , then both the head count measures H and income gap ratio measure I will remain completely unaffected. To overcome this problem Prof. Sen has given another measure P to capture the Relative Deprivation among the poor. We have also included this measure in our measuring basket. This Relative Deprivation Measure as given by Prof. Sen is

$$\mathbf{P = H \{I + (1-I)\, G\}}$$

Where, G= Gini coefficient of the distribution of income among the poor.

H=Head-count ratio.

I=Income-gap ratio.

8.6.2 We have used above measures to compare the incidence poverty among the SHG and Non-SHG households using average annual income. Here, we have used different poverty measures as

given in the preceding paragraph for SHG and Non-SHG households for Sub-Sample I, Sub-Sample II and Total Sample. We use here the concept of poverty line as given by Rangarajan for our calculation. All are shown in Tables 8.17 to 8.19 for Sub-Sample I, Sub-Sample II and Total Sample respectively.

Table 8.17
Different Measure of poverty
(Sub-Sample I)

Households		Head Count Ratio(H)	Intensity of Poverty(I)	Gini coefficient (G)	Measure of Relative Deprivation (P)
SHG	SC	0.93	0.32	0.51	0.62
	Mixed	0.80	0.32	0.24	0.39
	General	0.70	0.31	0.22	0.32
	Muslim	0.97	0.36	0.47	0.64
	Educated	0.71	0.30	0.12	0.27
SHG Total		0.82	0.33	0.29	0.43
Non-SHG		1.00	0.57	0.46	0.77

Table 8.18
Different Measure of poverty
(Sub-Sample II)

Households		Head Count Ratio(H)	Intensity of Poverty(I)	Gini coefficient (G)	Measure of Relative Deprivation (P)
SHG	SC	0.91	0.41	0.51	0.65
	Mixed	0.85	0.34	0.39	0.51
	General	0.85	0.33	0.26	0.43
	Muslim	1.00	0.38	0.63	0.77
	Educated	0.91	0.28	0.24	0.41
SHG Total		0.90	0.35	0.38	0.54
Non-SHG		1.00	0.59	0.47	0.78

Table 8.19
Different Measure of poverty
(Total Sample)

Households		Head Count Ratio(H)	Intensity of Poverty(I)	Gini coefficient (G)	Measure of Relative Deprivation (P)
SHG	SC	0.92	0.36	0.51	0.63
	Mixed	0.83	0.33	0.31	0.45
	General	0.78	0.32	0.24	0.38
	Muslim	0.99	0.37	0.55	0.71
	Educated	0.81	0.29	0.18	0.34
SHG Total		0.86	0.33	0.33	0.47
Non-SHG		1.00	0.58	0.46	0.77

8.6.3 It is obvious from the above table that SHG households are in better position as compared to Non-SHG households in respect of all measures of poverty. From Table 8.19 we see that though

14 percent SHG households in total sample are succeeded to cross the poverty line during our survey period but none of the Non-SHG households succeeded to overcome the poverty line. Again, there is a huge gap in intensity of poverty among SHG and Non-SHG households. While poverty gap ratio for the SHG household is 0.33, it is as high as 0.58 for the Non-SHG households. We get the same fact in case the value of gini coefficient 'G' also. Again, P as a function of H, I and G is considerably higher for Non-SHG households reflecting higher relative deprivation among them. Thus we can conclude that Self Help Group activities have positive impact in reducing poverty.

8.6.4 If we make a compare of poverty among the different categories of SHG households then we see that households who belong to SC/ST and minority groups are in worst position. Intensity of poverty is higher for Muslim households followed by SC households if we consider the total sample as given in Table 8.19. These two figures are 0.37 and 0.36 respectively. It is lowest for educated groups and stands at 0.29. General cast and mixed group households are in moderate position. We get the same feature if we consider the relative deprivation among the different categories of households. For both the sample relative deprivation and income inequality is considerably higher for Muslim & SC group and it is lowest for educated group.

8.6.5 Thus we see that benefit of microfinance through Self Help Group activities has not thrown open the opportunity uniformly among the different classes and religions. Educated, General and Mixed groups have succeeded to grip the benefit much more than the socially backward classes and minority groups. This gives us the opportunity to say that like any other development programme, SHG activities under SGSY also failed to improve the living condition of the poor uniformly. But there is no denying that, Self Help Group activities has been able to inspire hope in the lives of thousands of rural poor, though, a special care and training is needed for the proper implementation of the SHG activities for the upliftment of the socially and economically backward households.

8.7 MEASURE OF INCOME INEQUALITY AND LORENZ CURVE

8.7.1 We know that the income Inequality refers to the extent to which income is distributed in an uneven manner among a population under consideration. We have already mentioned the values

of Gini coefficient for every distribution of income in the preceding paragraphs. We have seen that the value of Gini coefficient is higher for Non-SHG household as compared to SHG

Fig-8.1

Lorenz Curve for Annual Family Income of SHG & Non-SHG households

(Sub-Sample I)

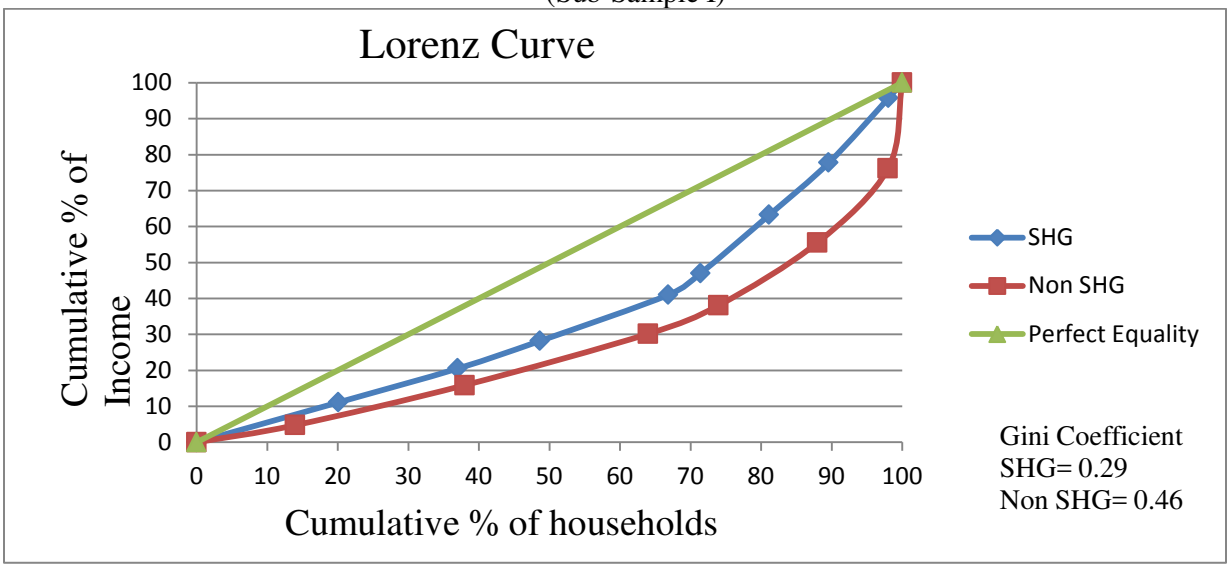


Fig-8.2

Lorenz Curve for Annual Family Income of SHG & Non-SHG households

(Sub-Sample II)

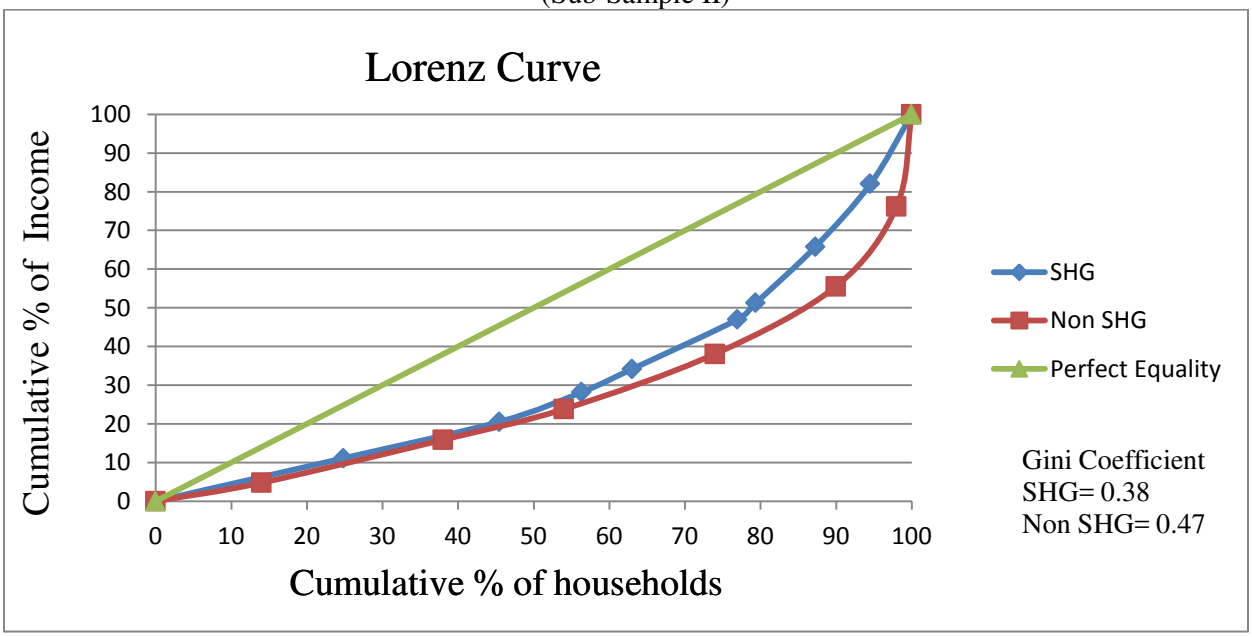
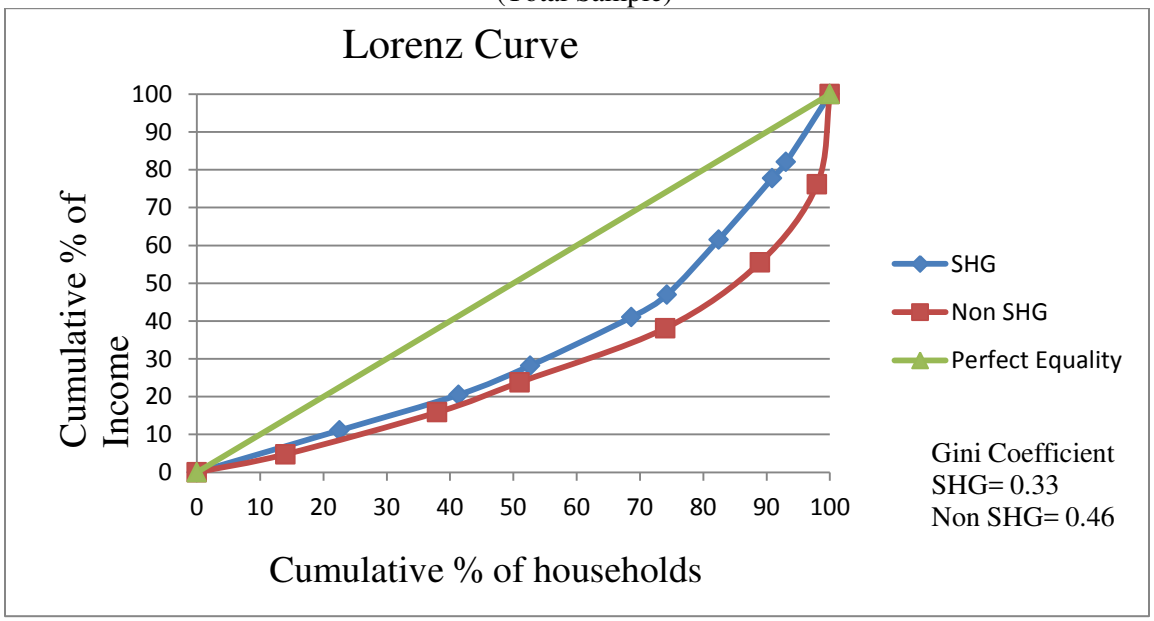


Fig-8.3

Lorenz Curve for Annual Family Income of SHG & Non-SHG households

(Total Sample)



household in terms of family income. We have also got the same result in case of per capita income distribution where the value of Gini coefficient is significantly high for Non-SHG households as compared to SHG households. Now to visualize the income inequality of SHG and Non-SHG households of our sample we have drawn Lorenz Curves for Sub-Sample I, Sub-Sample I and Total Sample as shown in Figures 8.1 to 8.3 respectively.

8.7.2 From the above Figures 8.1, 8.2 and 8.3 we see that Lorenz curves for SHGs are to some extent closer to the perfect equality curve compared to Non-SHG. Here, bottoms 20 percent of family income of SHG households in total sample are shared by around 42 percent population. If we double the income limit, then we see that bottom 40 percent of incomes are shared by around 69 percent of households. On the other hand, bottom 20 percent and bottom 40 percent of incomes of Non-SHG households in total sample are shared by around 46 percent and 77 percent of the population respectively. Again the top 20 percent of family incomes are enjoyed by only around 8 percent of population in case of SHG households and 1 percent in case Non-SHG households of our sample. The same has been reflected in case of Sub-Sample I and Sub-Sample II. If we make a comparison between Sub-Sample I and Sub-Sample II we find a little bit better distribution of income of SHG households in Sub-Sample I as compared to Sub-Sample II.

Hence, on the basis of this finding, we can say that SHG activities have succeeded to bring a little bit better distribution of household income compared to Non-SHG households.

8.7.3 Further, to visualize the inequality of per capita annual income distribution of SHG and Non-SHG households we have drawn Lorenz Curves for Sub-Sample I, Sub-Sample II and Total Sample. All are given in Figures 8.4 to 8.6 respectively. From these Figures it is obvious also that distribution of per capita income is more uneven for Non-SHG households compared to SHG household. As a result, the values of Gini coefficient differ significantly and stand at 0.25 and 0.63 for SHG and Non-SHG households respectively for total sample. In Fig. 8.6 we see that, while bottom 20 percent of per capita income is shared by around 38 percent SHG households, in case of Non-SHG households, the same percentage of income is shared by around 66 percent of the people. If we double the income limit, then we see that bottom 40 percent of incomes are shared by around 59 percent of SHG and 89 percent Non-SHG households. On the other hand, around 9 percent SHG households enjoy top 20 percent of per capita income, but in

Fig-8.4

Lorenz Curve for Annual Per Capita Income of SHG & Non-SHG households

(Sub-Sample I)

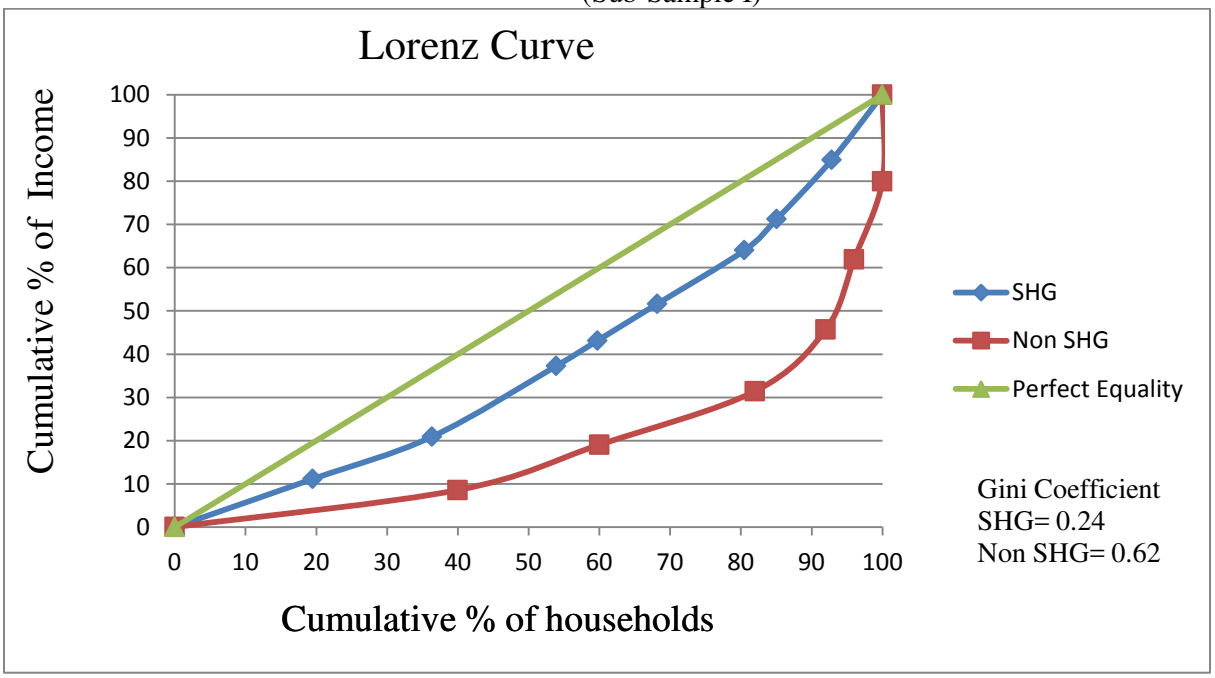


Fig-8.5

Lorenz Curve for Annual Per Capita Income of SHG & Non-SHG households

(Sub-Sample II)

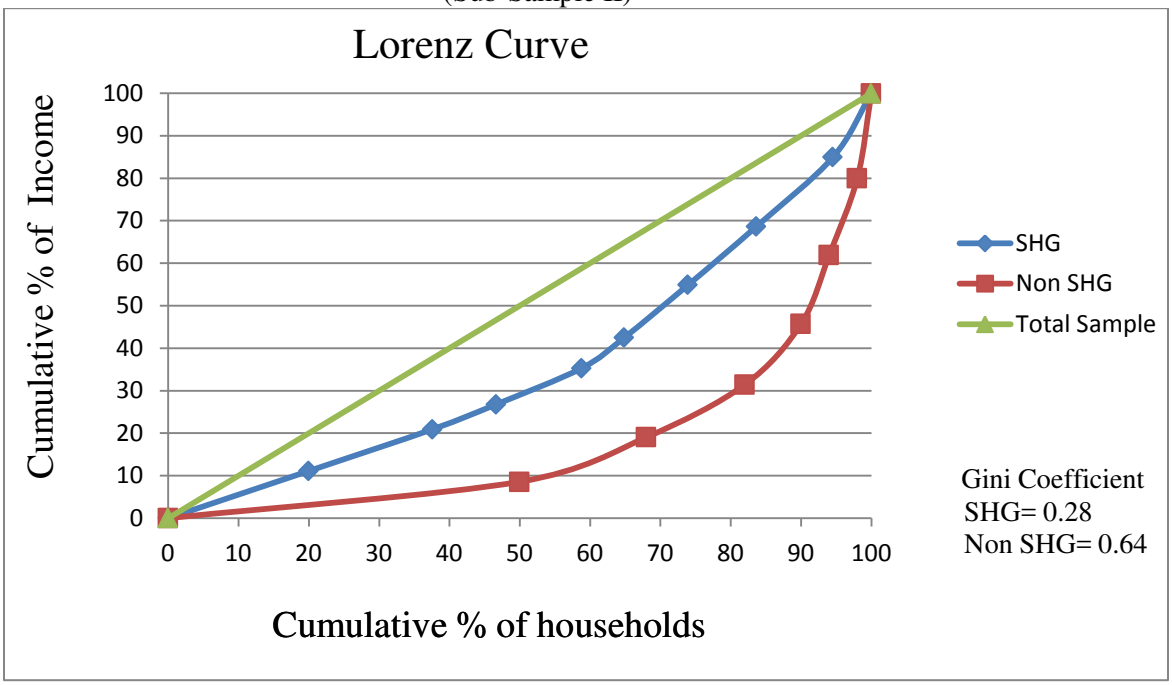
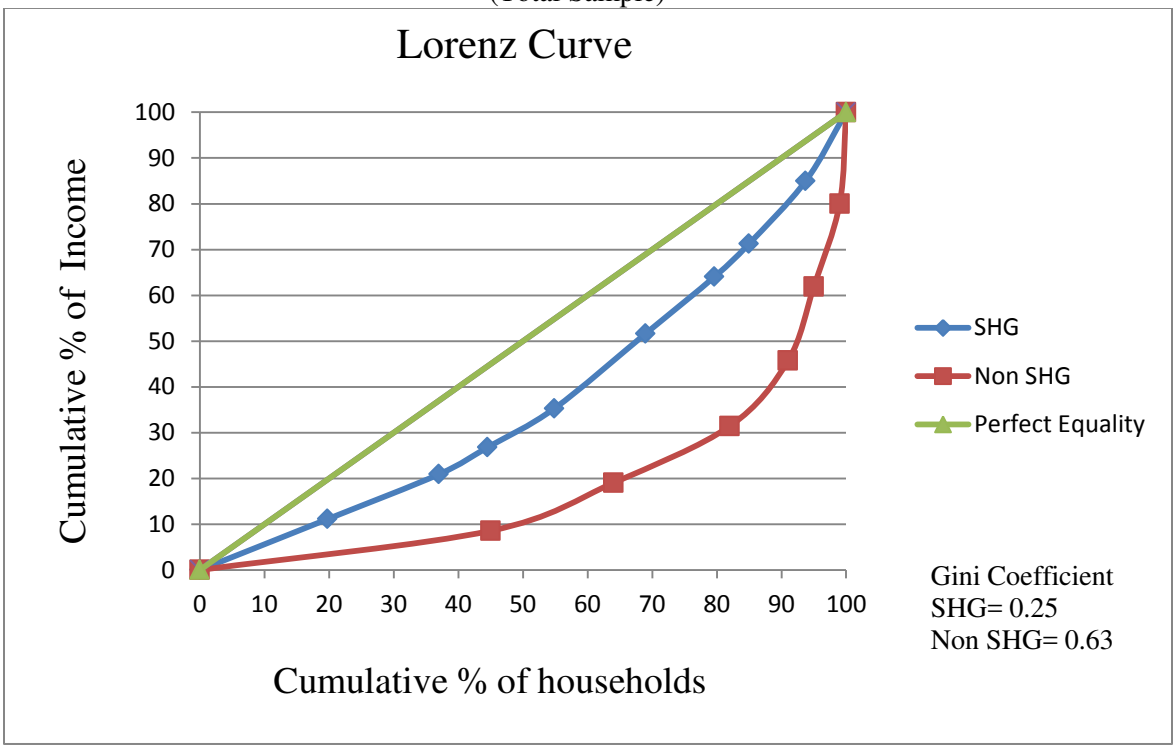


Fig-8.6

Lorenz Curve for Annual Per Capita Income of SHG & Non-SHG households

(Total Sample)



case of Non-SHG the same percentage of income is enjoyed by less than 1 percent households. So the variation in per capita income distribution is higher for Non-SHG households than the SHG households. All are explained by the position of the Lorenz curves. Here also we see that SHG activities bring more equal distribution of per capita income compared to Non-SHG households. This situation is due to the higher average family size and significantly low average household income of the Non-SHG households that make the per capita income distribution more skewed towards bottom portion.

8.8 A COMPARISON

1. If we follow the Rangrajan method of measurement then we see that 27 SHG households out of 154 are succeeded to cross the poverty line in Sub-Sample I during the reference period. In percentage form it becomes 17.53 percent. However, the number of household reduces to 16 out of 165 in case of Sub-Sample II. In percentage form it becomes only 9.70 percent. This allows us to say that 82.47 percent households in Sub-Sample I and 90.30 percent households in Sub-Sample II are lying below the poverty line. But, if we adopt the UNDP method of measuring, then we see that not a single household of either Sub-Sample are succeeded to cross the poverty line during the same reference period.

2. None of the Non-SHG households are able to come out from the poverty trap during our period of survey following all measurements. We get its reflection in head count ratio which stands at 1, shown in table 8.17 and 8.18.

3. If we earmark per capita income limit of Rs 8000.00 per annum then we see that 35.71 percent SHG households in Sub-Sample I and 44.85 percent household in Sub-Sample II are not succeeded to cross this income limit. The same for Non-SHG households stands at 92.00 percent and 90.00 percent respectively for Sub-Sample I and II. On the other hand, if we increase the per capita income limit up to Rs. 10000.00 then we see that 67.53 percent SHG households in Sub-Sample I and 73.94 percent SHG households in Sub-Sample II are failed to cross this income limit. If we fix this income limit for both the SHG and Non-SHG as a whole then we see that

70.84 percent SHG households and 99.00 percent Non-SHG households are failed to cross this income limit.

4. It is very clear from tables 8.4A and 8.4B that the percentage of SHG households remains in absolute poverty are 35.71 percent and 44.85 percent in Sub-Sample I and II respectively. Again the percentage of more poor SHG households in Sub-Sample I is 31.82 percent. The same for Sub-Sample II is 29.10. On the other hand, the percentage of poor SHG households in Sub-Sample I and Sub-Sample II are 14.93 percent and 15.15 percent respectively.

5. Again from tables 8.4C and 8.5C it reveals that the percentage of household remains in absolute poverty for SHGs and Non-SHGs are 40.44 percent and 91.00 percent respectively. In more poor group the two percentage figures become 30.40 percent and 8.00 percent respectively in SHG and Non-SHG households. The percentage of poor households in SHG stands at 15.05 percent. Only 1.00 percent Non-SHG households belong to this group.

6. One can also notices a significant difference between the consumption habit of food and non-food items among the SHG households of two Sub-Samples from tables 8.6A and 8.6B. The SHG households in Sub-Sample I spend 65.87 percent of total expenditure on food items. The same for Sub-Sample II is 68.30 percent. Though this difference is apparent but it is very significant for the people who live below the poverty line. The food non-food ratios for the Sub-Samples I and II are 1.92 and 2.15 respectively. Again from Table 8.6C we get a significant difference between the consumption habit of food and non-food items among the SHG and Non-SHG households. It reveals from this table that the households of the SHGs are spend 67.13 percent of their expenditure on food items, while the Non-SHG households are spend 82.28 percent of their expenditure on food items. Virtually, if we keep aside the expenditure on clothing then the households of Non-SHG group spend nothing on the non-food items.

7. We also have some glimpse from table 8.7A and 8.7B that 10 SHG households in Sub-Sample I and 7 SHG households in Sub-Sample II are succeeded to cross the annual expenditure level of Rs.50000.00. Only 2 Non-SHG households in our total sample have succeeded to cross the annual expenditure limit of Rs. 35000.00. Again the calculated mean values of average family expenditure for SHG and Non-SHG households of our sample are Rs. 32634.26 & Rs. 19201.36

respectively. That means as a whole SHG households consume 1.7 times more than the Non-SHG households in our sample. The observed difference in expenditure is statistically highly significant. We get a similar conclusion in case of per capita expenditure distribution also.

8. Further, from the Table 8.11 to 8.16, it reveals that in respect of income and expenditure Muslim and SC households suffer worst and Non-Muslim and Non-SC groups are comparatively in better position. Average annual family income is highest for educated groups followed by general group and mixed group. We get more or less same feature for Sub-Sample I and Sub-Sample II also.

9. Following our three measures of poverty as revealed from tables 8.17 to 8.19 we can say that the SHG households in Sub-Sample I are in a little bit better position than the SHG households of Sub-Sample II. The calculated values for H, I and P for Sub-Sample I are 0.82, 0.33 and 0.43 respectively. The same for Sub-Sample II are 0.90, 0.35 and 0.54 respectively. We rather observe a huge gap in intensity of poverty among SHG and Non-SHG households. While poverty gap ratio for the SHG household is 0.33, it is as high as 0.58 for the Non-SHG households. If we have a look in the values of relative deprivation (P) of SHG, Non-SHG from same tables, then we see that inequality in distribution of income is higher for Non-SHG households compared to SHG households.

10. Again, if we make a compare of poverty among the different categories of SHG households then we see that households who belong to SC/ST and minority groups are in worst position. Intensity of poverty for Muslim & SC households is 0.37 and 0.36 respectively for total sample. It is lowest for educated groups and stands at 0.29. We get the same feature if we consider the relative deprivation among the different categories of households. Thus we see that benefit of microfinance through Self Help Group activities has not spread uniformly among the different class and religion.

CHAPTER 9
SAVING, BORROWING AND REPAYMENT

9.1 INTRODUCTION

9.1.1 There is no denying the fact that since more than three decades of working of the microfinance through the SHGs emerges as a major development policy to cope with the threat of poverty and financial exclusion particularly in the rural areas. Microfinance programmes enable the poor to save and it works as an endogenous source of capital for lending. Again, it is beyond doubt that during this period, in rural areas, the microfinance market has developed remarkably (Fisher and Sriram 2002; Srinivasan 2009) and converted the rural poor as creditworthy under the SHG umbrella minimizing the traditional belief that the poor are not credit worthy because they have no collateral. Through this study, we try to show that the working of the SHG formed purely by the poor people (BPL people) will exhibit the picture of credit worthiness of the poor people and will also prove that it is not the collateral but the coexistence and determination of poor people is the success story working behind the recent functioning of the rural borrowing.

9.1.2 It is often argued by the researchers that the credit accumulation of the poor people and their mode of repayment depend on their own hierarchies and framework of calculations (Bloch and Parry 1989; Zelier 1994; Bouman 1994; Guerin 2006; Servet 2006 etc). Besides, being a researcher of rural economy we have seen that the institutions such as gender, caste or ethnicity, religion, etc have been working side by side to give the shape of the demand for and access to financial service (Harris and White 1994; Johnson 2004; Collins, 2009). Again, both the dynamism and diversity is simultaneously exhibit in the landscape of informal financing by appearing as the strength and weakness of informal financing in our country and in like as countries (Bouman, 1989; Collins et al, 2009). The debt-characteristics like negotiability and flexibility, reliability, discretion and anonymity etc have also been appearing in several studies related to borrowing and repayment of the poor people (Rutherford, 2001; Johnson, 2007 etc).

9.2 NATURE OF SAVING

9.2.1 All successful microfinance programmes require that potential borrowers first take part in a saving programme. If people cannot save, they cannot handle credit either. The savings component is very useful to provide separate line of credit for consumption and emergency needs of the members. It is also seen as a major source of loan funds for its members. Savings are an essential feature of all SHGs. We have already discussed in the sections 5.3.4 and 5.3.5 of chapter 5 of this write up about the saving potentiality of the SHG members and find that 77.74 percent members save regularly in total sample though for a healthy working of SHGs this percentage figure at least might be not less than 80 percent. Here we discuss the other aspects of group saving under the following headings.

9.2.2 It is true that where the poor under the net of SHG umbrella are concerned, saving is not simply the gap between income and expenditure. For them saving means forced saving by cutting down some of their expenditure somewhere. Usually the group start with one type of 'compulsory' regular savings, where in all the members periodically save a fixed amount as decided by all members in its group meeting. In our study we find mode of saving for all the groups is monthly. But the amount of saving in per month differs among the groups. Actually

Table 9.1A
Monthly Saving Pattern of the SHG Members
(Sub-Sample I)

Monthly Saving (Rs.)	No. of Groups	P.C.
30	2	13.33
50	6	40.00
80	--	--
100	5	33.34
130	2	13.33
Total	15	100.00

Source: Field Survey, 2012-13

Table 9.1B
Monthly Saving Pattern of the SHG Members
(Sub-Sample II)

Monthly Saving (Rs.)	No. of Groups	P.C.
30	4	26.67
50	7	46.67
80	2	13.33
100	2	13.33
130	--	--
Total	15	100.00

Source: Field Survey, 2012-13

Table 9.1C
Monthly Saving Pattern of the SHG Members
(Total Sample)

Monthly Saving (Rs.)	No. of Groups	P.C.
30	6	20.00
50	13	43.33
80	2	6.67
100	7	23.33
130	2	6.67
Total	30	100.00

Source: Field Survey, 2012-13

the group revises the saving amount periodically upwards and accordingly saving will go up. During the period of survey we get the following five types of saving pattern for our 30 SHGs as depicted in tables 9.1A to 9.1C.

9.2.3 The above table reveals that saving of the members ranges between Rs. 30.00 to Rs. 130.00 per month. It reveals from the above table 9.2C that in our Total Sample 70.00 percent group saves less than Rs. 100.00 and rest 30.00 percent save Rs.100.00 or more. Most of the group saves Rs. 50.00 per month, in percentage figure it stands at 43.33 percent for Total Sample.

9.2.4 Since saving has become compulsory for every member of SHG, because of this compulsion members have accumulated reasonably good amount in their SHG account. As mentioned elsewhere all the selected sample households have completed five years in SHG. This has made them to save. Data represented in the table 9.2 reveals the amount of saving by the SHGs in Sub-Sample I, Sub-Sample II and Total Sample from the time of inception to till the date of survey.

Table-9.2
Individual and Group Saving
(Sub-Sample I, Sub-Sample II and Total Sample)

(In Rs.)

Sample	No of Groups	Total Members	Total Amount Saved	Per SHG Saving	Per member saving
Sub-Sample I	15	154	688950.00	45930.00	4473.70
Sub-Sample II	15	165	547800.00	36520.00	3320.00
Total Sample	30	319	1236800.00	41227.00	3877.12

Source: Field Survey, 2012-13

9.2.5 It is clear from the above table that total amount saved by the groups in sub sample differs. The distinction would be more prominent, if we have a look to the figure of per SHG saving and per member saving. While the per SHG average saving, for the given time period is Rs. 45930.00 for Sub-Sample I, it stands at Rs. 36520.00 for Sub-Sample II. Again we find that per capita saving is, on the average, Rs. 1153.70 higher in Sub-Sample I compared to Sub-Sample II. The average per member saving in total sample is Rs. 3877.12

9.3 NATURE OF BORROWING

9.3.1 From our interaction with the households of both the SGH and Non-SHG it reveals that the households borrow for both recurring and non-recurring purposes like consumption, social ceremonies, health, housing, education and to invest in agriculture and non-agricultural activities. One important thing that comes out clearly from our study area that the households not belonging to the SHGs are not credit worthy. Out of 100 households of this group only 13 houses have some tiny amount of loan mainly for the consumption need taken from the big farmers on the condition that they will have to repay the amount not in cash but in the form of labour power at the time of peak agricultural season and few households reported that in need they sometimes takes money from their friends or relatives or neighbors a very small amount of money such as Rs100, Rs. 200 or maximum Rs. 500 and they repay it within one or two months. None of the Non-SHG member reported about their Institutional loan and about their systematic or regular saving. Thus in our analysis we consider only the households of the SHGs.

9.3.2 It is in theory that microfinance loan (SHG borrowing) should be livelihood oriented and must be encouraged the self-employment activities for smoothing the level of living of the marginalised people and push them to a poverty free zone (Fisher and Sriram, 2002; Srinivasan, 2009; Kar, 2011). But if we have a look in reality then we see that a considerable percentage of borrowing are concentrated in non-economic purposes such as for housing, consumption, ceremonies and purchase of durable goods. Though there is a common argument that the quality of life and productivity of labour force depends to some extent on the quality of housing (Kar, 2014), but expenditure on recurring consumption by borrowing rather exhibits the negative attitude of the SHG members or SHG households members. Again, borrowing for ceremonies particularly for

the marriage of the female child highlights about the poor planning on life-cycle events among the downtrodden households.

9.3.3 We have categorized all the borrowings of the SHG households in ten groups. They, according to order, are farming, animal husbandry, petty business, medical, housing, consumption, marriage and other ceremonies, durable goods, education and land leased in. This has been given in Table 9.3A to 9.3C. One can see from this table that out of 154 SHG households 112 households in Sub-Sample I and 117 households out of 165 SHG households in Sub-Sample II are involved in borrowing activities. That means just 72.73 percent households in Sub-Sample I and 70.91 percent households in Sub-Sample II exhibit their interest in borrowing. But what is interesting is that the activity like farming is recorded itself at the top of the borrowing list following the preference pattern of the households rather than consumption. We see from Table 9.3C that 72 households were borrowed for their farming activities on the other hand only 29 households were borrowed for their typical consumption need in Total Sample. Another interesting feature of borrowing that also follows from the same table that five households were exhibited their preference in land mortgage for farming. If we add these two households to the number of

Table 9.3A
Distribution of SHG Households by Nature of Borrowing
(Sub-Sample I)

Purpose	Number of Households	Percentage to the total Households
Farming	33	29.46
Animal Husbandry	13	11.61
Petty Business	15	13.39
Medical	14	12.50
Housing	10	8.93
Consumption	11	9.82
Marriage and other Ceremonies	8	7.14
Durable Goods	4	3.57
Education	2	1.79
Land mortgage	2	1.79
Total	112	100.00

Source: Field Survey, 2012-13

Table 9.3B
Distribution of SHG Households by Nature of Borrowing
(Sub-Sample II)

Purpose	Number of Households	Percentage to the total Households
Farming	39	33.33
Animal Husbandry	12	10.26
Petty Business	13	11.11
Medical	8	6.84
Housing	14	11.97
Consumption	18	15.38
Marriage and other Ceremonies	6	5.13
Durable Goods	3	2.56
Education	1	0.85
Land mortgage	3	2.56
Total	117	100.00

Source: Field Survey, 2012-13

Table 9.3C
Distribution of SHG Households by Nature of Borrowing
(Total Sample)

Purpose	Number of Households	Percentage to the total Households
Farming	72	31.44
Animal Husbandry	25	10.92
Petty Business	28	12.23
Medical	22	9.61
Housing	24	10.48
Consumption	29	12.66
Marriage and other Ceremonies	14	6.11
Durable Goods	7	3.06
Education	3	1.31
Land mortgage	5	2.18
Total	229	100.00

Source: Field Survey, 2012-13

farming households then the percentage of households who were borrowed for farming increases to 33.62 percent for Total Sample. This simply means that near about one-third of the total households of our study area were used their borrowing amount as capital good rather than consumption good. This proves the sustainability of the borrowing activities among the SHG households. We also see that 10.48 percent households were borrowed for better housing and only three households were borrowed for the education of their children.

9.3.4 We have also distributed the total amount of borrowing of the households by ten borrowing heads as given in Tables 9.4A to 9.4C for Sub-Sample I, Sub-Sample II and Total Sample respectively. If we differentiate borrowing by productive and unproductive in Total Samples then we see from table 9.4C that 71.72 percent SHG households are remained in the group of productive borrowing. If we further categorise the productive borrowing by direct and indirect productive borrowing then we see that 71.53 percent SHG households of our sample engaged in direct productive activities with their borrowing amount.

9.3.5 It also reveals from the table 9.4C that in total sample in terms of borrowing amounts the purpose farming ranks first and it covers more than 40 percent of total borrowing and then followed by the Petty Business and animal husbandry respectively. These two in percentage figures are 14.28 percent and 13.75 percent respectively in total sample. Borrowing for consumption expenditure ranks itself in fifth position in total sample. We get more or less same feature of borrowing for Sub-Sample I and Sub-Sample II also, as depicted in the following tables.

Table 9.4A
Distribution of Borrowing Amount by the Purpose of Borrowing
(Sub-Sample I)

Purpose	Amount Borrowed (Rs)	Percentage	Average amount (Rs)
Farming	235480	38.91	7135.75
Animal Husbandry	81600	13.48	6276.92
Petty Business	96800	15.99	6453.33
Medical	40150	6.63	2867.86
Housing	63000	10.41	6300.00
Consumption	38100	6.30	3463.64
Marriage and other Ceremonies	26600	4.40	3325.00
Durable Goods	6800	1.12	1700.00
Education	1000	0.17	500.00
Land mortgage	15700	2.59	7850.00
Total	605230	100.00	5403.84

Source: Field Survey, 2012-13

Table 9.4B
Distribution of Borrowing Amount by the Purpose of Borrowing
(Sub-Sample II)

Purpose	Amount Borrowed (Rs)	Percentage	Average amount (Rs)
Farming	202050	42.98	5180.77
Animal Husbandry	66300	14.11	5525.00
Petty Business	56700	12.06	4361.54
Medical	19700	4.19	2462.50
Housing	46700	9.94	3335.71
Consumption	42300	9.00	2350.00
Marriage and other Ceremonies	16200	3.45	2700.00
Durable Goods	4600	0.98	1533.33
Education	1000	0.21	1000.00
Land mortgage	14500	3.08	4833.33
Total	470050	100.00	4017.52

Source: Field Survey, 2012-13

Table 9.4C
Distribution of Borrowing Amount by the Purpose of Borrowing
(Total Sample)

Purpose	Amount Borrowed (Rs)	Percentage	Average amount (Rs)
Farming	437530	40.69	6076.81
Animal Husbandry	147900	13.75	5916.00
Petty Business	153500	14.28	5482.14
Medical	59850	5.57	2720.45
Housing	109700	10.20	4570.83
Consumption	80400	7.48	2772.41
Marriage and other Ceremonies	42800	3.98	3057.14
Durable Goods	11400	1.06	1628.57
Education	2000	0.19	666.67
Land mortgage	30200	2.81	6040.00
Total	1075280	100.00	4695.55

Source: Field Survey, 2012-13

9.3.6 To have a rigorous view about the nature of borrowing we have also calculated the average amount of borrowing following the ten borrowing heads. This is also given in table 9.4A to 9.4C. There is a common tendency among the SHG poor households, as we have seen in our study areas is to better off their income by investing them in farming activities. The average amount of borrowing as given in table 9.4A to 9.4C also reflects that tendency. From table 9.4C we get the average amount of borrowing for farming stands at Rs. 6076.81 in total sample. This amount is mainly seasonal in character. They have taken loan mainly for vegetable cultivation. The second

highest item is animal husbandry which is directly related with SHG activities and the average amount of borrowing in total sample in this purpose is Rs. 5916.00. The third one is Petty business and the average amount of borrowing in this purpose is Rs. 5482.14. Again if we make a compare between the total average borrowing of Sub-Sample I and Sub-Sample II, then it remains significantly high for Sub-Sample I compared to Sub-Sample II. These two figures are Rs. 5403.84 and Rs. 4017.52 for Sub-Sample I and Sub-Sample II respectively.

9.3.7 As we have stated in our methodology section in Chapter 1, that we have taken SHGs on the basis of the stratified random sampling without replacement on the basis of four stratums such as caste (General and Schedule caste), Religion, Sex and education. Here for the sake of simplicity we have accumulated the borrowing amount on the basis of the groups as given in table 9.5A to 9.5C. One can say without any hesitation by observing these tables that except Muslim SHGs,

Table 9.5A
Borrowing by the SHG Households
(Sub-Sample I)

Groups	Total Amount(Rs)	Percentage	Average Amount(Rs)
Schedule Caste	118347	19.55	5635.57
Mixed	132672	21.92	5768.35
General Caste	124876	20.63	5676.18
Muslims	87837	14.51	4182.71
Educated	141498	23.38	5659.92
Total	605230	100.00	5403.84

Source: Field Survey, 2012-13

Table 9.5B
Borrowing by the SHG Households
(Sub-Sample II)

Groups	Total Amount(Rs)	Percentage	Average Amount(Rs)
Schedule Caste	87250	18.56	3490.00
Mixed	97806	20.81	4252.43
General Caste	103153	21.95	4298.04
Muslims	70162	14.93	3508.10
Educated	111679	23.76	4467.16
Total	470050	100.00	4017.52

Source: Field Survey, 2012-13

Table 9.5C
Borrowing by the SHG Households
(Total Sample)

Groups	Total Amount(Rs)	Percentage	Average Amount(Rs)
Schedule Caste	205597.00	19.12	4469.50
Mixed	230478.00	21.43	5010.39
General Caste	228029.00	21.21	4957.15
Muslims	157999.00	14.69	3853.63
Educated	253177.00	23.55	5063.54
Total	1075280.00	100.00	4695.55

Source: Field Survey, 2012-13

other groups are efficient in terms of taking loans from the revolving fund and project loan. The share of Muslim SHGs out of total borrowing is 14.69 percent in total sample.

9.3.8 However, we like to mention some points which are responsible for motivation of borrowing. Firstly, most of the members of these groups are poor and only asset they possess for their livelihood is the tiny amount of land they have and so they borrow for smoothing their income by investing in land. Secondly, most of the Schedule Cast and Muslim group households having no other assets that substantiate their income smoothing so they very often take productive loans mainly for animal husbandry. Finally, Muslim groups recorded the lowest propensity to borrow in terms of total amount and in average per capita amount. This is, as we think, due to inherent characteristics of the Muslim society not to allow their women independently to participate in economic and other out-houses activities. Even they avoid taking consumption loan from the revolving fund in their starvation.

9.3.9 If we have a look in the average per capita borrowing from table 9.5C, then we see that it is highest for educated groups followed by mixed groups and general cast groups in total sample. It is lowest for Muslin groups. The average amount of borrowing of educated and Muslim groups for total sample is Rs. 5063.54 and Rs. 3853.63 respectively. However ranking of average amount of borrowing for different categories of SHGs differ between Sub-Sample I and Sub-Sample II.

9.4 NATURE OF REPAYMENT

9.4.1 Loan repayment performance of a borrower elsewhere in the world among the downtrodden people depends generally on the size of the borrowing amount, purpose of borrowing, income of the borrowing household, age of the borrower and other earning members in the household, education, average household size and finally on the designing of the credit project (C.J. Arene, 1992; Ghatak and Guinnane, 1999). In our sample we have 16 SHGs who are going with credit project out of 30 SHGs in Total Sample, during our period of survey. Out of these 16 credit projects 11 credit projects are earmarked as agricultural projects and the project plan simply confined to the production of paddy and to the production of potato and other popular vegetables. The rest five projects are going with animal husbandry. As the land area of both the samples in our consideration are fertile for agricultural production and there are easy access of animal foods specially in Sub-Sample II, due to nearness of forest land, the choice of credit projects, as we think, are at par and so will be the repayment rate. The reflection of the same has been summarised in table 9.6A to 9.6C.

Table 9.6A
Repayment by the SHG Households
(Sub-Sample I)

Groups	Total Amount(Rs)	Percentage of repayment	Average Amount(Rs)
Schedule Caste	81405	68.79	3876.43
Mixed	82721	62.35	3596.57
General Caste	98647	79.00	4483.95
Muslims	50333	57.30	2649.11
Educated	110139	77.84	4079.22
Total	423245	69.93	3778.97

Source: Field Survey, 2012-13

Table 9.6B
Repayment by the SHG Households
(Sub-Sample II)

Groups	Total Amount(Rs)	Percentage of repayment	Average Amount(Rs)
Schedule Caste	54866	62.88	2286.08
Mixed	70137	71.71	3049.43
General Caste	66851	64.81	2785.46
Muslims	41233	58.77	2290.72
Educated	90833	81.33	3244.04
Total	323920	68.91	2768.55

Source: Field Survey, 2012-13.

Table 9.6C
Repayment by the SHG Households
(Total Sample)

Groups	Total Amount(Rs)	Percentage of repayment	Average Amount(Rs)
Schedule Caste	136271	66.28	2962.41
Mixed	152858	66.32	3323.00
General Caste	165498	72.58	3597.78
Muslims	91566	57.95	2233.32
Educated	200972	79.38	4019.44
Total	747165	69.49	3262.73

Source: Field Survey, 2012-13

9.4.2 Table 9.6C reveals that the average repayment rate in this SHG area economy is 69.49 percent for total sample. It is not in good tune with the micro finance activities and remains below the optimum rate. Generally, the optimum rate remains in the range of 70 percent to 80 percent in most of the Asian countries (Kar, 2011). Although, as a whole, the rate of repayment is rather lower in our study area, but it remains near the lower limit of the optimum rate. We have already seen from table 9.5C that form the point of group loan SHGs of educated category in our total sample are in better off position than the other SHGs. Again, from the point of view of repayment also we see from table 9.6C that out of five categories of SHGs the educated group exhibits their good ability to pay the amount as refund and followed by the general caste group in case of total sample. On the other hand, the conditions of Muslims of our study area as a whole is worse off from the point of view of both amounts borrowed and loan repayment.

Table 9.7A
Borrowing, Repayment and Outstanding of SHG Households
(Sub-Sample I)

Self-Help Group	Amount Borrowed		Amount Repaid		Amount Outstanding	
	Amount	P.C. to Total Borrowing	Amount	P.C. of Borrowing	Amount	P.C. of Borrowing
Schedule Caste	118347	19.55	81405	68.79	36942	31.21
Mixed	132672	21.92	82721	62.35	49951	37.65
General	124876	20.63	98647	79.00	26229	21.00
Muslims	87837	14.51	50333	57.30	37504	42.70
Educated	141498	23.38	110139	77.84	31359	22.16
Total	605230	100.00	423245	69.93	181985	30.07

Source: Field Survey, 2012-13

Table 9.7B
Borrowing, Repayment and Outstanding of SHG Households
(Sub-Sample II)

Self-Help Group	Amount Borrowed		Amount Repaid		Amount Outstanding	
	Amount	P.C. to Total Borrowing	Amount	P.C. of Borrowing	Amount	P.C. of Borrowing
Schedule Caste	87250	18.56	54866	62.88	32384	37.12
Mixed	97806	20.81	70137	71.71	27669	28.29
General	103153	21.95	66851	64.81	36302	35.19
Muslims	70162	14.93	41233	58.77	28929	41.23
Educated	111679	23.76	90833	81.33	20846	18.67
Total	470050	100.00	323920	68.91	146130	31.09

Source: Field Survey, 2012-13

Table 9.7C
Borrowing, Repayment and Outstanding of SHG Households
(Total Sample)

Self-Help Group	Amount Borrowed		Amount Repaid		Amount Outstanding	
	Amount	P.C. to Total Borrowing	Amount	P.C. of Borrowing	Amount	P.C. of Borrowing
Schedule Caste	205597	19.12	136271	66.28	69326	33.72
Mixed	230478	21.43	152858	66.32	77620	33.68
General	228029	21.21	165498	72.58	62531	27.42
Muslims	157999	14.69	91566	57.95	66433	42.05
Educated	253177	23.55	200972	79.38	52205	20.62
Total	1075280	100.00	747165	69.49	328115	30.51

Source: Field Survey, 2012-13

9.4.3 If we consider the total sample then we see that the average borrowing and repayment of loan is highest for educated groups and lowest for Muslim groups. However, if we make a compare between Sub-Sample I and Sub-Sample II then it reveals that average amount of borrowing and repayment is higher in Sub-Sample I compared to Sub-Sample II. The above tables 9.7A to 9.7C give us the details of Borrowing, Repayment and Outstanding of SHG household loans at a glance. From table 9.7C we see that percentage of outstanding loan amount is highest for Muslim group followed by schedule Cast and mixed group in total sample. However, except the Muslim group the ranking of loan outstanding of different groups differ in Sub-Sample I and Sub-Sample II.

9.5 A COMPARISON

1. If we have a look at the table 9.2, we see that the amount saved by the groups in two sub samples differs. While the per SHG average saving, for the given time period is Rs. 45930.00 for Sub-Sample I, it stands at Rs. 36520.00 for Sub-Sample II. Not only that if we consider the per capita saving then we see that it is on the average, Rs. 1153.70 higher in Sub-Sample I compared to Sub-Sample II. But, for the Non-SHG members we have not get any record of systematic or institutional saving on their part.

2. From table 9.3A and 9.3B, if we calculate the percentage of SHG households that are interested in borrowing activities then see that 72.73 percent SHG households in Sub-Sample I and 70.91 percent SHG households in Sub-Sample II exhibit their interest in borrowing. If we rank the number of SHG households on the basis of purpose of loan then we see that farming is recorded itself at the top of the borrowing list following the preference pattern of the households in both the Sub-Samples and it stands at 29.46 percent in Sub-Samples I and 33.33 percent in Sub-Samples II out of total households. But, Petty Business in Sub-Sample I and Consumption in Sub-Sample II hold the second position in borrowing list. The percentage of them is 13.39 and 15.38 respectively.

3. It reveals from the table 9.4A and 9.4B that in both the Sub-Samples, in terms of borrowing amounts, the purpose farming ranks first and it covers 38.91 percent and 42.98 percent of total borrowing in Sub-Sample I and Sub-Sample II respectively. In Sub -Sample I Petty Business holds the second position followed by animal husbandry. These two in percentage figures are 15.99 percent and 13.48 percent respectively. On the other hand, in Sub-Sample II animal husbandry holds the second position followed by Petty Business. In percentage figures they stand at 14.11 percent and 12.09 percent respectively.

4. Further, if we differentiate borrowing by productive and unproductive in then we see from Table 9.4A to 9.4B that 71.14 percent SHG households in Sub-Sample I and 72.44 households in Sub-Sample II are remained in the group of productive borrowing. If we further categorise the productive borrowing by direct and indirect productive borrowing then we see that 70.97 percent SHG households of Sub-Sample I and 72.23 percent SHG households of Sub-Sample II are

engaged in direct productive activities with their borrowing amount. Again if we make a compare between the total average borrowing of Sub-Sample I and Sub-Sample II, then we see that it is on the average, Rs. 1386.32 higher in Sub-Sample I compared to Sub-Sample II.

5. If we make a compare regarding the share of the different categories of SHGs in total amount of borrowing then we see, educated groups holds the highest share in total borrowing amount and it is lowest in case of Muslim groups in both of our Sub-Samples. From table 9.5C we find that, these two highest and lowest shares of educated and Muslim groups are 23.55 percent and 14.69 percent respectively for total sample. we also see from table 9.6C that out of five categories of SHGs the educated group exhibits their good ability to pay the amount as refund and followed by the general caste group in case of total sample. On the other hand, the conditions of Muslims of our study area as a whole is worse off from the point of view of both amounts borrowed and loan repayment.

6. From Table 9.7A to 9.7C, we see that calculated values of the average repayment-borrowing ratio in money terms more or less same in both the sub samples. For Sub-Sample I and Sub-Sample II it stands at 0.699 and 0.689 respectively. The ratio is 0.695 for Total Sample. Probably, lower income and higher intensity of poverty of these two groups reflects their lower ability to repay the loan in spite of their inclusion in the SHG activities. From table 9.7C we see that percentage of outstanding loan amount is highest for Muslim group followed by schedule Cast group in total sample. However, except the Muslim group the ranking of loan outstanding of different groups differ in Sub-Sample I and Sub-Sample II.

7. We also get some differences in selection of project loans among different categories of SHGs. Being a land dependency area the majority of the loan undertaken by the SHGs are agricultural loan and also confined their project activities in farming in their own tiny amount of land and in the land leased in by them for a crop season. But, Most of the SC and Muslim groups who have no land in their possession exhibit their interest in taking project for Goattery. But this kind of initiation lies in a very nebulas state.

CHAPTER 10
QUALITY OF LIFE

10.1 INTRODUCTION

10.1.1 Besides income and expenditure, the other indicators that we use here to measure the quality of life are housing, sanitation and drinking water. A detail discussion on income and expenditure distribution is given in Chapter 8. In this chapter we devote ourselves in elaborate discussion on housing, sanitation and drinking water. There is no denying that housing is one of the important factors that affect the quality of life and productivity of workers. Shelter ranks itself almost at the same level as food and clothing as a basic human need. Similarly, sanitation and drinking water are very important elements affect the efficiency of the worker and hence bearing on the productivity of the productive system of which they make-up an important part (Viner, 1953). India's approach to poverty centered always on food (Sarkar, 1990). Indian planners fondly thought that the benefits of housing and healthcare would be given free to the poor. Apart from giving occasional relief to the microscopic minority during flood or disasters the planners did nothing for the poor (Kar 2014). The scheme like Indira Abas Yojana had given some hope at the time of its induction. But the work so far that had been done under this scheme is not only half hearted but also gave birth to financial irregularities at the grass-root level. Same is more or less true for other Schemes related to housing. In this chapter we like to present the picture of quality of life with the help of these three indicators.

10.2 HOUSING

10.2.1 In our sample area the households locate themselves in clusters. But there is no cluster homogeneity among the households. We see in general that the relatively richer households are clustered along with the relatively poorer households. There is no such household cluster which can be defined as labour line or farmer line. However, there is a basic difference between the qualities of houses of the poor people in our consideration in two Sub-Samples. While in most of the houses wall and roof in Sub-Sample I are made of corrugated tin, in Sub-Sample II in almost all houses walls are made of mud and maximum roofs of the houses are made of thatch.

10.2.2 We have categorized all the houses of the SHG and Non-SHG households of our sample on the basis of roof materials in five categories:

Category-1: Houses with roof made of thatch or earthen tiles and walls made of either thatch or jute sticks or mud.

Category-2: Houses with roof made of one shaft corrugated tin and walls with jute sticks or bamboo work or mud.

Category-3: Houses with roof made of two shaft corrugated tin and wall with either jute sticks or bamboo work or corrugated tin or mud.

Category-4: Houses with roof made of four shaft corrugated tin with walls either made of bamboo work or corrugated tin or mud.

Category-5: Houses with roof made of asbestos and wall with jute sticks or bamboo work or mud.

Out of these five categories the houses fallen in our fourth group are the best quality house and the houses fallen in first group are worse in quality. Further, we have considered the houses in second, third and fourth categories are recognized as good quality house in our sample.

10.2.3 On the basis of this distinction we have distributed all the houses of Sub-Samples and total sample of our study area under five categories as given in Tables 10.1 and 10.2. Tables 10.1A to 10.1C depict the category of houses of SHG households and for the households who are not belonging to the SHGs is given in Tables 10.2A to 10.2C. It can be seen from the tables 10.1A and 10.1B that on an average each SHG household has 2.08 rooms in Sub-Sample I and 1.87 rooms in Sub-Sample II at their possession. For the total sample it stands at 1.97. If we measure the quality on the basis of worse one then the two percentage figures for Sub-Sample I and Sub-Sample II differs significantly and stand at 19.06 percent and 51.30 percent respectively. Same for the total sample on an average stands at 34.87 percent. On the other hand, the percentage of good quality houses in Sub-Sample I, Sub-Sample II and Total Sample are 72.81 percent, 41.89 percent and 57.64 percent respectively.

Table 10.1A
Houses of the SHG households
(Sub-Sample I)

Category of Houses	Number	P.C.
Category I	61	19.06
Category II	85	26.56
Category III	60	18.75
Category IV	88	27.50
Category V	26	8.13
Total	320	100.00

Source: Field Survey, 2012-13

Table 10.1B
Houses of the SHG households
(Sub-Sample II)

Category of Houses	Number	P.C.
Category I	158	51.30
Category II	53	17.21
Category III	44	14.29
Category IV	32	10.39
Category V	21	6.82
Total	308	100.00

Source: Field Survey, 2012-13

Table 10.1C
Houses of the SHG households
(Total Sample)

Category of Houses	Number	P.C.
Category I	219	34.87
Category II	138	21.97
Category III	104	16.56
Category IV	120	19.11
Category V	47	7.48
Total	628	100.00

Source: Field Survey, 2012-13

10.2.4 On the other hand, it can be seen from the table 10.2A and 10.2B that on an average each Non-SHG household has 1.5 rooms in Sub-Sample I and 1.34 rooms in Sub-Sample II at their possession. For the total sample it stands at 1.42. The number of best quality houses is very low for Non-SHG household. In percentage figure it stands at 5.33 and 1.49 for Sub-Sample I and Sub-Sample II respectively. If we measure the quality on the basis of worse one then the two percentage figures for Sub-Sample I and Sub-Sample II stand at 52.00 percent 79.10 percent

respectively. On an average, the good quality house for the Non-SHG households in the total sample is 33.10 percent.

Table 10.2A
Houses of the Non-SHG households
(Sub-Sample I)

Category of Houses	**Number**	**P.C.**
Category I	39	52.00
Category II	25	33.33
Category III	5	6.67
Category IV	4	5.33
Category V	2	2.67
Total	75	100.00

Source: Field Survey, 2012-13

Table 10.2B
Houses of the Non-SHG households
(Sub-Sample II)

Category of Houses	**Number**	**P.C.**
Category I	53	79.10
Category II	8	11.94
Category III	4	5.97
Category IV	1	1.49
Category V	1	1.49
Total	67	100.00

Source: Field Survey, 2012-13

Table 10.2C
Houses of the Non-SHG households
(Total Sample)

Category of Houses	**Number**	**P.C.**
Category I	92	64.79
Category II	33	23.24
Category III	9	6.34
Category IV	5	3.52
Category V	3	2.11
Total	142	100.00

Source: Field Survey, 2012-13

10.2.5 Another measure that we like to use here to differentiate among the households of the different SHGs and Non-SHGs on the basis of the number of living rooms possessed by each household. Tables 10.3A to 10.3C provide the information about that. From Table 10.3A and 10.3B we see that 26.62 percent SHG households in Sub-Sample I and 40.00 percent SHG households in Sub-Sample II are single roomed households. But if we compare the percentage of SHG households

who possess the three or more roomed houses then it stands at 31.82 percent and 18.79 percent for Sub-Sample I and Sub-Sample II respectively.

10.2.6 One can see from this table 10.3C that 33.54 percent SHG households of our total sample are single roomed households. While the same for Non-SHG households' stands at 60.00 percent. On the other hand, 41.38 Percent SHG households and 34.00 percent Non-SHG households are recorded as the two roomed households. Again, 25.08 percent SHG households in total sample are three or more roomed households. But for the same the percentage of Non-SHG is very low and stands at 6.00 percent. If we compare among the different categories of SHG households

Table 10.3A
SHG and Non-SHG Households by Number of Rooms
(Sub-Sample I)

Households		**One Room Households**		**Two Rooms Households**		**Three or More Rooms Households**		**Total Total**	
		No.	**P.C.**	**No.**	**P.C.**	**No.**	**P.C.**	**No.**	**P.C.**
SHG	Schedule Caste	10	32.26	15	48.39	6	19.35	31	100.00
	Mixed	8	26.67	12	40.00	10	33.33	30	100.00
	General	5	16.67	14	46.67	11	36.67	30	100.00
	Muslims	13	40.63	12	37.50	7	21.88	32	100.00
	Educated	5	16.13	11	35.48	15	48.39	31	100.00
SHG Total		41	26.62	64	41.56	49	31.82	154	100.00
Non-SHG		27	54.00	19	38.00	4	8.00	50	100.00

Source: Field Survey, 2012-13

Table 10.3B
SHG and Non-SHG Households by Number of Rooms
(Sub-Sample II)

Households		**One Room Households**		**Two Rooms Households**		**Three or More Rooms Households**		**Total Total**	
		No.	**P.C.**	**No.**	**P.C.**	**No.**	**P.C.**	**No.**	**P.C.**
SHG	Schedule Caste	16	50.00	13	40.63	3	9.38	32	100.00
	Mixed	12	35.29	15	44.12	7	20.59	34	100.00
	General	11	33.33	13	39.39	9	27.27	33	100.00
	Muslims	17	51.52	14	42.42	2	6.06	33	100.00
	Educated	10	30.30	13	39.39	10	30.30	33	100.00
SHG Total		66	40.00	68	41.21	31	18.79	165	100.00
Non-SHG		33	66.00	15	30.00	2	4.00	50	100.00

Source: Field Survey, 2012-13

Table 10.3C
SHG and Non-SHG Households by Number of Rooms
(Total Sample)

Households		One Room Households		Two Rooms Households		Three or More Rooms Households		Total Total	
		No.	**P.C.**	**No.**	**P.C.**	**No.**	**P.C.**	**No.**	**P.C.**
SHG	Schedule Caste	26	41.27	28	44.44	9	14.29	63	100.00
	Mixed	20	31.25	27	42.19	17	26.56	64	100.00
	General	16	25.40	27	42.86	20	31.75	63	100.00
	Muslims	30	46.15	26	40.00	9	13.85	65	100.00
	Educated	15	23.44	24	37.50	25	39.06	64	100.00
SHG Total		107	33.54	132	41.38	80	25.08	319	100.00
Non-SHG		60	60.00	34	34.00	6	6.00	100	100.00

Source: Field Survey, 2012-13

on the basis of the number of living rooms then we see educated, general and mixed group households are in comparatively better position than the SC and Muslim group households.

10.3 SANITAION

10.3.1 Besides the facility of housing, cleanliness within the houses and outside of the houses is also very important for the productivity of the labour power. It claims that the houses must be built up with proper doors, windows and ventilators so that the sunlight and fresh air are able to enter in the rooms. Further, the roof and wall materials of the house would be such that it will protect its dwellers from cold wind, dusty wind and rain water (Kar, 2011). But we see that most of the houses of both SHGs and Non-SHGs are not fulfilled above two criteria. Not only that, the all the single roomed households use either a corner of their living room or the balcony as cooking place. This kind of practice no doubt pollutes the inner atmosphere of a house. Further, these households also use the same dwelling unit as the night shelter of their pet animals and thus give the opportunity of positive chance of human suffering from animal transmitted diseases.

10.3.2 Cleanliness in the outside of houses and the practice of personal hygiene like bathing and washing of cloths and utensils do not require a lot of fund but demand for a minimum level of consciousness among the inhabitants. We see that the grass-root level training and block level training provide some sort of sense about sanitation among the SHG households through the participant members (Kar, 2014). But this consciousness is absent completely in the Non-SHG

households. The proper drainage system among the households of any group is completely absent in our study area. However, the most important problem of rural sanitation is the problem of evacuation. We try to exhibit this situation with the help of the following two tables. Tables 10.4A to 10.4C depict the condition of the SHG households, while Tables 10.5A to 10.5C gives us the information about the Non-SHG households.

Table 10.4A
Nature of Latrines in SHG Households
(Sub-Sample I)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	51	33.12
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	66	42.86
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	34	22.07
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	3	1.95
Total	154	100.00

Source: Field Survey, 2012-13

Table 10.4B
Nature of Latrines in SHG Households
(Sub-Sample II)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	146	88.48
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	15	9.09
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	0	0.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	4	2.42
Total	165	100.00

Source: Field Survey, 2012-13

Table 10.4C
Nature of Latrines in SHG Households
(Total Sample)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	197	61.76
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	81	25.39
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	34	10.66
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	7	2.19
Total	319	100.00

Source: Field Survey, 2012-13

10.3.3 One can see from these tables 104A and 10.4B that, there are 33.12 percent households of Sub-Sample I and 88.48 percent households of Sub-Sample II of the SHGs are used open field or bamboo garden or jungles as a place of evacuation. . Not only that, the percentage of SHG households who uses lower category kuccha latrine stands at 42.86 percent in Sub-Sample I and only 9.09 in Sub-Sample II.

10.3.4 From Tables 10.4C and 10.5C we see that the households of the SHGs are enjoyed with better evacuation facility than the households of the Non-SHGs. There are 61.76 percent of SHG households use open field or bamboo garden or jungles as a place of evacuation.

Table 10.5A
Nature of Latrines in Non-SHG Households
(Sub-Sample I)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	46	92.00
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	3	6.00
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	1	2.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	0	0.00
Total	50	100.00

Source: Field Survey, 2012-13.

Table 10.5B
Nature of Latrines in Non-SHG Households
(Sub-Sample II)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	50	100.00
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	0	0.00
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	0	0.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	0	0.00
Total	50	100.00

Source: Field Survey, 2012-13.

Table 10.5C
Nature of Latrines in Non-SHG Households
(Total Sample)

Classification	No of Households	Percentage to total Households
Open field/bamboo garden/ Jungles	96	96.00
Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof	3	3.00
Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally	1	1.00
Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices.	0	0.00
Total	100	100.00

Source: Field Survey, 2012-13

The same for the Non-SHG households is 96.00 percent. What is surprising is that all the Non-SHG households of Sub-Sample II in our study area use open field or jungle for evacuation. While we find 2.19 percent pucca latrine in total sample of SHG households, but it is totally absent in case of Non-SHG households. One important point we like to open here is that roughly 70.00 percent people of our total population have used open fields or bamboo garden or jungles as their evacuation place and hence give birth the opportunity excreta pollution in the rural areas like our study area.

10.4 DRINKING WATER

10.4.1 There is no denying that the pure drinking water is a fundamental ingredient of health environment of a village and a basis means of expanding the span of human life. Its importance also lies in the fact that an extension of this system will no doubt reduce the occurrence of the most of the water-borne diseases that attack the people of this area usually with a low nutrition status. The main sources of drinking water are own hand pump in Sub-Sample I and public hand pump and well in Sub-Sample II. This is mainly because of depth of water level in Sub-Sample II. A detailing of these has been given in tables 10.6A to 10.6C for SHG households and in tables 10.7A to 10.7C for Non-SHG households.

Table 10.6A
Sources of Drinking Water of SHG Households
(Sub-Sample I)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	142	92.21
Public Hand Pump	0	0.00
Public Tap	5	3.25
Well	7	4.55
River	0	0.00
Total	154	100.00

Source: Field Survey, 2012-13.

Table 10.6B
Sources of Drinking Water of SHG Households
(Sub-Sample II)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	0	0.00
Public Hand Pump	98	59.39
Public Tap	17	10.30
Well	46	27.88
River	4	2.42
Total	165	100.00

Source: Field Survey, 2012-13

Table 10.6C
Sources of Drinking Water of SHG Households
(Total Sample)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	142	44.51
Public Hand Pump	98	30.72
Public Tap	22	6.90
Well	53	16.61
River	4	1.25
Total	319	100.00

Source: Field Survey, 2012-13

10.4.2 It has been seen that all most all the households of the SHG and Non-SHGs use hand tube well as the source of their drinking water in Sub-Sample I, in percentage it stands at 89.21 percent for all the SHG and Non-SHGs households in Sub-Sample I. On the other hand, main source of drinking water in Sub-Sample II is Public Hand Pump. It stands at 62.32 for all the SHG and Non-SHGs households in Sub-Sample II. 46 households of SHGs in Sub-Sample II and 7 SHG households in Sub-Sample I, use well as their source of drinking water. In percentage figure it stands at 27.88 percent and 4.55 percent respectively. But the alarming is that we see 10 households of Sub-Sample II and 2 households of Sub-Sample I have been using earthen ring well water as their drinking water. This type of open well no doubt enhances the positive chance of the water borne diseases among the user. Also we find some households in Sub-Sample II

Table 10.7A
Sources of Drinking Water of Non-SHG Households
(Sub-Sample I)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	40	80.00
Public Hand Pump	0	0.00
Public Tap	6	12.00
Well	4	8.00
River	0	0.00
Total	50	100.00

Source: Field Survey, 2012-13

Table 10.7B

Sources of Drinking Water of Non-SHG Households
(Sub-Sample II)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	0	0.00
Public Hand Pump	36	72.00
public Tap	6	12.00
Well	3	6.00
River	5	10.00
Total	50	100.00

Source: Field Survey, 2012-13

Table 10.7C
Sources of Drinking Water of Non-SHG Households
(Total Sample)

Sources of Drinking Water	No of Households	Percentage to total Households
Own Hand Pump	40	40.00
Public Hand Pump	36	36.00
Public Tap	12	12.00
Well	7	7.00
River	5	5.00
Total	100	100.00

Source: Field Survey, 2012-13

using river as their source of drinking water which is also not safe. We also see that some of the households in both the sample use street tap water for drinking, though in some cases they have to go far away to collect it. No doubt it is a healthy practice and we recommend expanding such facilities.

10.5 A COMPARISON

1. The first point to be mentioned here is the construction of houses. While most of the houses in Sub-Sample I, are made of corrugated tin, but in Sub-Sample II almost all house-walls are made of mud and maximum roof of the hoses are made of thatch.

2. Another important difference we like to put here is the number of rooms possessed by the households of our sample. It can be seen from the tables 10.1A and 10.1B that on an average each SHG household has 2.08 rooms in Sub-Sample I and 1.87 rooms in Sub-Sample II at their

possession. Again from Tables 10.1C and 10.2C we see, on an average each SHG household has 1.97 rooms in total sample at their possession and the same for the Non-SHG household stands at 1.42. All accounts include the kitchen area of the households.

3. If we have a look on the houses on the basis of their quality then the percentage of good quality houses in Sub-Sample I and Sub-Sample II stands at 72.81 percent and 41.89 percent respectively. On the other hand, if we measure the quality on the basis of worse one then the two percentage figures for Sub-Sample I and Sub-Sample II also differs significantly and stand at 19.06 percent and 51.30 percent respectively. Again, from Tables 10.1C and 10.2C we see that 19.11 percent SHG houses in total sample are best quality houses. While only 3.52 percent Non-SHG houses in total sample are best quality houses. Further, if we measure the quality on the basis of worse one then the two percentage figures for SHG and Non-SHG households in total sample stands at 34.87 percent and 64.79 percent respectively.

4. From Tables 10.3A and 10.3B we see that 26.62 percent SHG households in Sub-Sample I and 40.00 percent SHG households Sub-Sample II are single roomed households. But if we compare the percentage of SHG households who possess the three or more roomed houses then it stands at 31.82 percent and 18.79 percent for Sub-Sample I and Sub-Sample II respectively. Further, if we differentiate SHGs and Non-SHGs households on the basis of the number of living rooms possessed by each household then we see from table 10.3C that 33.54 percent SHG households of our total sample are single roomed households. While the same for Non-SHG households' stands at 60.00 percent. On the other hand, 25.08 percent SHG households are having three or more rooms but for Non-SHG households it stands at only 6.00 percent. Again, if we compare among the different categories of SHG households on the basis of the number of living rooms then we see it is higher for educated, general and mixed group households compared to the SC and Muslim group households.

5. One can see from the tables 10.4A to 10.4B that the SHG households of the Sub-Sample I are enjoyed with better evacuation facility than the SHG households of the Sub-Sample II. There are only 33.12 percent households of Sub-Sample I and 88.48 percent households of Sub-Sample II

are used open field or bamboo garden or jungles as a place of evacuation. Not only that, the percentage of SHG households who uses lower category kuccha latrine stands at 42.86 percent in Sub-Sample I and only 9.09 in Sub-Sample II. While from Tables 10.4C and 10.5C we see that 61.77 percent SHG households and 96.00 percent Non-SHG households use open field or bamboo garden or jungles as a place of evacuation.

6. Another remarkable difference lies in the sources of drinking water among Sub-Sample I and Sub-Sample II. While 89.21 percent of total SHG and Non-SHG households in Sub-Sample I uses own hand tube well for drinking water but we see no use of the same in Sub-Sample II. The main sources of drinking water in Sub-Sample II are public hand pump and well. In percentage these two figures are 62.32 percent and 29.70 percent respectively for all SHG and Non-SHG household in Sub-Sample II. If we add these two items then it becomes 92.02 percent.

CHAPTER 11
WOMEN EMPOWERMENT

11.1 INTRODUCTION

11.1.1. In a patriarchal society like ours, by the term women empowerment we simply mean the transfer of power of any kind from men segment of a society to women segment of the same society. There is no denying the fact that women empowerment is a process and not a product, a state of continuous raising of socio-economic power in such a manner that women become able to organize themselves to increase their own self-confidence in every sphere of their life, to assert their independent right to make choices and to control over resources which will assist in challenging and eliminating their own socio-economic-political subordination. United Nations define it as the process by which women take control and ownership of their lives through expansion of their choices (United Nations, 2001). According to Kabeer, the core elements of empowerment have been defined as the ability to define one's goals and act upon them, awareness of gender power structures, self-esteem and self confidence (Kabeer 2001).

11.1.2 There are many other definition as developed by many academicians. We mention here a few of them. Batliwala tries to mean empowerment as a process by which women gain greater control over material and intellectual resources and challenge (Batliwala 1994). Bansal and Chauhan defined empowerment as a process through which women can get legal and moral power in all spheres of life; social, economic, political, psychological religion and spiritual (Bansal and Chauhan, 2002). Some scholars find that access to microfinance increases women's mobility, ability to make purchases and major household decisions, ownership of productive assets, legal and political awareness, and participation in public campaigns and protests (Hashemi, Schuler and Riley 1996). Smilarly, Pitt, Khandker and Cartwright find positive effects of microfinance on women's autonomy in purchasing decisions, women's access to financial and economic resources, the size of women's social networks, greater freedom of mobility for women

and greater likelihood that the women initiates discussion with the husband about family planning (Pitt, Khandker and Cartwright 2006).

11.1.3 However, some studies find no or negative effects of microfinance access on women empowerment. Armendariz and Roome (2008) find that female access to microfinance with male exclusion may have perverse effects on women's empowerment. In his study Rahman finds that a majority of women borrowers of Grameen Bank experienced increased spousal conflict and aggression (Rahman 1999). Again from a study in two drought prone villages in India Garikipati finds negative empowerment impacts on women's work time allocation as well as control over minor finances (Garikipati 2008).

11.1.4 We generally differentiate between the women empowerment and dis-empowerment by taking some variables such as personal mobility, spouse's permission, financial security, decision making, legal rights and privileges, political and socio-cultural rights etc. If the women have freedom of personal mobility then it is empowerment and if not then that is disempowerment. Similarly, if the women have adequate financial security especially at old age and widowhood then it should be treated as empowerment, otherwise disempowerment. Joint decision making, equal legal rights and privileges especially in inheritance, equal political and socio-cultural right are should be treated as empowerment. In this chapter we have tried to explain the opportunity of empowerment enjoyed by the SHG members of our sample with the help of some indicators. We know that there are so many indicators in measuring women empowerment, but here we have taken for simplicity four indicators to capture the pulse of women empowerment. They are- (a) Educational awareness and empowerment (b) Economic awareness and empowerment (c) Political awareness and empowerment (d) Socio-cultural awareness and empowerment. We have taken these four dimensions on the basis of our experience that we had observed while interacting the SHG members at the time of our survey.

11.2 METHOD OF MEASURING EMPOWERMENT

11.2.1 We have stated in the paragraphs of the introductory section of this chapter that four indicators have been taken by us to measure women empowerment. At the outset we acknowledged that it is rather difficult to measure women empowerment in a patriarchal society where women often thought that their husbands are the crowns on their heads. Another important barrier is the incidence of education among the members under our enquiry. Considering these two and other short comings we use a four point rating scale to measure the empowerment on the basis of awareness or perception. We follow the method of Naidu for our measurement. Here we have used the term awareness and empowerment as synonyms.

11.2.2 In our measurement process we simply exclude all the male members of our SHGs. Accordingly we have interrogated 143 and 151 female SHG members of Sample I and Sample II respectively with 26 questions to elicit their reactions on educational awareness, economic awareness, political awareness and socio-cultural awareness. Similarly, we have interrogated 50 female members of Non-SHG households of each of our Sub-Sample I and II with the same questions. Here we have selected the first lady of the each Non-SHG household for interrogation. We have assigned the following weight on the awareness scale as given in Table 11.1

Table 11.1
Awareness Scale

Score/Weight	Degree of awareness
0	No Awareness
1	Very Low Awareness
2	Moderate Awareness
3	Good Awareness

11.2.3 The weighted index formula that we have used in this study to calculate awareness at various levels is given below:

$$AI = \frac{\sum WS}{MS}$$

Where, AI= Awareness Index,

$\sum$WS= Sum of the Weighted Score

MS= Maximum Score

Weighted score for any level is the sum of the product of weight and the corresponding frequency. On the other hand, maximum score is the sum of the score if all members have good awareness. Thus the value of the awareness index lies between 'zero' and 'one'. If the value of awareness index is zero it simply means that the member has no awareness. Again, if the value of the awareness index is unity it means all the members are in good awareness situation. We have also assigned the calculated index value to the variables considered for measuring four different kinds of awareness in the following manner as given in Table 11.2

Table 11.2
Awareness by Index Value

Index Value	Awareness Level
0.000---0.199	Very Low
0.200--- 0.499	Low
0.500---0.799	Moderate
0.800---1.000	Good

11.3 EDUCATIONAL AWARENESS AND EMPOWERMENT

11.3.1 One of the objectives of the SHGs is to create awareness among the members on the importance of education in the family and especially girls. It is very natural that an empowered woman will not only take care of her children education but she will also try for improvement of her children's education in future. Again the sense of gender equality in a woman advocates the idea to send her girl child to school for complete education. On the other hand, personal education of the members is one of the basic needs of empowerment. An educated woman can understand her right and duties well. Education develops different types of abilities in a person and broadens the outlook. A member should have minimum basic knowledge of calculation for financial dealings, maintaining records of her financial transactions and concept of banking process so that she can visit a

bank independently and confidently. Again, a member will be considered highly empowered if she has the perception on available educational facilities and awareness regarding choice of Institution. Here, we have measured the educational awareness level on the basis of the following variables:

a. Children's Education (CE)
b. Improvement in Children's Education (ICE)
c. Improvement in Female Children's Education (IFCE)
d. Improvement in Personal Education (IPE)
e. Information on Educational Facilities (IEF)
f. Choice of Institution (CI)

The calculated values of the awareness indices on educational issues are given in Table 11.3A to 11.3C

Table 11.3A
Awareness Indices on Educational Issues
(Sub-sample I)

Households		**CE**	**ICE**	**IFCE**	**IPE**	**IEF**	**CI**
SHG	Schedule Caste	0.656	0.602	0.559	0.441	0.376	0.323
	Mixed	0.719	0.684	0.579	0.439	0.368	0.333
	General	0.722	0.744	0.700	0.533	0.456	0.400
	Muslim	0.500	0.542	0.438	0.385	0.354	0.323
	Educated	0.828	0.860	0.720	0.667	0.624	0.581
SHG Total		**0.685**	**0.687**	**0.599**	**0.493**	**0.436**	**0.392**
Non- SHG Total		**0.313**	**0.300**	**0.280**	**0.173**	**0.160**	**0.133**

Table 11.3B
Awareness Indices on Educational Issues
(Sub-sample II)

Households		**CE**	**ICE**	**IFCE**	**IPE**	**IEF**	**CI**
SHG	Schedule Caste	0.583	0.563	0.510	0.479	0.365	0.313
	Mixed	0.633	0.617	0.533	0.450	0.467	0.383
	General	0.697	0.727	0.646	0.535	0.455	0.394
	Muslim	0.475	0.505	0.424	0.404	0.374	0.293
	Educated	0.808	0.828	0.747	0.657	0.616	0.545
SHG Total		**0.639**	**0.648**	**0.572**	**0.505**	**0.455**	**0.386**
Non- SHG Total		**0.280**	**0.267**	**0.240**	**0.140**	**0.113**	**0.080**

Table 11.3C
Awareness Indices on Educational Issues
(Total Sample)

Households		CE	ICE	IFCE	IPE	IEF	CI
SHG	Schedule Caste	0.619	0.582	0.534	0.460	0.370	0.317
	Mixed	0.675	0.650	0.555	0.444	0.417	0.357
	General	0.709	0.735	0.672	0.532	0.455	0.396
	Muslim	0.487	0.523	0.430	0.394	0.363	0.307
	Educated	0.817	0.843	0.733	0.661	0.620	0.562
SHG Total		**0.661**	**0.667**	**0.585**	**0.499**	**0.445**	**0.389**
Non- SHG Total		**0.297**	**0.283**	**0.260**	**0.157**	**0.137**	**0.107**

11.3.2 The Table 11.3C elicits clearly that the member of our SHGs are in moderate awareness level. But in respect of children's education the members of educated SHGs reveals their good awareness. This group also shows their good sense in improvement in children's education. The members of the Muslim SHGs remain at the lower border line of the moderate awareness category. In case of the variables, Information on Educational Facilities and choice of institution, except the educated group none of the members of the other groups succeeded to cross the limit of low awareness category. However the variable choice of institution has been assigned with the lowest average index value. The average score for this variable is only 0.389. Though it is not enough but we see that regarding the first three variables related to children education awareness level for both the samples are in moderate level for SHG members. It inspires hope that in near future all SHG members will reveal their good awareness in this regard. On the other hand, we see low awareness of the Non-SHG members regarding their children's education and for the last three variables their awareness level is very low. So we can say SHG activities have succeeded to bring some positive impact on education.

11.4 ECONOMIC AWARENESS AND EMPOWERMENT

11.4.1 We know that the basic objective of any SHG is to inculcate the habit of savings and to provide the necessary financial assistance on collective security and develop the habit of prompt repayment of their productive loan. Another important objective of the SHG is to keep away the poor people from the periphery of the Money Lender. All these objectives can be fulfilled through the economic empowerment. Further, the level of empowerment

would be taken a full shape if the control of household resources remains under joint control within the family. Any financial decision if taken jointly within the family would increase the level of confidence as we have observed at the time of our survey. Here to assess the economic awareness of the SHG members as well as Non-SHG members we have used the following variables.

a. Control on Savings Decision (CSD)
b. Improvement in Credit Worthiness (ICW)
c. Freedom from Money Lenders (FML)
d. Improvement in Banking Habits (IBH)
e. Improvement in Self-Employment Potential (ISEP)
f. Control on Household Resources (CHR)
g. Improvement in Self Confidence (ISC)

Using these question variables we have calculated awareness indices. All are given in the Tables 11.4A to 11.4C.

Table 11.4A
Awareness Indices on Economic Issues
(Sub-sample I)

Households		**CSD**	**ICW**	**FML**	**IBH**	**ISEP**	**CHR**	**ISC**
SHG	Schedule Caste	0.677	0.785	0.806	0.849	0.720	0.667	0.602
	Mixed	0.737	0.772	0.789	0.789	0.772	0.737	0.667
	General	0.744	0.833	0.922	0.944	0.789	0.733	0.733
	Muslim	0.573	0.677	0.750	0.708	0.604	0.521	0.521
	Educated	0.849	0.849	0.935	0.957	0.892	0.828	0.817
SHG Total		**0.716**	**0.783**	**0.841**	**0.850**	**0.756**	**0.697**	**0.668**
Non- SHG Total		**0.187**	**0.067**	**0.120**	**0.200**	**0.087**	**0.147**	**0.080**

Table 11.4B
Awareness Indices on Economic Issues
(Sub-sample II)

Households		**CSD**	**ICW**	**FML**	**IBH**	**ISEP**	**CHR**	**ISC**
SHG	Schedule Caste	0.635	0.771	0.833	0.823	0.698	0.625	0.583
	Mixed	0.667	0.833	0.750	0.750	0.733	0.633	0.667
	General	0.737	0.838	0.869	0.869	0.798	0.707	0.778
	Muslim	0.475	0.758	0.717	0.667	0.535	0.495	0.525
	Educated	0.808	0.889	0.879	0.919	0.838	0.768	0.879
SHG Total		**0.664**	**0.818**	**0.810**	**0.805**	**0.721**	**0.646**	**0.686**
Non- SHG Total		**0.133**	**0.100**	**0.073**	**0.220**	**0.133**	**0.107**	**0.087**

Table 11.4C
Awareness Indices on Economic Issues
(Total Sample)

Households		CSD	ICW	FML	IBH	ISEP	CHR	ISC
SHG	Schedule Caste	0.656	0.778	0.820	0.836	0.709	0.646	0.593
	Mixed	0.702	0.803	0.770	0.770	0.753	0.685	0.667
	General	0.741	0.836	0.896	0.907	0.794	0.720	0.756
	Muslim	0.524	0.718	0.734	0.688	0.570	0.508	0.523
	Educated	0.829	0.869	0.907	0.938	0.865	0.798	0.848
SHG Total		**0.690**	**0.801**	**0.826**	**0.828**	**0.739**	**0.672**	**0.677**
Non -SHG Total		**0.160**	**0.083**	**0.097**	**0.210**	**0.110**	**0.127**	**0.083**

11.4.2 One important variable that can be used to measure the working of the SHGs is the savings Potentiality of the SHG members and we see its index value is at moderate level for both the samples. Again, the financial transactions of members through SHGs are expected to increase their credit worthiness. This aspect is measured with the help of the second variable and its index value remains at good awareness level in Sub-sample I and at moderate level in Sub-sample II at aggregate level. After starting SHG activities SHG members get loans in the form of internal lending and bank linkage from the group which is supposed to create good awareness on banking system and to reduce dependence of the SHG members on money lenders. Perception of the SHG members in these respect of money lenders and banking habits are measured with the help of third and fourth variables and their index values remain at a high level which indicates good awareness among SHG members on the banking system and less dependence on the money lenders. The members are supposed to use the loan taken under bank linkage programme for productive purposes and that too mostly for self employment purposes. Though awareness in this regard has improved, but it is still now in moderate level for both the samples.

11.4.3 Normally, formation of SHGs is supposed to improve borrowing capacity, investment pattern, communication skills and decision making power of the members. These in turn have to improve control on household resources and self confidence of the members. The index values of CHR and ISC reflect that awareness level is moderate in this regard for both samples. If we have a look among households of different categories then we see that educated groups are more or less in good awareness level in respect of all the seven

variables. Again, from Table 11.4C we see that, out of seven explanatory variables two variables of the schedule caste group are in good awareness level. For the Muslim group the number reduces to zero. For the general group this figure increases to three.

11.4.4 On the other hand if we have a look at the variables of economic awareness and empowerment for the Non-SHG members then we see that except the variable IBH all of them remain at very low awareness level. The value of IBH is at low awareness level and has just crossed the very low awareness level. This is mainly because of the fact of 100 days work and other development programmes for which opening of bank account is a compulsion. Thus we can say microfinance through SHG has a positive impact on economic empowerment of the members and there is an urgent need to bring all the poor under the safety net of Self Help Group.

11.5 POLITICAL AWARENESS AND EMPOWERMENT

11.5.1 In our country political participation of women is being guaranteed by the Amendment of our Constitution. But our practical experience permits us to say that we have given the political participation to our women without giving them the sense of political awareness, though we know that awareness is the product of the process of any kind and a constant observation on the ongoing project. In a patriarchal society like ours regular male intervention in decision making makes any process unwieldy. One remedy resolved by many researchers that the women awareness is being successfully developed through the SHG activities and it has been observed by us, though in nebulas stage, that microfinance activity has empowered the women members economically as well as politically. Through their group activities they feel rather comfort in managing the various problems in the member households as well as in the other households of the village. In this way they feel themselves to be in the mainstream of the village affairs, hence play a significant role in the village polity.

11.5.2 Nowadays government is also showing considerable interest to involve the SHG members in the implementation of different developmental and welfare programmes in the rural areas. This is also supposed to improve the awareness of SHG members on

different political issues and women rights. The participation of women in Salishi /Gram Sava indicates towards their self-confidence, awareness and progressiveness. Again, the resource persons at the Gram Panchyat level are also acted as a catalyst in raising the political awareness among the SHG members. Besides various training programmes at the block level as well as at the district level also help them to increase their interaction capacity with the Government and financial officials. The role of the NGOs in raising the awareness particularly women related Acts in relation to women's rights such as equal property rights also needs some mention here. All these aspects have been measured on the basis of the following variables:

a) Women's Right on Property (WRP)
b) Women's Right on Political Reservation (WRPR)
c) Participation in Salishi /Gram Sava (PSGS)
d) Participation in Development Programme (PDP)
e) Interaction with Government Officials (IGO)
f) Access to Information on Government Programme (AIGP)

Awareness indices have been calculated on the basis of these variables. The calculated values of the awareness indices on the basis of the variables on several political issues mentioned above are given in Table 11.5A to 11.5C.

Table 11.5A
Awareness Indices on Political Issues
(Sub-sample I)

Households		**WRP**	**WRPR**	**PSGS**	**PDP**	**IGO**	**AIGP**
SHG	Schedule Caste	0.774	0.559	0.323	0.366	0.548	0.806
	Mixed	0.842	0.579	0.333	0.351	0.614	0.860
	General	0.856	0.700	0.411	0.433	0.711	0.856
	Muslim	0.646	0.438	0.344	0.313	0.427	0.688
	Educated	0.935	0.753	0.591	0.527	0.753	0.892
SHG Total		**0.811**	**0.606**	**0.400**	**0.398**	**0.611**	**0.820**
Non- SHG Total		**0.240**	**0.220**	**0.073**	**0.047**	**0.033**	**0.160**

Table 11.5B
Awareness Indices on Political Issues
(Sub-sample II)

Households		WRP	WRPR	PSGS	PDP	IGO	AIGP
SHG	Schedule Caste	0.813	0.510	0.333	0.365	0.458	0.823
	Mixed	0.800	0.533	0.417	0.450	0.600	0.817
	General	0.859	0.636	0.394	0.414	0.667	0.828
	Muslim	0.687	0.465	0.283	0.323	0.434	0.727
	Educated	0.889	0.747	0.545	0.556	0.778	0.879
SHG Total		**0.809**	**0.578**	**0.394**	**0.422**	**0.587**	**0.815**
Non -SHG Total		**0.213**	**0.193**	**0.093**	**0.067**	**0.040**	**0.180**

Table 11.5C
Awareness Indices on Political Issues
(Total Sample)

Households		WRP	WRPR	PSGS	PDP	IGO	AIGP
SHG	Schedule Caste	0.794	0.535	0.328	0.366	0.503	0.815
	Mixed	0.821	0.556	0.375	0.401	0.607	0.839
	General	0.858	0.668	0.403	0.424	0.689	0.842
	Muslim	0.667	0.452	0.314	0.318	0.431	0.708
	Educated	0.912	0.750	0.568	0.542	0.766	0.886
SHG Total		**0.810**	**0.592**	**0.397**	**0.410**	**0.599**	**0.818**
Non- SHG Total		**0.227**	**0.207**	**0.083**	**0.057**	**0.037**	**0.170**

11.5.3 It reveals from this table that the SHG respondents are good aware about the variables WRP and AIGP and very badly aware in case of measured variable PSGS. For the variables WRPR, PDP and IGO the awareness indices are in moderate level. Thus out of six explanatory variables only two variables are succeeded to enter in the good awareness bracket. However among the SHGs the political awareness is rather prominent in the educated SHG members. Here also the political awareness among the Muslim members is poor compare to other groups of the study area. If we make a compare between the total index values of different variables between Sub-sample I and Sub-sample II then we see that the growth of political awareness is relatively better in Sub-sample I compared to Sub-sample II.

11.5.4 The political awareness or empowerment is also very low in case of Non-SHG members. It reveals from table 11.5C that only for two variables namely WRP and WRPR they have just crossed the very low awareness level. But for the variables like participation in

Gram Sava or in different development programmes, ability to interact with different govt. officials and access to information their perception or awareness is at very low level.

11.6 SOCIO-CULTURAL AWARENESS AND EMPOWERMENT

11.6.1 Socio-cultural awareness is an important index that to be developed in the society particularly to disappear the social prejudice that exists in the rural society of our country. Microfinance programme pursued through SHG is a collective effort of group participants. The members co-operate one another, deal with other member of the society and meet the members of other groups in their joint group meetings. In this way they develop a social behavior. Not only that, SHG activities encourage and offer an opportunity to their members to go to the banks, to visit other places for acquiring skills, training and exhibiting their products in various fairs and exhibitions. Exposures of the members in the programme increase their confidence. In this way their statuses in the family and in the society improve. A self confident woman having awareness about her rights does not tolerate the undue troubles created by other member of the society. She is supposed to raise her voice against the common problems and exploitation against of any kind like child marriage, dowry, drug addiction, injustice and domestic violence. Awareness regarding such social exploitation has been measured with the variable VASE. However, some of the women are hesitant and do not take these activities themselves and they remain lagged. We have also tried to measure the perception of all the women members in our study regarding evil of the child labour practices. We have seen that the education and health care of the children are being bitterly managed when the management is on the hand of a first person of a family. Just opposite is being observed by us when the management is on the hand of a first lady of a family. In this section the socio-cultural awareness is being measured with the help of the following variables:

a) Decision Making in the Households (DMH)
b) Decision Making in the Group(DMG)
c) Child Labour Practices (CLP)

d) Voice Against Social Exploitation (VASE)

e) Improvement in Status in the Family (ISF)

f) Improvement in Status in the Society (ISS)

Table 11.6A
Awareness Indices on Socio Cultural Issues
(Sub-sample I)

Households		**DMH**	**DMG**	**CLP**	**VASE**	**ISF**	**ISS**
SHG	Schedule Caste	0.505	0.516	0.247	0.247	0.602	0.581
	Mixed	0.456	0.579	0.246	0.544	0.614	0.667
	General	0.578	0.689	0.289	0.556	0.722	0.689
	Muslim	0.406	0.406	0.240	0.365	0.542	0.448
	Educated	0.710	0.688	0.398	0.634	0.860	0.742
SHG Total		**0.531**	**0.576**	**0.284**	**0.469**	**0.668**	**0.625**
Non-SHG Total		**0.140**	**NA**	**0.047**	**0.100**	**0.087**	**0.053**

Table 11.6B
Awareness Indices on Socio Cultural Issues
(Sub-sample II)

Households		**DMH**	**DMG**	**CLP**	**VASE**	**ISF**	**ISS**
SHG	Schedule Caste	0.542	0.448	0.240	0.250	0.604	0.542
	Mixed	0.633	0.600	0.300	0.533	0.683	0.633
	General	0.616	0.636	0.283	0.636	0.798	0.667
	Muslim	0.404	0.465	0.232	0.465	0.535	0.505
	Educated	0.758	0.768	0.444	0.697	0.818	0.788
SHG Total		**0.591**	**0.583**	**0.300**	**0.516**	**0.688**	**0.627**
Non- SHG Total		**0.167**	**NA**	**0.027**	**0.053**	**0.067**	**0.073**

Table 11.6C
Awareness Indices on Socio Cultural Issues
(Total Sample)

Households		**DMH**	**DMG**	**CLP**	**VASE**	**ISF**	**ISS**
SHG	Schedule Caste	0.524	0.482	0.244	0.249	0.603	0.562
	Mixed	0.545	0.590	0.273	0.539	0.649	0.650
	General	0.597	0.663	0.286	0.596	0.760	0.678
	Muslim	0.405	0.436	0.236	0.415	0.539	0.477
	Educated	0.734	0.728	0.421	0.666	0.839	0.765
SHG Total		**0.561**	**0.580**	**0.292**	**0.493**	**0.678**	**0.626**
Non -SHG Total		**0.153**	**NA**	**0.037**	**0.077**	**0.076**	**0.063**

11.6.2 The member's perception on their role in the decision making in the family matters is expected to improve after joining the SHGs. This is measured with the help of the first

variable. The second variable measures the decision making power of the members in the group which is supposed to increase through the participation of the members in group activities and group discussions. The index values of these two variables indicate that the SHG members are relatively at moderate level of participation in decision making process of group activity and as well as of household matters. On the other hand, we find from the above tables that SHG members have low level of awareness regarding the evils of child labour practices and their awareness level regarding social exploitation is just behind the moderate level for Sub-sample I and just above for Sub-sample II. We also find moderate level of awareness of the members regarding improvement in status either in the family or in the society. Thus we can say, socio-cultural awareness among the SHG members is not so strong. Out of the six explanatory variables the index values of two variables remain at a low awareness level and rest four are in moderate level for total sample. However, the awareness is relatively better in Sub-sample II compared to Sub-sample I. Again, among the different categories of groups Scio cultural awareness is highest for educated groups followed by General and Mixed groups.

11.6.3 If we consider the Non-SHG members then out of six explanatory variables one is not applicable here. Because the variables Decision making in the Group is directly related with group activities. We have tried to judge their improvement in status in the family or in the society during the last five or six years. But the outcome is unsatisfactory. For all the applicable explanatory variables we get very low awareness among the Non-SHG members. But, there is no denying that SHG activities have succeeded to empower women to some extent although there is variation in this regard on the basis of the cast, religion and level of education of the members.

11.6.4 So there is a need for first bringing all the poor women under the umbrella of SHG and special care should be taken for improving skill, educational level of the SHG members so that they can achieve more economic benefit from SHG activities. Campaigning to the members regarding social and political issues and their more involvement in this regard is also required for improving their social and political aware nesses. Again to overcome the variation in empowerment and performance level among the groups of different strata

and among the members of a group measures should be taken on priority basis and as well as continuous monitoring is also needed.

11.7 A COMPARISON

1. If we make a comparison between SHG members of Sub-Sample I and Sub-Sample II regarding the values of the awareness index of various items mentioned above then we find no remarkable differences between them. But, we get a significant difference if we compare between SHG and Non-SHG members. In most of the cases we see that the SHG members have achieved moderate level of awareness on different social, educational, economic political issues. While Non-SHG members are at a very low level of awareness level.

2. Though we find that SHG members have achieved moderate level of awareness during our reference period, but there exists variation among the members of different strata. While most of the Educated group, General cast group and Mixed group women who are directly involved with micro-credit programmes have succeeded to achieve relatively better level of empowerment compared to Schedule cast and Muslim group women whose participation in SHG activities is less.

3. From Tables 11.3A and 11.3B we see that for the first three variables of educational issues SHG members of Sub-Sample I exhibits slightly better performance than Sub-Sample II but for the variables IPE and IEF performance of our Sub-Sample II is little bit better. If we make a comparison between the two groups then we see that in the matter of children education the awareness level is at moderate level for SHG members and it is at low level for Non-SHG members. Further, Regarding educational facilities and choice of Institution the awareness level is low for the SHG members and it is at a very low level for non members.

4. There is no doubt that microfinance through SHG activities has improved the economic awareness of the members. It would be clearer if we have a look in the tables 11.4A to

11.4C. We see that SHG members of both the Sub-Samples on the average either achieved good or at the higher limit of moderate level awareness regarding the variables related to economic issues. Again, from Table 11.4C we see that, out of seven explanatory variables for two variables schedule caste group are in good awareness level. For the Muslim group the number reduces to zero. For the general group this figure increases to three. But, educated groups are more or less in good awareness level in respect of all the seven variables. On the other hand, due to lack of SHG platform Non-SHG members are till now at very low awareness level in such economic issues.

5. From Tables 11.5A to 11.5B we see that performance of Sub-Sample I is little bit better compared to Sub-Sample II for all most all the explanatory variables of political issues under our consideration. Again from Table 11.5C we see that, regarding women rights on property and information on govt. programme SHG members are relatively well informed. But for the variables PSGS and PDP their performance is not satisfactory and it remains at lower range of moderate level awareness. On the other hand, we find that the Non-SHG members are either in very low level of awareness level or have just cross the very low awareness level.

6. From Tables 11.6A to 11.6C we see that socio-cultural awareness among the SHG members is not so strong. Table 11.6C reveals that out of the six explanatory variables the index values of two variables remain at a low awareness level and rest four are in moderate level for SHG households. However, if we compare between Sub-sample I and Sub-sample II then we see that the awareness level is relatively better in Sub-sample II compared to Sub-sample I. Again, among the different categories of groups Scio cultural awareness is highest for educated groups followed by General and Mixed groups. For Non-SHG members index values of the variables remain in very low awareness level.

CHAPTER 12
SUMMARY OF FINDINGS AND RECOMMENDATIONS

12.1 INTRODUCTION

12.1.1 We have stated in the introductory chapter that the basic objective of this study is to find out the impact of the working of the SHG in reducing the rural poverty. Side by side, the other important objective of this study was to find out whether the activities related to the working of the SHG increase the empowerment of women or not. We have examined the working of the SHGs by using some parameters like caste, religion, education and sex through which we have selected the SHGs from our two Sub-Samples. Another aspect that also needs to mention that we have made a comparison among the rural poor households who are in the periphery of the SHG safety net and who are not and we have had some interesting findings that we mention in the subsequent section of the concluding chapter.

12.2 SOME IMPORTANT FINDINGS

12.2.1. The working of the SHG, as we observed, depends very much on the education of the group leaders of the SHGs. In this context the SHGs of sub-sample I exhibit more academically sound leaders, compared to sub-sample II. If we assume that for efficient office management complete eight years of education is necessary then 46.67 percent leaders of sub-sample I are found as sound leaders. This percentage is as low as 22.22 percent in sub-sample II. Further, if we assume that efficient leader's means who have completed twelve years of education then none of the leaders of sub-sample II are found to be efficient. The percentage figure of the same for sub-sample I is around 9 percent.

12.2.2. Again, if we measure the working of the SHG on the basis of savings potentially of the SHG members then it can be seen that 82.47 percent members have saving potentially which is regular in nature in sub-sample I. On the other hand, the same for sub-sample II is 73.33 percent. Further, if we judge the working of the SHGs on the basis of the meeting organized by the SHGs and that of the attendance of the members in the meeting, then we see, in spite of mandatory attendance, SHG members of both the sub-Samples

exhibit unsatisfactory performance. If we combine the percentage of absent member for the two Sub-Samples then it stands at 53.60 percent. It is not healthy for working of the SHG.

12.2.3. Our study beyond doubt shows that the exchange of views among the members increases the opportunity to use the existing education set up by the household members. This has been reflected in chapter 6. One can observed consistently high degree of difference in the education among the household members of the SHGs and Non-SHGs. Although all households of SHG are BPL households as per their formation and all households of Non-SHG are also BPL households as per our consideration, we see nearly 37 percent members of the non-SHG households are illiterate. But it is only 12 percent in case of SHG households. Again, if we consider complete eight years education in our measuring scale as educated, then we see that 17.50 percent members of the SHG households are educated, but it remains as much as low as 2.54 percent in case of the Non-SHG household members. It simply means that, the working of the SHG is some extent increases the opportunity of education among the SHG members. This has been highly reflected among the teen agers of the SHG households.

12.2.4 In terms of incidence of employment the percentage of employed adults of the SHGs who engaged in gainful employment are around 80 percent in Sub-Sample I and it is around 70 percent in Sub-Sample II. For total sample it becomes 75 percent. But the same percentage figures for Non-SHG household members are 56.69 percent, 55.74 percent and 56.22 percent in Sub-Sample I, Sub-Sample II and Total Sample respectively. All are being observed in tables 7.7A to 7.7C. These differences are highly significant statistically also. This permits us to say that the working of the SHG increases the attitude of the employable adults in searching more employment within or outside of the villages. This has also been reflected by their mean employment also. If we compare between SHG and Non-SHG household members for the total samples then we see from the tables 7.8C & 7.9C that the mean employment enjoyed through primary occupation by the two groups of employed adults are 192 man days and 178 man days respectively. Thus on an average the SHG household members are enjoyed 14 man days of employment per capita per annum more than that of the Non-SHG household members.

12.2.5 Our study has revealed beyond doubt that the working of the SHG increases the income of the households both in per family and per capita measurement. We can have a glimpse of this from tables 8.2C and 8.3C of chapter 8. While the per family mean income of the SHG households as per our calculation is Rs. 33689, but the same for the Non-SHG is Rs. 19614. Here the difference is quite consistent and also significant statistically at a very high level of significance. Again, if we consider the income by per-capita concept then the two mean income figures of SHG households and Non-SHG households become Rs. 8863 and Rs. 5140 respectively. Here, also the difference is statistically highly significant. The food and non-food expenditure ratios of these two groups of households also vary in a very significant manner. The food and non- food ratio for SHG stands at 2.04 and the same for Non-SHG is 4.64. This permits us to conclude that the Non-SHG households virtually spend nothing on non food items except clothing. This is given in table 8.6C. It can also be seen from the same chapter that due to the working of the SHG 14 percent SHG households are succeeded to place themselves above the poverty line. But none of the Non-SHG households are able to overcome the limit of the poverty line during our reference period.

12.2.6 On an average the working age of our SHGs is five years. On the basis of this working age the per capita savings per month as has been calculated by us is Rs.64.62 for our total sample. For Sub-Sample I it becomes Rs.74.58 and for Sub-Sample II it is Rs.55.33. Again, the per SHG savings per month as per our calculation for total sample, Sub-Sample I and Sub-Sample II are Rs.687.12, Rs.765.50 and Rs. 608.67 respectively. Here also we see that the performances of the SHGs of our Sub-Sample I are consistently good in respect of the per capita as well as per SHG saving. This finding is again revealed consistent with our earlier findings on employment and income. It is very much a matter of hope that a poor family having a little opportunity of interaction and training becomes familiar with the saving habit. Although apparently the amount is little but we think that the amount Rs. 64.62 per capita per month saving of a SHG member can also creates an ocean with drops.

12.2.7 Although for SHGs borrowing is recurring in nature and works in a continuous process, we have seen no significant feature that needs a special mention. If we have a look on the distribution of borrowing amount of the SHG households under different heads then it reveals that the area economy under our consideration is merely a subsistence economy where agriculture plays a pivotal role and non-agricultural sectors are not so much matured that they crop up or usher in any hope in front of our rural poor in terms of employment and earning. Obviously we have seen that more than 54 percent of the borrowing amount of the SHGs of our Total Sample is being invested in agriculture. On the other hand a pity amount amounting to 14.28 percent of the total borrowing is being invested in some activities other than agricultural activity. One thing that we like to mention here is that it seems to be a common mentality among the SHG members to take initiative to improve their housing condition. We think it is a demonstration effect of free interaction among the members. This has been reflected by the borrowing amount for housing in our sample.

12.2.8 It is in order to say something about the nature of repayment habits of the poor people of our sample. The repayment rate of our sample is 69.49 percent. It is rather inconsistent with the good working of SHG activities. Although the average age of our SHGs is half a decade, it will take some additional time span to increase the rate of repayment to optimum percentage of 80 percent as per our Asian standard. Further, we have observed a little bit of positive correlation between the education and repayment rate in our Sample. The Muslim SHGs in general are lagging behind as compare to other social groups of our Sample in terms of borrowing and repayment. Our returns on income and expenditure data also highlighted more or less the same picture.

12.2.9. It is needless to say that all most all the households of our sample are housed inadequately. More than one third households of SHGs are single-roomed household and only one fourth households have a separate cooking unit at their possession. What is more is that a majority of the households of our sample have shared their living room with their pet animals. Undoubtedly, this kind of practice increases the opportunity of incidence of diseases transmitted from the animal being. Further, the common use of a portion of their rooms as kitchen unit is a general practice among the households of our

Sample. The intensity of this kind of use is rather acute among the households of non-SHGs. The other two indicators that have been used to measure the quality of life of the people of our Sample exhibit the picture that is remained far away from the reasonable standard.

12.2.10 Our four point rating scale to measure the empowerment on the basis of awareness shows that the overall awareness level or empowerment lies between low to moderate level. If we put our analysis light on educational awareness or empowerment then it looks very clear that only two explanatory variables (CE and ICE) remain confidently in moderate level and three explanatory variables in low level. It simply means that our SHG and Non-SHG members aware only about the education of children but they did not bother about the educational institution or facilities provided by the institutions. But there is no denying that in modern system of education the ranking of the educational institution is very much important. Again for economic empowerment we have seen that three explanatory variables (ICW, FML and IBH) out of seven explanatory variables are succeeded to cross just the lower limit of the good awareness level. All other explanatory variables remain in the limit of moderate awareness or empowerment level.

12.2.11 It is also very clear from our empowerment analysis that both the political and socio-cultural empowerment remain in a very sub-standard situation in our sample area. We have seen that the participation of women in Salish/Gram Sava for the settlement of disputes is very low. The index value of this explanatory variable lies in the range of low awareness or empowerment level. Again, the lowest value of our explanatory variable CLP for the measurement of socio-cultural empowerment establishes the fact of harsh reality of use of child labour in the production process. We also observe form the same empowerment analysis that the women of the area under our survey also fails to raise properly their voice against any kind of social exploitation and other social bottlenecks. The value of this explanatory variable (VASE) here arrested itself in the low empowerment level.

12.2.12 But what remains to say in this regard is that if we have made a comparison of empowerment among the SHG and Non-SHG women of our sample then we certainly

feel some sort of pleasure in the cloudy sky of empowerment that our SHG women are more empowered irrespective of all indicators and all explanatory variables. This empowerment of small extent inspires us to say that the SHG activities give the poor women a better space of environment which helps them to acquire more power for empowerment within the same boat sailing in the sea of poverty.

12.3 RECOMMENDATIONS

12.3.1 What we have observed at the time of collection of data from the SHGs and from the households of both SHG and Non-SHG and also through the talks with the officials and resource persons. We would like to make the following recommendations for better functioning of SHGs.

1. We recommend for combined and constant care on the part of the NGOs, social workers, government officials, SHG resource persons, financial institutions and elected members of the political parties for better performance of the SHGs at the grass-root levels.

2. Regular monitoring on the part of the government officials and staff of the financial institutions are needed particularly at the time of initiation of the SHGs.

3. To make the members familiar with the banking system it is very important to arrange practical training camps for the SHG members on the part of the financial institutions. Especially we recommend for easy access of loan taken by the SHGs. Our data on rate of repayment justifies these suggestions.

4. For smooth functioning of economic activities and project activities special training camps might be organized by the DRDC through the specialist personnel of the respected fields of economic activity and project activity.

5. Necessary training might be provided to the SHG members to create awareness on community health, traditional and modern agricultural practices, microcredit system, veterinary practices, water resource management, Panchayati Raj and other relevant issues that may be applicable to the area concerned.

6. There is no denying the fact that arrangement of meeting in regular interval for the SHG leaders and their participation at the Gram Sansad level (Upa Sangha), Panchayat level (Sangha) and Panchayat samity level (Maha Sangha) enhance the scope of better working of the SHGs in the one hand, and increase the scope of rectification of working errors among the SHGs. Thus we recommend for the regular arrangement of meeting and mandatory participation of the group leaders in all three tires simultaneously.

7. Our returns on employment data divulges the destitute situation and demands for the development of non-agricultural sector at the grass-root level in our rural economy. Side by side, although it is not a hard nut to crack, the area economy also demands for the development of some pity activities at the door step level. These activities include the processing of chira, muri, mowa, naru, chhatu, bori (pulse product) etc. Further, we can add also some activities related to hosiery along with these traditional activities for the SHG members. These kinds of activities enhance the scope for accumulation of additional employment and income with the help of a tiny amount of investment.

8. We recommend for an integrated marketing system for the products of the SHGs at the Upa Sangha, Sangha and Mahasangha levels to open the marketing avenue for the diversified products of the SHGs. The management of marketing would be such that everybody can sell their products at a reasonable rate either in the marketing arrangement at different levels or at the door step.

9. We also recommend for the activities like pedlary by the SHG members with the products either homemade or purchase in the rural households of their own or neighbouring villages.

10. It is not necessary that all the SHGs are being succeeded to start project in a commercial manner. Our suggestion for those SHGs is that every member of the group must start to rear the poultry birds like duck, hen, pigeon etc. and domestic animals like cow, goat, sheep, pig etc. at the household level in a very marginal manner.

11. Activities like making of different kinds of bamboo works, wood works and jute works for the supply of household necessities and for interior decoration also are recommended for the SHG household members by drawing a tiny amount of loan from the revolving fund of the SHGs.

12. For overall growth of the SHG activities special care might be taken for the backward SHG groups particularly for those members of the groups whose level of education, awareness, capability, exposure etc. are not at per.

13. Our study, beyond doubt, has established the fact that working of the SHGs enhances the better scope of employment and hence income. Thus we recommend for bringing all the BPL and marginally APL households under the safety umbrella of the SHGs for better employment and income.

14. Finally, we recommend for project specific training for the members of the SHGs who are ready to take initiative for project loan and to start project.

"*Sakala amra sakaler tara protyaka amra porer tara*" means we for all and we for others- slogan will be fulfilled through the formation and working of the SHGs if and only if the above recommendations are being fulfilled. These recommendations are inclusive rather than exclusive.

CHAPTER NOTE

CHAPTER NOTES

Chapter 3

1. Agricultural Productivity (Kg/ha) = Area under production (thousand hectares)/ Total production (thousand tones).

2. Student-Institution ratio= Number of Students /Number of Institutions.

3. Student-Teacher ratio= Number of Students/Number of Teachers.

Chapter 4

1. Saving Linked SHGs= Number of SHGs that have opened saving account in banks.

2. Credit Linked SHGs=Number of SHGs that have taken credit from banks.

Chapter 5

1. Schedule Cast Group: It consists of the members where at least 80 percent of members belong to SC/ST cast including the three key persons President, Secretary and Cashier.

2. Mixed Group: It consist of the members where at least 40 percent of members of the group are female and also at least 40 percent members of the group are male and at least one out of the three key persons is represented by both male and female.

3. General Cast Group: It consists of the members where at least 80 percent of members are Hindu general cast including the three key persons President, Secretary and Cashier.

4. Muslim Group: It consists of the members where at least 80 percent of members are Muslim including the three key persons President, Secretary and Cashier.

5. Educated group : It consist of the members where at least 80 percent of members of the group have successfully completed the eight years of education or more including the three key persons President, Secretary and Cashier.

Chapter 6

1. Mono family = only a single member in the family.

2. Nuclear family= a family consist of husband, wife and children.

3. Joint family= a family consist of husband, wife, children and other members.

4. Male-female ratio= Total male in the household/ Total female in the household.

Chapter 7

1. Employable Adults= Adults with age limit (15-60).

2. Good Employment=Employment more than 150 days in a complete agricultural year.

3. Bad Employment= Employment less than 150 days in a complete agricultural year.

Chapter 8

1. Poverty Line:

    a) UNDP Measure: per capita per day income or consumption expenditure $1 or less.

    b) Rangarajan Measure: per capita per day income or consumption expenditure Rs. 31.13 or less for rural west Bengal for 2011-12.

2. Absolute poverty:

    a) In terms of Income : per capita per annum income Rs. 8000 or less.

    b) In terms of Expenditure: per capita per annum expenditure Rs. 7500 or less.

3. More Poor:

    a) In terms of Income: per capita per annum income between Rs.8000 - Rs.10000

    b) In terms of Expenditure: per capita per annum expenditure between Rs.7500-Rs.9500

4. Poor:

    a) In terms of Income: per capita per annum income between Rs.10000-Rs. 12000

    b) In terms of Expenditure: per capita per annum expenditure between Rs.9500-Rs.11500

5. Food and non-food ratio: expenditure incurred on food items/expenditure incurred on non-food items.

6. Head Count (H) measure:

$$H = p/n$$

Where, p= the number of people who are identified as being poor.

n= the total population.

7. Income-gap ratio (I):

$$I = g/p\pi$$

Where, g= aggregate short-fall of income of all the poor from the specified poverty line.

π=the poverty line.

8. Relative Deprivation (P) Measure:

$$P = H \{I + (1-I) G\}$$

Where, G= Gini coefficient of the distribution of income among the poor.

H=Head-count ratio.
I=Income-gap ratio.

Chapter 9

1. Productive borrowing: loans taken for farming, pretty business, animal husbandry, mortgage of land and for education

2. Direct productive borrowing: productive borrowing- educational loan.

Chapter 11

1. Awareness or Empowerment index for the calculation of Women Empowerment:

$$AI = \frac{\sum WS}{MS}$$

Where, AI= Awareness Index,

$\sum$WS= Sum of the Weighted Score

MS= Maximum Score

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APPENDIX

Appendix to section -11.3

Educational Awareness and Empowerment

a**.** Children's Education (CE)

Households		Category	Level of Awareness					CE
			0	1	2	3	Total	
SHG	Sample-I	SC	3	7	9	12	31	0.656
		Mixed	1	3	7	8	19	0.719
		General	2	5	9	14	30	0.722
		Muslim	6	9	12	5	32	0.500
		Educated	0	4	8	19	31	0.828
	Sample-I Total		**12**	**28**	**45**	**58**	**143**	**0.685**
	Sample-II	SC	5	9	7	11	32	0.583
		Mixed	2	5	6	7	20	0.633
		General	1	8	11	13	33	0.697
		Muslim	9	7	11	6	33	0.475
		Educated	1	4	8	20	33	0.808
	Sample-II Total		**18**	**33**	**43**	**57**	**151**	**0.639**
	Total sample	SC	8	16	16	23	63	0.619
		Mixed	3	8	13	15	39	0.675
		General	3	13	20	27	63	0.709
		Muslim	15	16	23	11	65	0.487
		Educated	1	8	16	39	64	0.817
	Total Sample Total		**30**	**61**	**88**	**115**	**294**	**0.661**
NON SHG	Sample-I		18	19	11	2	**50**	0.313
	Sample-II		19	21	9	1	**50**	0.280
	Total Sample		**37**	**40**	**20**	**3**	**100**	**0.297**

Source: Field Survey, 2012-13

b. Improvement in Children's Education (ICE)

Households		Category	Level of Awareness					ICE
			0	1	2	3	Total	
SHG	Sample-I	SC	6	5	9	11	31	0.602
		Mixed	2	3	6	8	19	0.684
		General	1	6	8	15	30	0.744
		Muslim	5	9	11	7	32	0.542
		Educated	0	3	7	21	31	0.860
	Sample-I Total		**14**	**26**	**41**	**62**	**143**	**0.687**
	Sample-II	SC	6	8	8	10	32	0.563
		Mixed	2	6	5	7	20	0.617
		General	1	6	12	14	33	0.727
		Muslim	7	8	12	6	33	0.505
		Educated	1	3	8	21	33	0.828
	Sample-II Total		**17**	**31**	**45**	**58**	**151**	**0.648**
	Total sample	SC	12	13	17	21	63	0.582
		Mixed	4	9	11	15	39	0.650
		General	2	12	20	29	63	0.735
		Muslim	12	17	23	13	65	0.523
		Educated	1	6	15	42	64	0.843
	Total Sample Total		**31**	**57**	**86**	**120**	**294**	**0.667**
NON SHG	Sample-I		18	20	11	1	**50**	0.300
	Sample-II		21	19	9	1	**50**	0.267
	Total Sample		**39**	**39**	**20**	**2**	**100**	**0.283**

Source: Field Survey, 2012-13

c. Improvement in Female Children's Education (IFCE)

Households		Category	Level of Awareness					IFCE
			0	1	2	3	Total	
SHG	Sample-I	SC	7	5	10	9	31	0.559
		Mixed	3	4	7	5	19	0.579
		General	2	5	11	12	30	0.700
		Muslim	8	11	8	5	32	0.438
		Educated	1	7	9	14	31	0.720
	Sample-I Total		**21**	**32**	**45**	**45**	**143**	**0.599**
	Sample-II	SC	8	6	11	7	32	0.510
		Mixed	3	8	3	6	20	0.533
		General	3	7	12	11	33	0.646
		Muslim	8	12	9	4	33	0.424
		Educated	2	5	9	17	33	0.747
	Sample-II Total		**24**	**38**	**44**	**45**	**151**	**0.572**
	Total sample	SC	15	11	21	16	63	0.534
		Mixed	6	12	10	11	39	0.555
		General	5	12	23	23	63	0.672
		Muslim	16	23	17	9	65	0.430
		Educated	3	12	18	31	64	0.733
	Total Sample Total		**45**	**70**	**89**	**90**	**294**	**0.585**
NON SHG	Sample-I		20	19	10	1	**50**	0.280
	Sample-II		23	18	9	0	**50**	0.240
	Total Sample		**43**	**37**	**19**	**1**	**100**	**0.260**

Source: Field Survey, 2012-13

d. Improvement in Personal Education (IPE)

Households		Category	Level of Awareness					IPE
			0	1	2	3	Total	
SHG	Sample-I	SC	10	7	8	6	31	0.441
		Mixed	5	6	5	3	19	0.439
		General	6	9	6	9	30	0.533
		Muslim	12	7	9	4	32	0.385
		Educated	3	6	10	12	31	0.667
	Sample-I Total		**36**	**35**	**38**	**34**	**143**	**0.493**
	Sample-II	SC	10	6	8	8	32	0.479
		Mixed	5	7	4	4	20	0.450
		General	4	12	10	7	33	0.535
		Muslim	11	8	10	4	33	0.404
		Educated	2	9	10	12	33	0.657
	Sample-II Total		**32**	**42**	**42**	**35**	**151**	**0.505**
	Total sample	SC	20	13	16	14	63	0.460
		Mixed	10	13	9	7	39	0.444
		General	10	21	16	16	63	0.532
		Muslim	23	15	19	8	65	0.394
		Educated	5	15	20	24	64	0.661
	Total Sample Total		**68**	**77**	**80**	**69**	**294**	**0.499**
NON SHG	Sample-I		28	18	4	0	**50**	0.173
	Sample-II		31	17	2	0	**50**	0.140
	Total Sample		**59**	**35**	**6**	**0**	**100**	**0.157**

Source: Field Survey, 2012-13

e. Information on Educational Facilities (IEF)

Households		Category	Level of Awareness					IEF
			0	1	2	3	Total	
SHG	Sample-I	SC	10	11	6	4	31	0.376
		Mixed	6	7	4	2	19	0.368
		General	8	9	7	6	30	0.456
		Muslim	12	9	8	3	32	0.354
		Educated	4	6	11	10	31	0.624
	Sample-I Total		**40**	**42**	**36**	**25**	**143**	**0.436**
	Sample-II	SC	11	10	8	3	32	0.365
		Mixed	5	6	5	4	20	0.467
		General	7	12	9	5	33	0.455
		Muslim	11	9	11	2	33	0.374
		Educated	2	10	12	9	33	0.616
	Sample-II Total		**36**	**47**	**45**	**23**	**151**	**0.455**
	Total sample	SC	21	21	14	7	63	0.370
		Mixed	11	13	9	6	39	0.417
		General	15	21	16	11	63	0.455
		Muslim	23	18	19	5	65	0.363
		Educated	6	16	23	19	64	0.620
	Total Sample Total		**76**	**89**	**81**	**48**	**294**	**0.445**
NON SHG	Sample-I		29	18	3	0	**50**	0.160
	Sample-II		34	15	1	0	**50**	0.113
	Total Sample		**63**	**33**	**4**	**0**	**100**	**0.137**

Source: Field Survey, 2012-13

g. Choice of Institution (CI)

Households		Category	Level of Awareness					CI
			0	1	2	3	Total	
SHG	Sample-I	SC	11	12	6	2	31	0.323
		Mixed	8	5	4	2	19	0.333
		General	9	10	7	4	30	0.400
		Muslim	12	10	9	1	32	0.323
		Educated	4	8	11	8	31	0.581
	Sample-I Total		**44**	**45**	**37**	**17**	**143**	**0.392**
	Sample-II	SC	12	11	8	1	32	0.313
		Mixed	6	7	5	2	20	0.383
		General	9	13	7	4	33	0.394
		Muslim	14	10	8	1	33	0.293
		Educated	4	11	11	7	33	0.545
	Sample-II Total		**45**	**52**	**39**	**15**	**151**	**0.386**
	Total sample	SC	23	23	14	3	63	0.317
		Mixed	14	12	9	4	39	0.357
		General	18	23	14	8	63	0.396
		Muslim	26	20	17	2	65	0.307
		Educated	8	19	22	15	64	0.562
	Total Sample Total		**89**	**97**	**76**	**32**	**294**	**0.389**
NON SHG	Sample-I		31	18	1	0	**50**	0.133
	Sample-II		38	12	0	0	**50**	0.080
	Total Sample		**69**	**30**	**1**	**0**	**100**	**0.107**

Source: Field Survey, 2012-13

Appendix to section -11.4

Economic Awareness and Empowerment

a. Control on Savings Decision (CSD)

Households		Category	Level of Awareness					CSD
			0	1	2	3	Total	
SHG	Sample-I	SC	3	5	11	12	31	0.677
		Mixed	1	2	8	8	19	0.737
		General	1	5	10	14	30	0.744
		Muslim	4	9	11	8	32	0.573
		Educated	0	3	8	20	31	0.849
	Sample-I Total		**9**	**24**	**48**	**62**	**143**	**0.716**
	Sample-II	SC	4	7	9	12	32	0.635
		Mixed	2	4	6	8	20	0.667
		General	1	6	11	15	33	0.737
		Muslim	9	7	11	6	33	0.475
		Educated	1	4	8	20	33	0.808
	Sample-II Total		**17**	**28**	**45**	**61**	**151**	**0.664**
	Total sample	SC	7	12	20	24	63	0.656
		Mixed	3	6	14	16	39	0.702
		General	2	11	21	29	63	0.741
		Muslim	13	16	22	14	65	0.524
		Educated	1	7	16	40	64	0.829
	Total Sample Total		**26**	**52**	**93**	**123**	**294**	**0.690**
NON SHG	Sample-I		27	18	5	0	**50**	0.187
	Sample-II		32	16	2	0	**50**	0.133
	Total Sample		**59**	**34**	**7**	**0**	**100**	**0.160**

Source: Field Survey, 2012-13

b. Improvement in Credit Worthiness (ICW)

Households		Category	Level of Awareness					ICW
			0	1	2	3	Total	
SHG	Sample-I	SC	3	3	5	20	31	0.785
		Mixed	1	3	4	11	19	0.772
		General	2	2	5	21	30	0.833
		Muslim	5	2	12	13	32	0.677
		Educated	1	3	5	22	31	0.849
	Sample-I Total		**12**	**13**	**31**	**87**	**143**	**0.783**
	Sample-II	SC	2	4	8	18	32	0.771
		Mixed	2	1	2	15	20	0.833
		General	1	5	3	24	33	0.838
		Muslim	3	4	7	19	33	0.758
		Educated	1	2	4	26	33	0.889
	Sample-II Total		**9**	**16**	**24**	**102**	**151**	**0.818**
	Total sample	SC	5	7	13	38	63	0.778
		Mixed	3	4	6	26	39	0.803
		General	3	7	8	45	63	0.836
		Muslim	8	6	19	32	65	0.718
		Educated	2	5	9	48	64	0.869
	Total Sample Total		**21**	**29**	**55**	**189**	**294**	**0.801**
NON SHG	Sample-I		41	8	1	0	**50**	0.067
	Sample-II		37	11	2	0	**50**	0.100
	Total Sample		**78**	**19**	**3**	**0**	**100**	**0.083**

Source: Field Survey, 2012-13

c. Freedom from Money Lenders (FML)

Households		Category	Level of Awareness					FML
			0	1	2	3	Total	
SHG	Sample-I	SC	2	3	6	20	31	0.806
		Mixed	1	2	5	11	19	0.789
		General	0	2	3	25	30	0.922
		Muslim	3	3	9	17	32	0.750
		Educated	0	2	2	27	31	0.935
	Sample-I Total		**6**	**12**	**25**	**100**	**143**	**0.841**
	Sample-II	SC	1	4	5	22	32	0.833
		Mixed	2	3	3	12	20	0.750
		General	1	3	4	25	33	0.869
		Muslim	3	5	9	16	33	0.717
		Educated	0	3	6	24	33	0.879
	Sample-II Total		**7**	**18**	**27**	**99**	**151**	**0.810**
	Total sample	SC	3	7	11	42	63	0.820
		Mixed	3	5	8	23	39	0.770
		General	1	5	7	50	63	0.896
		Muslim	6	8	18	33	65	0.734
		Educated	0	5	8	51	64	0.907
	Total Sample Total		**13**	**30**	**52**	**199**	**294**	**0.826**
NON SHG	Sample-I		36	11	2	1	**50**	0.120
	Sample-II		40	9	1	0	**50**	0.073
	Total Sample		**76**	**20**	**3**	**1**	**100**	**0.097**

Source: Field Survey, 2012-13

d. Improvement in Banking Habits (IBH)

Households		Category	Level of Awareness					IBH
			0	1	2	3	Total	
SHG	Sample-I	SC	2	2	4	23	31	0.849
		Mixed	1	3	3	12	19	0.789
		General	0	1	3	26	30	0.944
		Muslim	5	4	5	18	32	0.708
		Educated	0	1	2	28	31	0.957
	Sample-I Total		**8**	**11**	**17**	**107**	**143**	**0.850**
	Sample-II	SC	1	4	6	21	32	0.823
		Mixed	2	3	3	12	20	0.750
		General	2	2	3	26	33	0.869
		Muslim	5	6	6	16	33	0.667
		Educated	0	2	4	27	33	0.919
	Sample-II Total		**10**	**17**	**22**	**102**	**151**	**0.805**
	Total sample	SC	3	6	10	44	63	0.836
		Mixed	3	6	6	24	39	0.770
		General	2	3	6	52	63	0.907
		Muslim	10	10	11	34	65	0.688
		Educated	0	3	6	55	64	0.938
	Total Sample Total		**18**	**28**	**39**	**209**	**294**	**0.828**
NON SHG	Sample-I		32	9	6	3	**50**	0.200
	Sample-II		29	11	8	2	**50**	0.220
	Total Sample		**61**	**20**	**14**	**5**	**100**	**0.210**

Source: Field Survey, 2012-13

e. Improvement in Self-Employment Potential (ISEP)

Households		Category	Level of Awareness					ISEP
			0	1	2	3	Total	
SHG	Sample-I	SC	3	3	11	14	31	0.720
		Mixed	1	1	8	9	19	0.772
		General	1	3	10	16	30	0.789
		Muslim	4	7	12	9	32	0.604
		Educated	0	2	6	23	31	0.892
	Sample-I Total		**9**	**16**	**47**	**71**	**143**	**0.756**
	Sample-II	SC	3	6	8	15	32	0.698
		Mixed	2	1	8	9	20	0.733
		General	0	5	10	18	33	0.798
		Muslim	6	9	10	8	33	0.535
		Educated	1	2	9	21	33	0.838
	Sample-II Total		**12**	**23**	**45**	**71**	**151**	**0.721**
	Total sample	SC	6	9	19	29	63	0.709
		Mixed	3	2	16	18	39	0.753
		General	1	8	20	34	63	0.794
		Muslim	10	16	22	17	65	0.570
		Educated	1	4	15	44	64	0.865
	Total Sample Total		**21**	**39**	**92**	**142**	**294**	**0.739**
NON SHG	Sample-I		41	5	4	0	**50**	0.087
	Sample-II		37	7	5	1	**50**	0.133
	Total Sample		**78**	**12**	**9**	**1**	**100**	**0.110**

Source: Field Survey, 2012-13

f. Control on Household Resources (CHR)

Households		Category	Level of Awareness					CHR
			0	1	2	3	Total	
SHG	Sample-I	SC	3	7	8	13	31	0.667
		Mixed	1	2	8	8	19	0.737
		General	1	7	7	15	30	0.733
		Muslim	6	8	12	6	32	0.521
		Educated	1	3	7	20	31	0.828
	Sample-I Total		**12**	**27**	**42**	**62**	**143**	**0.697**
	Sample-II	SC	4	8	8	12	32	0.625
		Mixed	2	5	6	7	20	0.633
		General	1	7	12	13	33	0.707
		Muslim	8	7	12	6	33	0.495
		Educated	2	4	9	18	33	0.768
	Sample-II Total		**17**	**31**	**47**	**56**	**151**	**0.646**
	Total sample	SC	7	15	16	25	63	0.646
		Mixed	3	7	14	15	39	0.685
		General	2	14	19	28	63	0.720
		Muslim	14	15	24	12	65	0.508
		Educated	3	7	16	38	64	0.798
	Total Sample Total		**29**	**58**	**89**	**118**	**294**	**0.672**
NON SHG	Sample-I		33	13	3	1	**50**	0.147
	Sample-II		36	12	2	0	**50**	0.107
	Total Sample		**69**	**25**	**5**	**1**	**100**	**0.127**

Source: Field Survey, 2012-13

g. Improvement in Self Confidence (ISC)

Households		Category	Level of Awareness					ISC
			0	1	2	3	Total	
SHG	Sample-I	SC	5	7	8	11	31	0.602
		Mixed	2	4	5	8	19	0.667
		General	1	6	9	14	30	0.733
		Muslim	6	9	10	7	32	0.521
		Educated	1	4	6	20	31	0.817
	Sample-I Total		**15**	**30**	**38**	**60**	**143**	**0.668**
	Sample-II	SC	5	9	7	11	32	0.583
		Mixed	2	4	6	8	20	0.667
		General	1	4	11	17	33	0.778
		Muslim	5	10	12	6	33	0.525
		Educated	0	2	8	23	33	0.879
	Sample-II Total		**13**	**29**	**44**	**65**	**151**	**0.686**
	Total sample	SC	10	16	15	22	63	0.593
		Mixed	4	8	11	16	39	0.667
		General	2	10	20	31	63	0.756
		Muslim	11	19	22	13	65	0.523
		Educated	1	6	14	43	64	0.848
	Total Sample Total		**28**	**59**	**82**	**125**	**294**	**0.677**
NON SHG	Sample-I		41	6	3	0	**50**	0.080
	Sample-II		39	9	2	0	**50**	0.087
	Total Sample		**80**	**15**	**5**	**0**	**100**	**0.083**

Source: Field Survey, 2012-13

Appendix to section -11.5

Political Awareness and Empowerment

a. Women's Right on Property (WRP)

Households		Category	Level of Awareness					WRP
			0	1	2	3	Total	
SHG	Sample-I	SC	2	3	9	17	31	0.774
		Mixed	1	1	4	13	19	0.842
		General	0	3	7	20	30	0.856
		Muslim	3	8	9	12	32	0.646
		Educated	0	1	4	26	31	0.935
	Sample-I Total		**6**	**16**	**33**	**88**	**143**	**0.811**
	Sample-II	SC	2	2	8	20	32	0.813
		Mixed	1	2	5	12	20	0.800
		General	2	1	6	24	33	0.859
		Muslim	4	5	9	15	33	0.687
		Educated	0	2	7	24	33	0.889
	Sample-II Total		**9**	**12**	**35**	**95**	**151**	**0.809**
	Total sample	SC	4	5	17	37	63	0.794
		Mixed	2	3	9	25	39	0.821
		General	2	4	13	44	63	0.858
		Muslim	7	13	18	27	65	0.667
		Educated	0	3	11	50	64	0.912
	Total Sample Total		**15**	**28**	**68**	**183**	**294**	**0.810**
NON SHG	Sample-I		28	11	8	3	**50**	0.240
	Sample-II		31	8	9	2	**50**	0.213
	Total Sample		**59**	**19**	**17**	**5**	**100**	**0.227**

Source: Field Survey, 2012-13

b. Women's Right on Political Reservation (WRPR)

Households		Category	Level of Awareness					WRPR
			0	1	2	3	Total	
SHG	Sample-I	SC	7	5	10	9	31	0.559
		Mixed	3	3	9	4	19	0.579
		General	2	4	13	11	30	0.700
		Muslim	8	10	10	4	32	0.438
		Educated	1	5	10	15	31	0.753
	Sample-I Total		**21**	**27**	**52**	**43**	**143**	**0.606**
	Sample-II	SC	8	5	13	6	32	0.510
		Mixed	4	5	6	5	20	0.533
		General	4	5	14	10	33	0.636
		Muslim	6	11	13	3	33	0.465
		Educated	2	5	9	17	33	0.747
	Sample-II Total		**24**	**31**	**55**	**41**	**151**	**0.578**
	Total sample	SC	15	10	23	15	63	0.535
		Mixed	7	8	15	9	39	0.556
		General	6	9	27	21	63	0.668
		Muslim	14	21	23	7	65	0.452
		Educated	3	10	19	32	64	0.750
	Total Sample Total		**45**	**58**	**107**	**84**	**294**	**0.592**
NON SHG	Sample-I		29	11	8	2	**50**	0.220
	Sample-II		31	10	8	1	**50**	0.193
	Total Sample		**60**	**21**	**16**	**3**	**100**	**0.207**

Source: Field Survey, 2012-13

c. Participation in Salishi /Gram Sava (PSGS)

Households		Category	Level of Awareness					PSGS
			0	1	2	3	Total	
SHG	Sample-I	SC	12	10	7	2	31	0.323
		Mixed	9	4	3	3	19	0.333
		General	9	9	8	4	30	0.411
		Muslim	12	9	9	2	32	0.344
		Educated	4	8	10	9	31	0.591
	Sample-I Total		**46**	**40**	**37**	**20**	**143**	**0.400**
	Sample-II	SC	11	12	7	2	32	0.333
		Mixed	5	7	6	2	20	0.417
		General	10	12	6	5	33	0.394
		Muslim	14	11	7	1	33	0.283
		Educated	4	11	11	7	33	0.545
	Sample-II Total		**44**	**53**	**37**	**17**	**151**	**0.394**
	Total sample	SC	23	22	14	4	63	0.328
		Mixed	14	11	9	5	39	0.375
		General	19	21	14	9	63	0.403
		Muslim	26	20	16	3	65	0.314
		Educated	8	19	21	16	64	0.568
	Total Sample Total		**90**	**93**	**74**	**37**	**294**	**0.397**
NON SHG	Sample-I		41	7	2	0	**50**	0.073
	Sample-II		39	8	3	0	**50**	0.093
	Total Sample		**80**	**15**	**5**	**0**	**100**	**0.083**

Source: Field Survey, 2012-13

d. Participation in Development Programme (PDP)

Households		Category	Level of Awareness					PDP
			0	1	2	3	Total	
SHG	Sample-I	SC	11	10	6	4	31	0.366
		Mixed	6	8	3	2	19	0.351
		General	9	8	8	5	30	0.433
		Muslim	13	10	7	2	32	0.313
		Educated	5	9	11	6	31	0.527
	Sample-I Total		**44**	**45**	**35**	**19**	**143**	**0.398**
	Sample-II	SC	12	8	9	3	32	0.365
		Mixed	5	5	8	2	20	0.450
		General	11	8	9	5	33	0.414
		Muslim	12	11	9	1	33	0.323
		Educated	3	12	11	7	33	0.556
	Sample-II Total		**43**	**44**	**46**	**18**	**151**	**0.422**
	Total sample	SC	23	18	15	7	63	0.366
		Mixed	11	13	11	4	39	0.401
		General	20	16	17	10	63	0.424
		Muslim	25	21	16	3	65	0.318
		Educated	8	21	22	13	64	0.542
	Total Sample Total		**87**	**89**	**81**	**37**	**294**	**0.410**
NON SHG	Sample-I		43	7	0	0	**50**	0.047
	Sample-II		41	8	1	0	**50**	0.067
	Total Sample		**84**	**15**	**1**	**0**	**100**	**0.057**

Source: Field Survey, 2012-13

e. Interaction with Government Officials (IGO)

Households		Category	Level of Awareness					IGO
			0	1	2	3	Total	
SHG	Sample-I	SC	7	6	9	9	31	0.548
		Mixed	2	5	6	6	19	0.614
		General	1	6	11	12	30	0.711
		Muslim	9	10	8	5	32	0.427
		Educated	1	6	8	16	31	0.753
	Sample-I Total		**20**	**33**	**42**	**48**	**143**	**0.611**
	Sample-II	SC	9	7	11	5	32	0.458
		Mixed	3	4	7	6	20	0.600
		General	4	5	11	13	33	0.667
		Muslim	7	13	9	4	33	0.434
		Educated	2	3	10	18	33	0.778
	Sample-II Total		**25**	**32**	**48**	**46**	**151**	**0.587**
	Total sample	SC	16	13	20	14	63	0.503
		Mixed	5	9	13	12	39	0.607
		General	5	11	22	25	63	0.689
		Muslim	16	23	17	9	65	0.431
		Educated	3	9	18	34	64	0.766
	Total Sample Total		**45**	**65**	**90**	**94**	**294**	**0.599**
NON SHG	Sample-I		45	5	0	0	**50**	0.033
	Sample-II		44	6	0	0	**50**	0.040
	Total Sample		**89**	**11**	**0**	**0**	**100**	**0.037**

Source: Field Survey, 2012-13

f. Access to Information on Government Programme (AIGP)

Households		Category	Level of Awareness					AIGP
			0	1	2	3	Total	
SHG	Sample-I	SC	2	3	6	20	31	0.806
		Mixed	1	1	3	14	19	0.860
		General	1	3	4	22	30	0.856
		Muslim	4	5	8	15	32	0.688
		Educated	0	2	6	23	31	0.892
	Sample-I Total		**8**	**14**	**27**	**94**	**143**	**0.820**
	Sample-II	SC	2	3	5	22	32	0.823
		Mixed	1	2	4	13	20	0.817
		General	0	4	9	20	33	0.828
		Muslim	4	3	9	17	33	0.727
		Educated	1	1	7	24	33	0.879
	Sample-II Total		**8**	**13**	**34**	**96**	**151**	**0.815**
	Total sample	SC	4	6	11	42	63	0.815
		Mixed	2	3	7	27	39	0.839
		General	1	7	13	42	63	0.842
		Muslim	8	8	17	32	65	0.708
		Educated	1	3	13	47	64	0.886
	Total Sample Total		**16**	**27**	**61**	**190**	**294**	**0.818**
NON SHG	Sample-I		31	14	5	0	**50**	0.160
	Sample-II		27	19	4	0	**50**	0.180
	Total Sample		**58**	**33**	**9**	**0**	**100**	**0.170**

Source: Field Survey, 2012-13

Appendix to section-11.6

Socio-Cultural Awareness and Empowerment

a. Decision Making in the Households (DMH)

Households		Category	Level of Awareness					DMH
			0	1	2	3	Total	
SHG	Sample-I	SC	6	12	4	9	31	0.505
		Mixed	4	8	3	4	19	0.456
		General	4	10	6	10	30	0.578
		Muslim	9	11	8	4	32	0.406
		Educated	3	4	10	14	31	0.710
	Sample-I Total		**26**	**45**	**31**	**41**	**143**	**0.531**
	Sample-II	SC	6	9	8	9	32	0.542
		Mixed	3	4	5	8	20	0.633
		General	6	5	10	12	33	0.616
		Muslim	9	13	6	5	33	0.404
		Educated	2	5	8	18	33	0.758
	Sample-II Total		**26**	**36**	**37**	**52**	**151**	**0.591**
	Total sample	SC	12	21	12	18	63	0.524
		Mixed	7	12	8	12	39	0.545
		General	10	15	16	22	63	0.597
		Muslim	18	24	14	9	65	0.405
		Educated	5	9	18	32	64	0.734
	Total Sample Total		**52**	**81**	**68**	**93**	**294**	**0.561**
NON SHG	Sample-I		33	13	4	0	**50**	0.140
	Sample-II		29	17	4	0	**50**	0.167
	Total Sample		**62**	**30**	**8**	**0**	**100**	**0.153**

Source: Field Survey, 2012-13

b. Decision Making in the Group (DMG)

Households		Category	Level of Awareness					DMG
			0	1	2	3	Total	
SHG	Sample-I	SC	8	6	9	8	31	0.516
		Mixed	2	6	6	5	19	0.579
		General	2	5	12	11	30	0.689
		Muslim	10	9	9	4	32	0.406
		Educated	2	6	11	12	31	0.688
	Sample-I Total		**24**	**32**	**47**	**40**	**143**	**0.576**
	Sample-II	SC	9	8	10	5	32	0.448
		Mixed	4	3	6	7	20	0.600
		General	4	6	12	11	33	0.636
		Muslim	7	11	10	5	33	0.465
		Educated	2	4	9	18	33	0.768
	Sample-II Total		**26**	**32**	**47**	**46**	**151**	**0.583**
	Total sample	SC	17	14	19	13	63	0.482
		Mixed	6	9	12	12	39	0.590
		General	6	11	24	22	63	0.663
		Muslim	17	20	19	9	65	0.436
		Educated	4	10	20	30	64	0.728
	Total Sample Total		**50**	**64**	**94**	**86**	**294**	**0.580**
NON SHG	Sample-I		NA	NA	NA	NA	NA	NA
	Sample-II		NA	NA	NA	NA	NA	NA
	Total Sample		**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

Source: Field Survey, 2012-13

c. Child Labour Practices (CLP)

Households		Category	Level of Awareness					CLP
			0	1	2	3	Total	
SHG	Sample-I	SC	12	16	2	1	31	0.247
		Mixed	10	6	1	2	19	0.246
		General	11	14	3	2	30	0.289
		Muslim	14	15	1	2	32	0.240
		Educated	8	13	6	4	31	0.398
	Sample-I Total		**55**	**64**	**13**	**11**	**143**	**0.284**
	Sample-II	SC	14	13	5	0	32	0.240
		Mixed	8	7	4	1	20	0.300
		General	13	15	2	3	33	0.283
		Muslim	15	14	3	1	33	0.232
		Educated	9	10	8	6	33	0.444
	Sample-II Total		**59**	**59**	**22**	**11**	**151**	**0.300**
	Total sample	SC	26	29	7	1	63	0.244
		Mixed	18	13	5	3	39	0.273
		General	24	29	5	5	63	0.286
		Muslim	29	29	4	3	65	0.236
		Educated	17	23	14	10	64	0.421
	Total Sample Total		**114**	**123**	**35**	**22**	**294**	**0.292**
NON SHG	Sample-I		44	5	1	0	**50**	0.047
	Sample-II		46	4	0	0	**50**	0.027
	Total Sample		**90**	**9**	**1**	**0**	**100**	**0.037**

Source: Field Survey, 2012-13

d. Voice Against Social Exploitation (VASE)

Households		Category	Level of Awareness					VASE
			0	1	2	3	Total	
SHG	Sample-I	SC	13	15	1	2	31	0.247
		Mixed	3	5	7	4	19	0.544
		General	6	7	8	9	30	0.556
		Muslim	10	12	7	3	32	0.365
		Educated	3	7	11	10	31	0.634
	Sample-I Total		**35**	**46**	**34**	**28**	**143**	**0.469**
	Sample-II	SC	15	11	5	1	32	0.250
		Mixed	4	5	6	5	20	0.533
		General	4	5	14	10	33	0.636
		Muslim	6	11	13	3	33	0.465
		Educated	2	6	12	13	33	0.697
	Sample-II Total		**31**	**38**	**50**	**32**	**151**	**0.516**
	Total sample	SC	28	26	6	3	63	0.249
		Mixed	7	10	13	9	39	0.539
		General	10	12	22	19	63	0.596
		Muslim	16	23	20	6	65	0.415
		Educated	5	13	23	23	64	0.666
	Total Sample Total		**66**	**84**	**84**	**60**	**294**	**0.493**
NON SHG	Sample-I		36	13	1	0	**50**	0.100
	Sample-II		43	6	1	0	**50**	0.053
	Total Sample		**79**	**19**	**2**	**0**	**100**	**0.077**

Source: Field Survey, 2012-13

e. Improvement in Status in the Family (ISF)

Households		Category	Level of Awareness					ISF
			0	1	2	3	Total	
SHG	Sample-I	SC	4	8	9	10	31	0.602
		Mixed	2	6	4	7	19	0.614
		General	1	8	6	15	30	0.722
		Muslim	6	8	10	8	32	0.542
		Educated	1	3	4	23	31	0.860
	Sample-I Total		**14**	**33**	**33**	**63**	**143**	**0.668**
	Sample-II	SC	4	9	8	11	32	0.604
		Mixed	2	4	5	9	20	0.683
		General	1	4	9	19	33	0.798
		Muslim	4	11	12	6	33	0.535
		Educated	2	2	8	21	33	0.818
	Sample-II Total		**13**	**30**	**42**	**66**	**151**	**0.688**
	Total sample	SC	8	17	17	21	63	0.603
		Mixed	4	10	9	16	39	0.649
		General	2	12	15	34	63	0.760
		Muslim	10	19	22	14	65	0.539
		Educated	3	5	12	44	64	0.839
	Total Sample Total		**27**	**63**	**75**	**129**	**294**	**0.678**
NON SHG	Sample-I		38	11	1	0	**50**	0.087
	Sample-II		42	6	2	0	**50**	0.067
	Total Sample		**80**	**17**	**3**	**0**	**100**	**0.076**

Source: Field Survey, 2012-13

f. Improvement in Status in the society (ISS)

Households		Category	Level of Awareness					ISS
			0	1	2	3	Total	
SHG	Sample-I	SC	5	8	8	10	31	0.581
		Mixed	2	3	7	7	19	0.667
		General	1	8	9	12	30	0.689
		Muslim	8	11	7	6	32	0.448
		Educated	1	7	7	16	31	0.742
	Sample-I Total		**17**	**37**	**38**	**51**	**143**	**0.625**
	Sample-II	SC	5	10	9	8	32	0.542
		Mixed	2	4	8	6	20	0.633
		General	3	7	10	13	33	0.667
		Muslim	6	11	9	7	33	0.505
		Educated	2	3	9	19	33	0.788
	Sample-II Total		**18**	**35**	**45**	**53**	**151**	**0.627**
	Total sample	SC	10	18	17	18	63	0.562
		Mixed	4	7	15	13	39	0.650
		General	4	15	19	25	63	0.678
		Muslim	14	22	16	13	65	0.477
		Educated	3	10	16	35	64	0.765
	Total Sample Total		**35**	**72**	**83**	**104**	**294**	**0.626**
NON SHG	Sample-I		43	6	1	0	**50**	0.053
	Sample-II		41	7	2	0	**50**	0.073
	Total Sample		**84**	**13**	**3**	**0**	**100**	**0.063**

Source: Field Survey, 2012-13

QUESTIONNAIRE

A. *Questionnaire for SHG*

1. SHG unit schedule no. Village: Date:

2. Group name: Year of establishment: Name of initiator:

3. Amount of fund: (Rs) own saving: From bank: DRDC:

4. Amount of loan taken from bank in the last year: (Rs) During last 5 years:

5. Amount of loan given to members in last year: (Rs) During last 5 years:

6. Amount of Corpus Fund (Saving +Revolving Fund): (Rs) .

7. Name of the bank: Bank A/C No:

8. Interest rate charged by the bank: Monthly Annually:

9. Interest rate charged by the group: Monthly: Annually:

10. **Details of the Member**

Sl. No	Name	Age	Sex	Edu	Caste	Relig	Occupation		Remark
							Primary	Secondary	
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									

11**. Source of Fund: Saving within the group (in Rs.)**

Amount saved during last year	Mode of Saving Weekly/monthly	Amount of saving (Weekly/monthly)	Regular deposit or not	Total saving during last 5 years	Interest on saving	Total Fund (own saving+ interest)

12**. Bank loan (in Rs.)**

Name of the bank	Amount taken	Duration of loan	Interest Rate	Date of loan	Amount Returned	Date of Return	Amount Outstanding	subsidy	Purpose of the loan

13**. Total saving of the group till date:**

14**. Gradation of the group:** First Graded /Second Graded

15**. Whether SHGs initiated income generation activities:** Yes/No

16. **Name of the Project:** **Amount of investment: (Rs.)**

17. **No of members involved:**

18**. Name of the product:** **Annual income: (Rs.)** **Cost:** **Profit:**

19. **Frequency of meeting**: Weekly/ Fortnightly/ Monthly

20**. How many members attend the meeting**? All /Few/ some members

21. **Meeting to be held in the last year: -** **Meeting actually held**:

22**. Members remained absent from meeting**: - one day: two days: three days: four and above days:

23. **Who take the decision in the meeting: -** All members/ President /Link Worker / NGO Facilitator / Mixed

24. **Operation of Account: --** President/Treasurer/Secretary/ Any two/Other

25. **Frequency of bank transaction: --** Once in a month/More than once in a month/Occasionally

26. **How accounts of group savings are maintain: --** President/Treasurer/Secretary/ Any two / other group member

27**. Whether the group received training**: - Yes/No **Nature of training:**

28. **Major community development initiatives taken by SHG at the village level: --** Polio announcement/Help to pregnancy Women to go to hospital/ literacy cam paining/Economically help to poor girl marriage/others.

B. Questionnaire for socio-economic conditions of SHG & Non-SHG member

1. Name:……Religion:……Ethnic Group:……Caste:……

2. Name of village:…….. Name of SHG:…… Category: APL/BPL

3**. POPULATION PROFILE**

Sl No	Name	Age	Sex	Relation	Education	Occupation			
						Primary	Total Employment Days	Secondary	Total Employment Days
1									
2									
3									
4									
5									
6									
7									

4**. DEMOGRAPHIC DETAILS**
Children to each married women

Sl No	Total	Survive	Male	Female	Age	Death & cause during last year	Remark
1							

5**. SANITATION:** Latrine in the household:

6**. Drinking Water -**Source**:** Tube well **/** Dug well/ Ring well**/** River/ Tap water Own / Community / Neighbor

7**. Health Care during Last Year:** Village quack/ Public health/ Qualified (alopha)/ Qualified (homo)/ Kabiraj/ Home - made

8**. NATURE OF RESIDENSTIAL BUILDING (Asset)**

Sl No	Roof Material	Wall Material	Floor Material	Space (Sq.ft.)	Year of const.	Cost of construction	Annual Repair	Remark
1								
2								
3								
4								

ACCOUNT OF LIVESTOCK & POULTRY BIRDS (ASSET)

9**. Type:** Bullock/Cow (milch)/Calf/Goat/Sheep/Duck/Hen/Pigeon/other No……..

10**. How acquired**: own/purchase **Source of money**: own saving/SHG loan /other source Value:

11. **LAND ACCOUNT (ASSET)**

Amount (bigha/katha)	Own	Leased in	Leased out	H/M /L	Type of Irrigation	Name of the crops produced	Amount of the crop produced	Hereditary/ purchase	Purchase price & year	Present value

12**. Type of household:** Mono**/**Nuclear/ Joint

13. **Total members of the family:**

14. Annual household income: Rs……..

15. Total household consumption expenditure: Weekly Rs. ----- ----- Monthly Rs. ---------- Annually Rs. --------

16. Educational expenses: Annually Rs. ----------Medical expenses: Annually Rs……..

17. Exp. On Fuel: Annually Rs……..... Expenditure on cloths: Annually Rs. ----------

18. Unproductive Expenditure: Annually Rs------- Expenditure on Food items: Monthly Rs ----------Annually Rs----

19**. Family meals per day: --** More than 3 times a day/3 times a day/2 times a day/As available/No reply

20**. Sources of Savings: --** Curtailing the expenditure/ saving from the income/provided by their family members/ others

21**. Main Purpose of savings: --** Social Security/Food Security/ Education/ Medical/ Marriage /Festivals/Emergencies/Agriculture /Asset building/Self respect/ For Secure Future/Economic Security /Others

22. **Purpose of loaning: --** Consumption/Agriculture/Animal Husbandry/ Income generating activities/ Asset Building
/Emergencies/ others

23**. Other asset information**

Homestead area & its value: Area (katha):----------Value: Rs…… Value of furniture's Rs…….Value: Rs…… Home garden area & value: Area (katha)…….Value: Rs…….. Value of Mobile/ Bicycle/Van//TV/ Rickshaw/ Motor cycle: Rs…….. Value of Gold/silver Rs……..

24**. Indebtness—**sources: Friend/relative/ Traders/ Money lenders/ Bank/ SHGs/NGOs

25. **Who suggested joining the group**? Self/ Husband/ other Family Members/ Friends/ Relatives / NGO's workers/ other members of the Group/Panchayat representative

26. **Why do you join the group?** For family's welfare/ for getting loan/for promoting savings habit/ for availing loan and promoting Savings habit/other reasons/multiple reasons

27. **What is your position in Group**? Ordinary Member/ Active Member/ Cashier/ Secretary/ President / Other (Specify)

C. Questionnaire for Women Empowerment

(A) EDUCATIONAL AWARENESS AND EMPOWERMENT

1. Awareness regarding Children's Education (CE)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

2. Awareness regarding Improvement in Children's Education (ICE)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

3. Awareness regarding Improvement in Female Children's Education (IFCE)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

4. Awareness regarding Improvement in Personal Education (IPE)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

5. Awareness regarding Information on Educational Facilities (IEF)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

6. Awareness regarding Choice of Institution (CI)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

(B) ECONOMIC AWARENESS AND EMPOWERMENT

1. Awareness regarding Control on Savings Decision (CSD)

   (a) No Awareness ☐
   (b) Very Low Awareness ☐
   (c) Moderate Awareness ☐
   (d) Good Awareness ☐

2. Awareness regarding Improvement in Credit Worthiness (ICW)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

3. Awareness regarding Freedom from Money Lenders (FML)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

4. Awareness regarding Improvement in Banking Habits (IBH)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

5. Awareness regarding Improvement in Self-Employment Potential (ISEP)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

6. Awareness regarding Control on Household Resources (CHR)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

7. Awareness regarding Improvement in Self Confidence (ISC)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

(C) POLITICAL AWARENESS AND EMPOWERMENT

1. Awareness regarding Women's Right on Property (WRP)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

2. Awareness regarding Women's Right on Political Reservation (WRPR)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

3. Awareness regarding Participation in Salishi /Gram Sava (PSGS)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

4. Awareness regarding Participation in Development Programme (PDP)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

5. Awareness regarding Interaction with Government Officials (IGO)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

6. Awareness regarding Access to Information on Government Programme (AIGP)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

(D) SOCIO-CULTURAL AWARENESS AND EMPOWERMENT

1. Awareness regarding Decision Making in the Households (DMH)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

2. Awareness regarding Decision Making in the Group (DMG)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

3. Awareness regarding Child Labour Practices (CLP)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

4. Awareness regarding Voice Against Social Exploitation (VASE)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

5. Awareness regarding Improvement in Status in the Family (ISF)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

6. Awareness regarding Improvement in Status in the Society (ISS)

(a) No Awareness □
(b) Very Low Awareness □
(c) Moderate Awareness □
(d) Good Awareness □

PUBLICATION

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Variations in Physical Performance of SHGs—A Study of West Bengal

Ratul Saha[1] & K.K. Bagchi[2]

Abstract

Economic inequality and regional variation is an inherent process of development planning in India as a consequence of identification of needs and requirements of different regions in the country. This paper deals with variation in the physical performance of women development programme in terms of Self-Help Groups (SHGs) under SGSY in West Bengal on the basis of chosen indicators. The main objective of the paper is to find out the variations in physical achievements of the SHGs among the districts and designated regions of West Bengal. The performance of SHGs has been measured in terms of Performance Index. It is found that

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there is a wide variation among the districts and regions regarding the physical achievements of SHGs. The study suggests measures to improve the quality of groups in low performance areas so that the goal of eradication of poverty and empowerment of women through the effective functioning of SHGs can be achieved.

Introduction

The welfare and well being of a country is now judged not only by economic criterion but by criteria of social development also. Micro finance through SHGs is now recognized as a key strategy for addressing issues of poverty alleviation and women's empowerment. The identification of the level of development is an important aspect in studying economic inequality. The problem of economic inequality arises in consequence of improper implementation of development programmes. Hence, balanced region approach of planning has been realized during different plan periods. This paper focuses on the variations in implementation of women development programmes under Self-Help Group (SHG) approach in the districts of West Bengal. Micro finance in the form of SHG-linkage model has been able to inspire hope in the lives of thousands of rural poor, particularly rural women and enable them to contribute to their families' well being through savings and borrowings. Through the generation of self-employment and income, the rural women are able to reduce poverty. Microfinance influences the quality of life of the rural women by providing easy finance. It is considered to be a powerful tool for empowering rural poor women by shifting them from debt-trap of informal credit sources to formal credit system. Of late, microfinance under SGSY spread very quickly in all parts of the country. However, there are inter and intra-state disparities in development of SHGs. Some of the states are doing well compared to others; within a state there are disparities among districts in the state. The main purpose of the study is to examine the inequality of development of SHG among the districts of West Bengal. This article is based on a study which analyses the physical achievements of SHGs under

SGSY in terms of formation of SHGs, their gradation pattern, economic activities etc. in different regions and districts of West Bengal. The study reveals that though physical performance on SGSY is improving more or less over the years, but there is significant variation in physical achievements in terms of above mentioned items.

So far various studies have been undertaken on the development of microfinance and SHGs in different countries, regions and districts. These studies have highlighted different aspects of microfinance and SHGs. We present below a brief review of some of the recent studies.

Loganathan and Asokan (2006) in their study pointed out that there are vast variations in development of SHGs among the states and among the regions. Among the regions, southern region is the best region in financing SHGs. Next to that the performance of central region, eastern region and western region is moderate. The northern and north east regions are comparatively poor in financing SHGs.

Soundarapandian (2006) made an attempt in his article to analyze the growth of SHGs and the role of micro finance in developing the rural entrepreneurship. The study suggests that though there is a positive growth rate of SHGs in states but in terms of the growth of SHGs there is a wide variation among the states.

Sundar and Asokan (2004) in their paper focused the regional variations in implementation of women development programmes under SHG approach. They found that there is wide spread regional variation in implementation of women development programme in different parts of the country. Hence removal of regional variation in the performance of development programme depends on effective implementation of women development programmes.

Mayoux (1997) points out that the impact of microfinance on women varies from woman to woman. These differences arise due to the difference in productive activities or different background. Sometimes, microfinance mainly benefit the women who are already better off, whereas the poor women are either neglected by the microfinance programmes or are least able to benefit because of their low resource base, lack of skills and market contacts. However, poorer women can

also be more free and motivated to use credit for production.

Myrada (2002) conducted an impact study among 190 members of 12 SHGs spread over Andhra Pradesh, Karnataka, Kerala and Tamil Nadu and find that relatively older groups have succeeded to increase their share in family income than those who are in younger groups. This is also true in the case of awareness about health and hygiene.

Satish (2001) in his paper raised some issues related to the functioning of SHGs. He has opined that adequate care should be taken to ensure homogeneity of socio-economic status of the member while forming SHGs. He suggested that SHG movement has to be spread all over rural India rather than being concentrated in a few pockets of the country.

Sen (2005) has made a study on the SHGs in West Bengal and found that the dependence on the internal resources is quite high because of the weak or inadequate bank linkage. The author also found that most of the poor households are ignorant of basic services and programmes to which they are entitled. Lack of intensive facilitation is the stumbling block. The author reports the lack of capacity building initiative without which the basic objective of the SHGs cannot be achieved.

Kumaran (1997) has made a case study of three SHGs, viz. active, passive and dissolved in Andhra Pradesh and found that the main factors responsible for active functioning of SHGs were solidarity and cohesiveness. On the other hand, passivity and dissolved were mainly on account of irregularities in savings and repayment of loan and lack of mutual trust and confidence among the members.

Zaman (2001) by assessing the poverty and vulnerability impacts of micro finance in Bangladesh comes to the conclusion that, SHGs play significant roles in reducing the vulnerability of the poor through income and consumption smoothing.

Jayaraman (2002) shows very clearly after reviewing the performance of fisher women under different SHGs they are performing very well in availing, utilizing and repaying of micro-credit in time. Not only this the study also reveals that this kind of SHG activities also reduces usury and elicit liquor in their society.

Tessie Swope (2005) after a brief discussion in an

independent study on micro-finance pointed out five main criticisms against it. They are: it does not reach to the poorest members of a population, it is not financially sustainable for institutions, it is potentially harmful to women (husbands zealous), it can create large debt for the poor and it is not universal in application.

Amin and Pebley (1994) in reviewing gender inequality within households have observed that BRAC's loan contributed to increase women's mobility outside the home and their control on household resources and household decision making power. They also revealed that the incidence of abandonment reduces with the receiving of micro-credit loans.

Objective of the Study

1. To find out the workability of the micro-finance and SHGs in the proposed area.
2. To find out the variation in physical achievements of the SHGs among the districts and regions of West Bengal.
3. To find out the values of Performance Index and corresponding ranking or position of the districts and regions.

Data and Methodology

This paper is based on secondary data collected from various sources like District Rural Development Cells and Panchayat and Rural Development Department, Government of West Bengal, Census Report 2011 and data collected from articles published in journals. For the calculation of variation in physical performance of SHGs an index of performance is constructed on the basis of three indicators. These indicators are number of SHGs formed, number of SHGs that have passed Grade II and number of SHGs that have taken up economic activities. For the calculation of index value of each component the following standard formula has been used.

$$\text{Dimension Index} = \frac{\text{(Actual Value - Minimum Value)}}{\text{(Maximum Value - Minimum Value)}}$$

But for the negative indicator (SHGs defunct) achievement

level is calculated as under

$$\text{Index Value} = \frac{\text{(Maximum Value - Actual Value)}}{\text{(Maximum Value - Minimum Value)}}$$

Performance Index for each district is being computed by simple average of these dimension indices.

$$PI = \frac{1}{4}\text{(No. of SHGs formed + No. of SHGs that have passed Grade II + No. of SHGs that have taken economic activities + No. of SHGs that have been defunct).}$$

For the calculation of index value of each component we have considered the highest value among the districts as maximum value and lowest value among the districts as minimum value.

Status of Self-Help Groups in West Bengal

In India, a number of SHGs were created in the 1980s for providing credit facilities to the poor, especially women, in both urban and rural areas. These SHGs stumbled upon a surprising finding: by targeting women, repayment rates came in well over 95 percent, higher than most traditional banks. Impressed by those repayment rates, institutions like National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) began increasing their lending to SHGs in India. Government of India also to provide sustainable income to poor people living in rural areas of the country has launched Swarnajayanti Gram Swarojgar Yojana (SGSY) on April 1, 1999. The SGSY programme, in the line of NABARDS's SHG-bank Linkage programme, intended to extend micro-finance services to rural poor belonging to the socially and economically backward classes and the tribal population particularly in the resource poor areas, who are largely dependent on money lenders for meeting emergent credit requirement. SGSY is being redesigned as National Rural Livelihood Mission (NRLM) from 2009-10 to facilitate effective implementation of the restructured SGSY scheme in a mission mode. Our present study is based on the

SHGs formed under SGSY which covers all aspects of self-employment, training, marketing etc for the rural people. SHG approach for development is one of the major aspects of this programme. The District Rural Development Agency (DRDA) has been authorized to encourage the rural people to form SHGs and to supervise the working of these SHGs.

Table 1: District-Wise Physical Progress of SHGs under SGSY in West Bengal

Sl. No.	*District/State*	*No. of SHGs formed up to march 2009*	*Rank (R_1)*	*No. of SHGs formed up to march 2013*	*Rank (R_2)*	*% Growth (2009-2013)*
1	24 Parganas(N)	15318	9	24252	6	58.32
2	24 Parganas(S)	14016	11	33509	3	139.08
3	Bankura	14379	10	21408	11	48.88
4	Birbhum	17075	6	24512	5	43.55
5	Burdwan	16994	7	23931	8	40.82
6	Coochbehar	12544	13	23692	9	88.87
7	Darjeeling	5519	18	8730	18	58.18
8	Dinajpur (S)	9746	15	11033	17	13.20
9	Dinajpur (N)	10327	14	12833	15	24.26
10	Hoogly	6816	17	15328	14	124.88
11	Howrah	6876	16	11063	16	60.89
12	Jalpaiguri	21444	3	25600	4	19.38
13	Maldah	15414	8	20207	13	31.09
14	Murshidabad	28899	1	40855	1	41.37
15	Medinipur (E)	17692	5	23906	7	35.12
16	Medinipur (W)	27800	2	37819	2	36.03
17	Nadia	12729	12	20765	12	63.13
18	Purulia	20150	4	22528	10	11.80
State	**West Bengal**	**273738**	———	**401971**	———	**46.84**

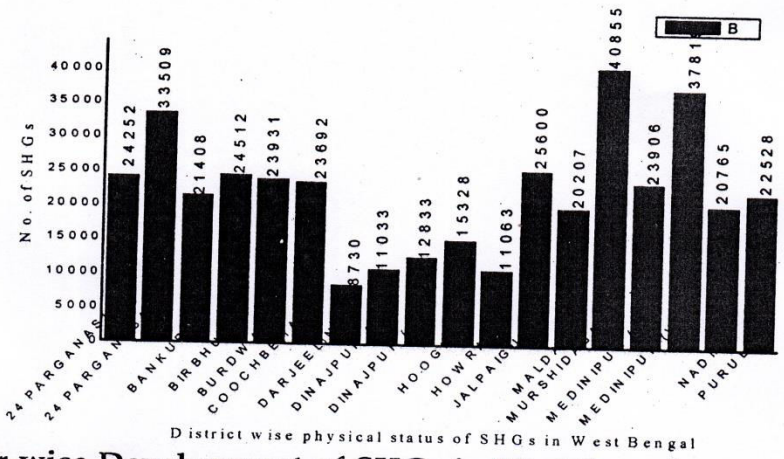
Source: Panchayat & Rural Development Department, WB.

Note: Rank Correlation between R_1 & R_2 is 0.82.

From the above Table it is clear that District Murshidabad holds best position regarding the formation of SHGs over the years though rate of growth is only 41.37%. Medinipur (west) holds 2nd position in this regard for both the years with low rate of growth 36.03.However, 24 Parganas (S) and Hooghly

Districts show a tremendous growth 139.08 % & 124.88% respectively within the two time periods. There are 10 Districts whose growth rate are below the state growth rate (46.84%) and eight districts hold better positions over the state growth rate. Darjeeling holds the lowest position for both the years. Again, Purulia which was in 4th position in March 2009 falls to 10th position in the year march 2013 with lowest rate of growth 11.80%. The rank correlation between the no of SHG formed upto March 2009 and March 2013 (i.e., the rank correlation between R_1 & R_2) is 0.82.It reveals the fact that the comparative position regarding Group formation is more or less stagnant across the district of West Bengal over the years. The no. of group formed upto March 2013 in different districts of West Bengal is depicted in the following diagram.

SHG Formed under SGSY upto March 2013



District wise physical status of SHGs in West Bengal

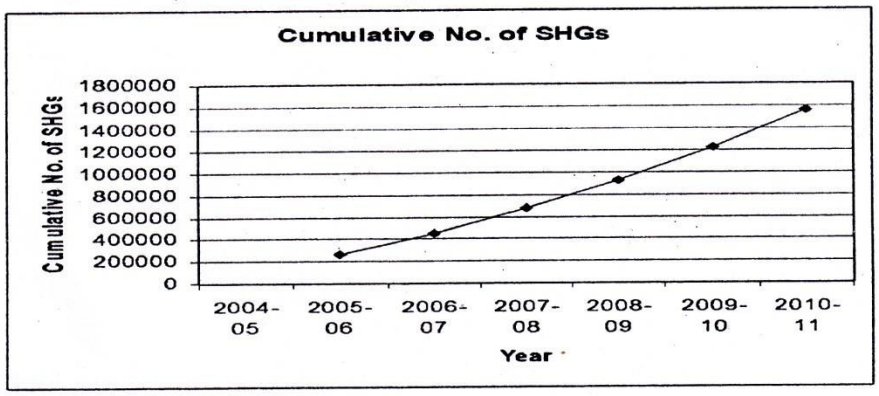
Year-wise Development of SHGs in West Bengal

The SGSY scheme is the major on-going programme for the self-employment of rural poor at present. The following data shows year-wise development of SHGs under this scheme in West Bengal. A total of 1564989 SHGs have been formed in the period ranging from 2004-2011. The pictorial representation shows that there has been an increasing trend of formation of SHGs.

Table 2: SHGs Formed under SGSY at West Bengal

Period	*Self Help Group formed*	*Cumulative no. of SHGs*
2004-05	113943	———
2005-06	149896	263839
2006-07	186486	450325
2007-08	223909	674234
2008-09	257307	931541
2009-10	292430	1223971
2010-11	341018	1564989
Total	**1564989**	———

Source: Panchayat & Rural Development Department, GoWB.



According to data available till 2009-10 only 11.06 percent of the SHGs passed Grade- II in 2004-05 and it is 25.32 percent for the year 2009-10.Various studies indicate that many of the SHGs formed have already become defunct for lack of facilitation, nursing and hand holding support. Again, 2nd graded groups under SGSY, are supposed to undertake micro enterprises for which group and individuals are eligible to receive the assistance for economic activities- assistance in the form of loan and subsidy. The above figure shows that only 25.32% of SHGs have passed second grade in 2009-10 out of which only 28.99% have been linked with the project assistance and if it is rated against the SHGs formed, the figure turns out to be mere 7.34%. It indicates that facilitation and support system had failed to build their capacities for graduation to micro enterprise.

Table 3: Status of SHGs Linked with Project Loan

Year	No. of Groups Formed (cumulative)	No. of SHGs		Percentage of SHGs Passed Grade-II (cumulative)	Cumulative No. of SHGs Linked to Project loan (cumulative)	Percentage of 2nd grade SHGs linked to project (cumulative)	Percentage of SHGs Linked to project (cumulative)
		Passed Grade-I (cumulative)	Passed Grade-II (cumulative)				
	A	B	c	d=c/a*100	e	f=e/c*100	g=e/a*100
2004-05	113943	86589	12599	11.06	1861	14.77	1.63
2005-06	149896	116822	19194	12.80	3375	17.58	2.25
2006-07	186486	148398	29020	15.56	5888	20.29	3.16
2007-08	223909	181869	40152	17.93	9055	22.55	4.04
2008-09	257307	199098	55446	21.55	15620	28.16	6.07
2009-10	292430	241333	74047	25.32	21469	28.99	7.34

Source: Annual Administrative Report, 2008-09, P & RD Department, GoWB.

SHG-Bank Linkage in West Bengal

In West Bengal, there are two major streams under which SHG-Bank linkage programmes are promoted. NABARD's SHG Bank linkage programme (SBLP) and SGSY under Panchayat and Rural Development Department are the two main pillars in this regard. An impressive 4787 bank branches participate in SBL programme in West Bengal covering 18 Cooperative banks, 3 RRBs and 16 commercial banks.

Table 4: Saving and Credit-linkage of SHGs in West Bengal

Period Ending(1)	*Agency(2)*	*Savings-Linked SHGs(3)*	*Credit-Linked SHGs(4)*	*Percentage of SHG Credit linked(5) = 4/3*100*	*Loan Disbursed (Rs. Lakh) (6)*	*Per SHG Loan (Rs.)(7) =6/4*
March, 2009	Non-SGSY	527493	403060	76.41	113980	28278.67
	SGSY	249604	172952	69.29	55085	31849.88
March, 2010	Non-SGSY	585910	490955	83.79	177812	36217.58
	SGSY	308559	237124	76.84	95066	40091.26

Source: State Level Bankers' Committee, Govt. of West Bengal.

From Table 4 it is revealed that percentage of SHG credit linkages and amount of per SHG loans are improving over the years. But the loan disbursement per SHG is still very low. Credit amount per SHG is remarkably low for many operational factors such poor quality of groups, less absorption capacity and most importantly lack of Bankers willingness to serve the SHGs. To increase outreach of the banking sector and ensure greater financial inclusion, they should change their traditional method of lending and be innovative and use ICT solutions including mobile banking services and biometric cards for extended outreach.

Different Regions of West Bengal

To show the disparities in physical performance of SHGs under SGSY in different regions of West Bengal we have divided West Bengal in different regions viz. North Bengal, West Plain and South Delta regions. This division has been made on the geographical perception regarding the regions of the state.

The socio-demographic characteristic and the constituent districts of the three regions of West Bengal have been shown in Table-5.

It is very clear from Table-5 that North Bengal covers 24.62% of the total geographical area of the state. The respective shares of two other regions are 35.79% and 39.58%. From the point of view of population, South Delta ranks first followed by the West Plain region. Only 18.35% population of the state is living in North Bengal region. If we have a look on the population density, then we see that it is highest in South Delta region and lowest in West Plain. For both West Plain and North Bengal, density of population is less than the state average. One noticeable point is that the metropolitan district Kolkata has not been included in our study of SHGs under SGSY, because SGSY is only relevant in villages under Gram Panchayats.

Table 5: Regions and its Constituent Districts of West Bengal

Region/State	*Constituent Districts*	*Area(in sq Km)*	*Population*	*Density of Population*
North Bengal	CoochBehar Jalpaiguri Darjeeling Dakshin Dinajpur Uttar Dinajpur Maldah	21855 (24.62)	14722015 (18.35)	674
West Plain	Birbhum Bankura Purba Midnapur Paschim Midnapur Purulia	31767 (35.79)	18378074 (22.91)	578
South Delta	Murshidabad Nadia Burdwan 24 Pargana (North) 24 Pargana (South) Hooghly Howrah Kolkata	35130 (39.58)	7121082 (58.74)	1341
West Bengal		**88752** **(100.00)**	**80221171** **(100.00)**	**904**

Source: Bagchi and Sarkar (2003).

Table 6: District-Wise Physical Achievements of SHGs in West Bengal Upto: March 2011

Name of the District	*Total No. of SHGs formed Since 1.4.99*	*No. of SHGs that have defunct*		*No. of SHGs that have passed Grade I*		*No. of SHGs that have passed Grade II*		*No. of SHGs that have taken up Economic Activities*	
		Total Since 1.4.99	*% toTotal SHGs formed*	*Total Since 1.4.99*	*% toTotal SHGs formed*	*Total Since 1.4.99*	*% toTotal SHGs formed*	*Total Since 1.4.99*	*% toTotal SHGs formed*
CoochBehar	17,227(5.05)	131	0.76	16,092	93.41	4,466	25.92	16,063	93.24
Jalpaiguri	22,742(6.67)	750	3.29	21,747	95.62	11,114	48.86	20,900	91.90
Darjeeling	7190(2.11)	208	2.89	5317	73.94	1651	22.96	5242	72.90
Dakshin Dinajpur	10,692(3.13)	0	0.00	9,752	91.20	2,317	21.67	10,283	96.17
Uttar Dinajpur	11,204(3.28)	638	5.69	7,691	68.64	1,722	15.36	6,236	55.65
Maldah	18,101(5.31)	291	1.60	16,011	88.45	8,457	46.72	15,114	83.49
Birbhum	21,113(6.19)	561	2.65	16,570	78.48	3,782	17.91	16,421	77.77
Bankura	17,659(5.18)	775	4.38	13,508	76.49	2,159	12.22	12,984	73.52
Purba Medinapur	34,722(10.18)	3,294	9.48	28,266	81.40	7,262	20.91	26,070	75.08
Pachim Medinapur	20,552(6.03)	1,812	8.81	18,367	89.36	7,116	34.62	18,097	88.05
Purulia	21,909(6.42)	0	0.00	19,624	89.57	980	4.47	15,111	68.97
Murshidabad	38,447(11.27)	1,766	4.59	34,285	89.17	17,539	45.61	29,452	76.60
Nadia	17,503(5.13)	765	4.37	13,350	76.27	3,566	20.37	16,391	93.64

Burdwan	20,470(6.00)	3,055	14.92	17,457	85.28	11,596	56.64	19,641	95.95
24 Parganas (North)	22,280(6.53)	2,237	10.04	19,285	86.55	9,520	42.72	19,635	88.12
24 Parganas (South)	19,001(5.57)	0	0.00	13,736	72.29	2,531	13.32	10,102	53.16
Hoogly	10,801(3.17)	1,015	9.39	8,148	75.43	3,245	30.04	5,608	51.92
Howrah	9,405(2.76)	9	0.09	7,835	83.30	3,248	34.53	8,733	92.85
Total/Average	3,41,018(100.00)	17,307	5.07	2,87,041	84.17	1,02,271	29.98	2,72,083	79.78

Source: Panchayat & Rural Development Department, WB.

Variations in Development of SHGs in West Bengal

Microfinance under SGSY spread very quickly in all parts of the country. However there are inter and intra state disparities in development of SHGs. Some of the states are doing well compared to others; within a state there are disparities among the districts and diferrent regions in the state. Again within a district there are variations among the CD Blocks. The main purpose of the study is to examine the inequality of development of SHG among the districts of West Bengal.

To judge the condition of physical achievements of SHGs under SGSY in West Bengal we have considered four parameters. They are total number of SHGs formed since inception, number of SHGs that have defunct, number of SHGs that have passed Grade II, number of SHGs that have taken up economic activities. Table 6 shows that Murshidabad District occupies the top position in respect of formation of SHGs (11.27%).The comparative share of Purba Medinipur district is 10.18%. The share of the other districts for the same is less than 7%. If we consider the sustainability of the SHGs, Dakshin Dinajpur, Purulia and 24 Parganas (South) districts show the best performance with zero defunct cases. Defunct cases is highest in Burdwan district (14.92%) followed by 24 Parganas (North) (10.04%), Purba Medinapur (9.48%) and Hooghly (9.39%). Gradation is an important fact which is done after a formal evaluation of the groups. From Table 5 we see that first graded group is highest in Jalpaiguri (95.62%) and it is lowest in Uttar Dinajpur (68.64%). But the performance is very poor in case of 2nd grading. First, there is wide variation among the Districts in this regard and secondly, compared to first grading the number of 2nd grading group is very low. Whereas at Burdwan 56.64% SHGs have succeeded to pass the 2nd grading, the figure of such group for Jalpaiguri district is 4.47%. Again at Purulia, though out of 21,909 groups 19,624 groups (89.57%) have succeed to pass Grade-I but out of 21,909 groups only 980 groups (4.47%) have succeed to pass Grade-II. So, maximum groups are facing the problem in overcoming the hurdles of 2nd grading. From the above Table we get around 79.78% groups in West Bengal on the average have started economic activities after formation of the group. Though, there is variation among the districts in

Table 7: Region-wise Physical Achievements of SHGs in West Bengal Upto: March 2011

Region/State	*Total No. of SHGs formed Since 1.4.99*	*No. of SHGs that have defunct*		*No. of SHGs that have passed Grade I*		*No. of SHGs that have passed Grade II*		*No. of SHGs that have taken up Economic Activities*	
		Total Since 1.4.99	*% toTotal SHGs formed*	*Total Since 1.4.99*	*% toTotal SHGs formed*	*Total Since 1.4.99*	*% toTotal SHGs formed*	*Total Since 1.4.99*	*% toTotal SHGs formed*
North Bengal	87156(25.56)	2018	2.31	76610	87.89	29727	34.10	73838	84.72
West Plain	115955(34.00)	6442	5.55	96335	83.07	21299	18.36	88683	76.48
South Delta	137907(40.44)	8847	6.41	114096	82.73	51245	37.15	109562	79.44
West Bengal	**3,41,018(100.00)**	**17307**	**5.07**	**287041**	**84.17**	**102271**	**29.98**	**272083**	**79.78**

this regard and question of sustainability of the activities that have taken by the groups.

From Table-6 we have calculated region-wise performance of SGSY in West Bengal as depicted in the above Table-7. From the point of view of formation of SHGs South Delta region is in a better position compared to other regions. Formation of SHGs has been the highest in South Delta region (40.44%), followed by West Plain (34.00%) and North Bengal ((25.56%). Like formation of SHGs defunct cases are also highest in South Delta region (6.41%), followed by West Plain (5.55%) and North Bengal ((2.31%). So there is a positive correlation between formation and break down of groups. We get more or less same picture in the three regions if we have a look on the numberof SHGs that have passed Grade-I. But we get quite surprising picture in case of number of SHGs that have passed Grade-II. It is lowest at West Plain (18.36%) which is significantly lower than the state average (29.98%) and also compared to other two regions - South delta (37.15%) and North Bengal. With regard to economic activities there is no significant difference among the different regions and the figures are near to the state average. The position of North Bengal (84.72%) is best in this regard.

We have calculated the Index value of different components and finally the value of Performance Index by using the formula as stated earlier and the corresponding values have been depicted in Table-8. It is revealed from Table-8 that there is a wide disparity among the districts regarding total number of SHGs formed since inception, number of SHGs that have passed Grade II, number of SHGs that have taken up economic activities. Coefficient of Variations (C.V) for the above mentioned components are 68.53, 95.40 and 69.13 respectively. The value of C.V in Performance Index is 33.71, though it is not significantly high but it implies there are variations among the districts in this regard. Murshidabad district holds highest index value (0.865) in physical performance of SHGs. Hooghly district holds lowest index value (0.239) for the same.

Table 9 shows that the districts of Murshidabad, Purba Medinapur, Jalpaiguri and 24 Pargana (North) hold a good rank in respect of both number of SHG formed & Performance Index. On the other hand, Darjeeling, Hooghly, Howrah,

Table 8: Performance Index of SHGs for Districts of West Bengal

Region/State	*District*	*Index value for no. of SHGs formed*	*Index value for no. of SHGs defunct*	*Index value for no. of SHGs that have passed Grade II*	*Index value for no. of SHGs that have taken Economic Activities*	*Value of Performance Index(PI)*
North Bengal	CoochBehar	0.321	0.960	0.210	0.446	0.484
	Jalpaiguri	0.497	0.772	0.611	0.646	0.631
	Darjeeling	0.000	0.936	0.040	0.000	0.244
	DakshinDinajpur	0.112	1.000	0.080	0.208	0.350
	UttarDinajpur	0.128	0.806	0.044	0.041	0.254
	Maldah	0.349	0.911	0.451	0.407	0.529
West Plain	Birbhum	0.445	0.829	0.169	0.461	0.476
	Bankura	0.334	0.764	0.071	0.319	0.372
	PurbaMidnapur	0.880	0.000	0.379	0.860	0.529
	Paschim Midnapur	0.427	0.449	0.370	0.530	0.444
	Purulia	0.470	1.000	0.000	0.407	0.469
South Delta	Murshidabad	1.000	0.463	1.000	1.000	0.865
	Nadia	0.329	0.767	0.156	0.460	0.428
	Burdwan	0.424	0.072	0.641	0.594	0.432
	24 Pargana(N)	0.482	0.320	0.515	0.594	0.477
	24 Pargana(S)	0.377	1.000	0.093	0.200	0.417
	Hooghly	0.115	0.691	0.136	0.015	0.239
	Howrah	0.070	0.997	0.137	0.114	0.329
Remarks:		Mean=0.375	Mean=0.707	Mean=0.283	Mean=0.405	Mean=0.442
		S.D.= 0.257	S.D.=0.317	S.D.=0.270	S.D.=0.280	S.D.=0.149
		C.V.= 68.53	C.V.=44.83	C.V.=95.40	C.V.=69.13	C.V.=33.71

Table 9: Ranks of SHGs formed and Ranks of Performance Index

Region/State	*District*	*Index value for no of SHGs formed*	*Value of performance Index(PI)*	*Rank of SHGs formed(R_1)*	*Rank of PI(R_2)*	R_1-R_2
North Bengal	CoochBehar	0.321	0.484	13	5	8
	Jalpaiguri	0.497	0.631	3	2	1
	Darjeeling	0.000	0.244	18	17	1
	DakshinDinajpur	0.112	0.350	16	14	2
	UttarDinajpur	0.128	0.254	14	16	-2
	Maldah	0.349	0.529	10	4	6
West Plain	Birbhum	0.445	0.476	6	7	-1
	Bankura	0.334	0.372	11	13	-2
	PurbaMidnapur	0.880	0.529	2	3	-1
	Paschim Midnapur	0.427	0.444	7	9	-2
	Purulia	0.470	0.469	5	8	-3
South Delta	Murshidabad	1.000	0.865	1	1	0
	Nadia	0.329	0.428	12	11	1
	Burdwan	0.424	0.432	8	10	-2
	24 Pargana(N)	0.482	0.477	4	6	-2
	24 Pargana(S)	0.377	0.417	9	12	-3
	Hooghly	0.115	0.239	15	18	-3
	Howrah	0.070	0.329	17	15	2

Note: Rank Correlation between R_1 & R_2 is 0.83.

Dakshin Dinajpur, Uttar Dinajpur districts are poor in terms of both number of SHG formed and Performance Index. The rank correlation coefficient between the rank of Performance Index and number of SHG formed is 0.83 which show that there exists a similarity but not a coincidence between the two rankings. We have also calculated the differences between the ranks of number of SHGs formed and Performance Index in Table 8 on the column labeled R_1-R_2.

The meaning and implications of the differences in the ranks of number of SHG formed and Performance Index are as follows:

(a) The districts for which the difference is positive, it implies that their PI ranking is better than the ranking of SHGs formed. There are 7 such districts.

(b) The districts for which the difference is negative, it implies that ranking of SHGs formed component is better than the ranking of PI. There are 10 such Districts. It implies that in spite of impressive growth, quality of SHGs has suffered because of mad rush for forming SHGs rather than building up the strength of the group already formed.

(c) The zero value implies the position or ranking in respect of number of SHGs formed and Performance Index is the same. This has happened for the district of Murshidabad.

From the Table-10 we see that the value of Performance Index of physical achievements of SHGs under SGSY has been more or less evenly distributed among the different regions of West Bengal, though in case of some components there are significant differences in index values. C.V. for Index value of number of SHGs formed and Index value for number of SHGs that have passed Grade II are 36.48 and 35.29 respectively. However, coefficient of variation for value of performance Index is 5.39. Thus, we see that in respect of physical achievements of SHGs under SGSY under the components we have considered, South Delta is in best position followed by West Plain and North Bengal.

Table 10: Performance Index of SHGs for Regions of West Bengal

Region/State	*Index value for no. of SHGs formed*	*Index value for no. of SHGs Defunct*	*Index value for no. of SHGs that have passed Grade II*	*Index value for no of SHGs that have taken economic activities*	*Value of Performance Index(PI)*
North Bengal	0.234	0.897	0.239	0.298	0.417
West Plain	0.511	0.608	0.197	0.511	0.458
South Delta	0.399	0.615	0.382	0.447	0.460
West Bengal	**0.375**	**0.707**	**0.283**	**0.416**	**0.445**
Remarks:					
Mean=0.381	Mean=0.706	Mean=0.272		Mean=0.418	Mean=0.445
S.D.= 0.139	S.D.=0.164	S.D.=0.096		S.D.=0.109	S.D=0.024
C.V.= 36.48	C.V.=23.22	C.V.=35.29		C.V.=26.07	C.V.=5.39

Conclusions and Suggestions

The empirical evidence of the study shows that there is wide variation among the districts of West Bengal regarding their physical achievements. While the performance of some of the districts, such as, Murshidabad, Purba Medinapur, Jalpaiguri, and 24 Pargana (North) etc are quite encouraging, but the performance of the districts Darjeeling, Hooghly, Howrah, Dakshin Dinajpur, Uttar Dinajpur are not satisfactory. Even within a district there is no homogeneity of performance among the component variables which we have considered for our Index of Performance. For example, in Burdwan district the number of groups that have passed Grade-II in percentage (56.64%) form is highest; again the district has also been recorded highest percentage (14.92%) in defunct cases. The same is true for the regions of West Bengal. Though there is no significant difference among the index value of performance but the values of individual indices differ significantly. There is need for improvement of quality of the groups that have already been formed. Various studies indicate that many of the SHGs formed have already become defunct for lack of facilitation, nursing and hand holding support. Again disbursement of loan per

SHG is significantly low in West Bengal compared to national average.

To increase outreach of the banking sector and ensure greater financial inclusion, they should change their traditional method of lending and be innovative. Finally, measures should be taken on a priority basis to improve the quality of the groups in low performance areas and balance allocation of resources should be done to raise the overall performance of the state so that our ultimate goal of eradication of poverty and empowerment of women through the functioning of SHGs can be achieved.

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CONTENT :

To What Extent the Rural Poor Responded in Borrowing and Repayment: A study on some SHGs of Bankura District

Ratul Saha
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& Dr. Sadhan C. Kar
Associate Professor, Dinhata College, Cooch Behar

Introduction

There is no denying that since more than three decades the working of the microfinance through the SHGs emerges as a major development policy to cope with the threat of poverty and financial exclusion particularly in the rural areas. It is beyond doubt that during this period, in rural areas, the microfinance market has developed remarkably (Fisher & Sriram 2002; Srinivasan 2009) and converted the rural poor as creditworthy under the SHG umbrella minimizing the traditional belief that the poor are not credit worthy because they have no collateral. Through this study, we try to show that the working of the SHG formed purely by the poor people (BPL people) will exhibit the picture of credit worthiness of the poor people and will also prove that it is not the collateral but the coexistence and determination of poor people is the success story working behind the recent functioning of the rural borrowing. It is often argued by the researchers that the credit accumulation of the poor people and their mode of repayment depends on their own hierarchies and framework of calculations (Bloch and Parry 1989; Zelier 1994; Bouman 1994; Guerin 2006; Servet 2006 etc). Besides, being a researcher of rural economy we have seen that the institutions such as gender, caste or ethnicity, religion, etc have been working side by side to give the shape of the demand for and access to financial service (Harris and white 1994 ; Johnson 2004; Collins, 2009). Again, both the dynamism and diversity is simultaneously exhibit in the landscape of informal financing by appearing as the strength and weakness of informal financing in our country and in like as countries (Bouman, 1989; Collins et al, 2009). The debt-characteristics like negotiability and flexibility, reliability, discretion and anonymity etc have also been appearing in several studies related to borrowing and repayment of the poor people (Schreiner and Vonderlack, 2001; Rutherford, 2001; Johnson, 2007 etc).

Objective of the Study and Study Area

Keeping all these facts and issues in mind in the one hand and basing on the facts and realities as revealed from our study we have fixed our objective to divulge the myth and realities of the picture of borrowing and repayment of the poor collateral less people running under the SHG umbrella. To give the objective a clear shape we have concentrated our study in the Sonamukhi Block of Bishnupur Sub-division of Bankura District of state of West Bengal. The District Bankura is surrounded mainly by three districts namely Bardhaman, Purulia and Paschim Medinipur. However, a very small portion of the district remains in touch of the Hoogly district. Our study block has

a close contact with the Bardhaman district, the Rice Queen area of our state and thus possesses very rich land and producing generally three crops in a crop year.

Research Methodology

For shake of the present study we have selected 15 SHGs on the basis of five stratum namely caste (General and Schedule) , religion, education and sex. The rationale behind the selection of this stratum is that the SHGs as selected by us have been formed under the so called Anti-poverty scheme Swarnajayanti Gram Sawarojgar Yojana (SGSY) under which mainly the BPL people are being covered in the groups. Thus at a glance no such vital differentiation has been depicted except the stratum accept by us. On the basis of this stratification we have selected our study SHGs randomly without replacement from the five clusters of SHGs, three Groups from each cluster. We have used specially prepared SHG schedule and SHG household schedule for the collection of desired data. A very simple mathematical tool has been used for the presentation of the data. All the computations are being made on the basis of the receipt of returns from the respondents. Out of these 15 SHGs, 9 groups laying on the bank of Sali River and remaining 6 groups from several areas of Sonamukhi Block of Bishnupur sub-division. As we have stated in the preceding paragraph that the land of this block is fertile as compared to other blocks remain other side of the district. A slight reflection of this has been noticed in the working of the SHGs of our sample. We will mention it in succeeding section of this write-up.

Population and Sample Size of the Study

We have mentioned earlier that we have selected 15 SHGs on the basis of stratified random sampling method form the study area. These 15 SHGs covered three Gram Panchayets (GP) namely, Kochdihi, Dihipara and Purba Nabasan. Thus three Pradhans, five panchayets, six Resource Persons of the GPs, Block Women Development Officer and Officials of the DRDC be the population of this study. On the other hand, we have restricted our sample size in 15 SHGs, 165 SHG members and 165 SHG households.

Study Design

The first section of this write-up covers the introduction, objective of the study & study area, research methodology and population & sample size of the study. Our second section deals with the data on sample profile. The third section will cover the picture of borrowing and repayments analysis and we try to give some findings and concluding remarks in fourth section of this write-up.

II
Sample Profile

Formation of the SHGs

As stated earlier that we have considered 15 SHGs by taking three groups from each stratum to rationalise the returns receipt from the SHG members and SHG households. Though it is very hard nut to crack to receipt the actual return from the respondents still we have tried

to collect the return from the respondents under several sittings and through cross checking net and till we say that it is very hard to convince the respondents and remembering them about their responsibilities to their society and economy. The average size of the group in terms on number of members is 11. Thus as a whole we have 165 SHG members and accordingly 165 SHG households. The role of the NGO and Panchayets are very prominent in the formation of the SHGs in the study area. Two third SHGs of the study area are being promoted by these two agencies. What is surprising is that the role of our commercial banks or of regional rural banks in the initiation process of formation of SHGs is completely absent in this study area. Two officials, one from Pisciculture office and other from Block Development office took an active role in formation of two SHGs. Both of them have village origin. Three groups are formed under the initiation of a social worker with CPM background. All are given in table 1.

Table - 1 : Formation of the SHGs in Sub-Sample II

Initiator	Number of SHGs	Percentage
NGO	5	33.33
Govt. Officials	2	13.33
Social Workers	3	20.01
Banks	-	—
Panchayets	5	33.33
Total	15	100.00

Relative Economic Situation of SHG Members

As per guideline of the formation of SHGs under SGSY scheme 30 percent member of a group is allowed to be picked up from the families who are not belonging to BPL group. On the basis of this we have categorised SHG members in two groups as given in table 2. One can see from this table that 23.03 percent member are coming from the APL group in our study area. There is a common consensus among the surveyors of the rural economy that the single most important indicator of measurement APL and BPL category, in the rural area, is still the possession of land asset (Kar, 2014; Kar and Bhumali, 2014). One can have this view from table 3.

It is crystal clear from this table that about 30 percent member of our sample SHGs are very poor and having only the home stead area. Another 48 percent are poor and having land amount up to 2 Bighas or more. 9 SHG members of our sample are succeeded to establish themselves in less poor status belonging from the land group 2-4 Bighas. Although the land amount as revealed from our table is rather tiny in amount still we consider it because of the fact that due to nearness of the rice queen district a demonstration effect is working very well as we observed here.

Another point to be noted here is that the loan cycle arises from revolving fund of the SHGs among the members is remained on continuous moving position due to the possession

of land among the members. We have stated in the preceding section that at least three crops have been raised from a plot of land in any crop year.

Table 2 : Self-Help Group Members by Poverty Status

Economic Status	No. of Members	P.C. of the Total
Above Poverty Line	38	23.03
Below Poverty Line	127	76.96
Total	165	100.00

Table 3 : Distribution of SHG Members by Land Asset

Land Group	No. of Members	P.C. to total
No Land	48	29.09
Up to 2 Bighas	50	30.30
2-4 Bighas	38	23.03
4 and above Bighas	29	17.57
Total	165	100.00

Note: 1 bigha = 0.33 acre

Table 4 : Distribution of SHG Members by Education

Education Level	Male	%	Female	%	Total	%
Illiterate	1	5.00	15	10.34	16	9.70
Sign Only	4	20.00	39	26.90	43	26.06
Up to class IV	2	10.00	18	12.41	20	12.12
Class V-VIII	5	25.00	48	33.10	53	32.12
Class IX-XII	6	30.00	22	15.17	28	16.97
B.A & Above	2	10.00	3	2.07	5	3.03
Total	20	100.00	145	100.00	165	100.00

Table 5 : SHG Leaders by Academic Qualification

Qualification	President		Secretary		Cashier		Total
	No	Percentage	No	Percentage	No	Percentage	No
Illiterate	-	-	-	-	-	-	-
Only Sign	2	13.33	2	13.33	1	6.67	5
Upto class IV	5	33.33	1	6.67	3	20.00	9
Class V- VIII	5	33.33	9	60.00	7	46.67	21
Class IX and above	3	20.00	3	20.00	4	26.67	10
Total	15	100.00	15	100.00	15	100.00	45

Educational Status of the SHG Members

It will be in order if we examine the educational status of the SHG members because education is working as catalyst behind the good running of the groups. At the same time it is also very important to take educational stock taking of the leaders of the SHGs of our sample. All are given in tables 4 and 5 which are self explanatory and we simply leave out it to the readers.

Sample Population

We have in corroborate here the population analysis not merely to show the number of population, age and sex distribution but to find out the number of active working force in the SHG as well as in the SHG households to justify the borrowing and repayment scenario of the SHG members. Again the rationale behind the adoption of SHG household population is very simple. We know very well that the person who is the member of any SHG is also be the member of any SHG household and the good working of borrowing and repayment cycle very much depends on the good cooperation of the SHG members and as well as of the household members. Both the dynamism and diversity informal finance depend to a large extent on the active co-operation of the group as well as family member of a depressed but resource rich area economy (Kar, 2011).

Table 6 : Distribution of SHG Members by Age

Age Group	Schedule Caste				Mixed		General		Muslim Educated		Total
	No	%	No	%	No	%	No	%	No	%	No
15-25	3	9.38	3	8.82	1	3.03	3	9.09	4	12.12	14
25-35	11	34.37	13	38.23	7	21.21	13	39.39	12	36.36	56
35-45	15	46.88	11	32.35	16	48.48	9	27.27	14	42.42	65
45-55	3	9.38	7	20.59	7	21.21	6	18.18	2	6.06	25
55&above	-	-	-	-	2	6.06	2	6.06	1	3.03	5
Total	32	100.00	34	100.00	33	100.00	33	100.00	33	100.00	165

Table 7 : Distribution of SHG Household Members by Age and Sex

Age Group	Male	%	Female	%	Total	%
Upto 5	20	5.18	10	2.51	30	3.82
5-15	85	22.02	74	18.55	159	20.25
15-35	133	34.46	189	47.37	322	41.02
35-45	65	16.84	70	17.54	135	17.20
45-55	51	13.21	31	7.77	82	10.44
Above 55	32	8.29	25	6.27	57	7.26
Total	386	100.00	399	100.00	785	100.00

We have summarised all the information regarding population in table 6 and in table 7 respectively for the SHG and SHG households. What is ushering here is that more than 81 percent SHG member are remained in active age group if we fixed the age interval of activeness to age group 15-45.The same percentage for the SHG household members becomes 58.04. If we further reduce the age interval to 15-35 and defined it as more active labour force than the above two percentage figures reduce to 42.42 percent and 41.02 percent respectively for the SHG and SHG household.

Saving Potentiality and Gradation

What we have tried to establish in the preceding section would be in tune if we add the saving potentiality of the SHG members and hence gradation of the groups. In our previous study (Kar, 2011) we had seen that there is a direct correlation between the savings potentiality and active or more active labour force. Not only that, the savings potentiality in regular interval also guaranteed by the existence of the working of active and more active labour force both in the groups and also in the households. Our returns on savings are summarised in table 8.

Table 8 : Savings Potentiality of the SHG Members

Category	No. of Members	P.C.
Regular Interval	121	73.33
One or Two Months Interval	35	21.21
Irregular	9	5.45
Total	165	100.00

Table 9 : Gradation of SHGs

Gradation	No. of SHGs	P.C
First Gradation	4	26.67
Second Gradation	11	73.33
Total	15	100.00

On the other hand, gradation of a SHG depends on saving potentiality of the group, good working of the revolving fund, good maintenance of the account books, regularity of group meetings and attendance of the members and returns on repayments. On the basis of the these indicators 11 groups out of 15 are in the second gradation stage in our sample and out of these 11 groups 9 are succeeded to achieve the project loan by 2013 that is on an average ten years later from the inception of the groups. All are given, except the inception year, in table 9.

III

Borrowings and Repayments

Borrowing for What?

It is in theory that microfinance loan (SHG borrowing) should be livelihood oriented and must be encouraged the self-employment activities for smoothing the level of living of the marginalised people and push them to a poverty free zone (Fisher & Sriram, 2002; Srinivasan, 2009 ; Kar, 2011). But if we have a look in reality then we see that nearly 20.12 percent borrowing are concentrated in non-economic purposes such as for housing, consumption, ceremonies and purchase of durable goods. Though there is a common argument that the quality of life and productivity of labour force depends to some extent on the quality of housing (Kar, 2014), but expenditure on recurring consumption by borrowing rather exhibits the negative attitude of the SHG members or SHG households members. Again, borrowing for ceremonies particularly for the marriage of the female child highlights about the poor planning on life-cycle events among the downtrodden households. What is worth noting here is that the poor as well as rich people of this area economy traditionally avail the public health net work in a very efficient manner and that is the reason for which the medical expenditure has been recorded less than 2 percent of the total borrowing of our sample. A detail picture of borrowing is given in table 10.

Table 10 : Propensity of Borrowing

Purpose	Number of Households	Percentage to the total Households
Farming	58	43.94
Petty Business	13	9.85
Medical	08	6.06
Housing	22	16.67
Consumption	18	13.64
Ceremonies	06	4.54
Durable Goods	03	2.27
Education	01	0.76
Land mortgage	03	2.27
Total	132	100.00

If we differentiate borrowing by productive and unproductive then we see that 79.87 percent SHG households are remained in the group of productive borrowing. If we further categorise the productive borrowing by direct and indirect productive borrowing then we see that 79.04 percent SHG households of our sample engaged in direct productive activities with their borrowing amount.

Table 11 : Distribution of Borrowing Amount by the Purpose of Borrowing

Purpose	Amount Borrowed (Rs)	Percentage to the total Borrowing	Average amount (Rs)
Farming	1038350	56.18	17902.59
Petty Business	422500	22.86	32500.00
Medical	19700	1.07	2462.50
Housing	196000	10.60	8909.09
Consumption	132300	7.16	7350.00
Ceremonies	16200	0.88	2700.00
Durable Goods	7600	0.41	2533.33
Education	1000	0.05	1000.00
Land mortgage	14500	0.78	4833.33
Total	1848150	100.00	14001.14

Table 12 : Ranking of borrowing in order of Total and Average Amount

Rank	Total Amount	Average amount
I	Farming Pity Business	
II	Pity Business	Farming
III	Housing	Housing
IV	Consumption	Consumption
V	Medical	Land Mortgage
VI	Ceremony	Ceremony
VII	Land Mortgage	Durable
VIII	Durables	Meducal
IX	Education	Education

We have derived table 12 from table 11 to rank the borrowing in terms of total and average amount as given above. Our ranking table, whatever may be the criteria of ranking, direct productive borrowings rank themselves in the upper steps of our ranking ladder. Borrowings for housing and for consumption retain themselves in the same ranking position in our computation irrespective of ranking criterion. But what remains to say is that in terms of borrowing education remains as the unfavoured child in our ranking table. Our propensity to borrow figures, total amount of borrowing and average amount of borrowing figures allow us to say that the working of the SHG is rather good in this sample area.

Borrowing By Whom

As we have stated in our methodology section that we have taken 15 SHGs on the basis of the stratified random sampling without replacement on the basis of four stratums such as caste (General & Schedule caste), Religion, Sex and education. Here for the shake of simplicity

we have accumulated the borrowing amount on the basis of the groups as given in table 13. One can say without any hesitation by observing table 13 that the schedule caste SHGs are efficient in terms of taking loans from the revolving fund and project loan. Their share out of total borrowing of the sample is 36.58 percent. This is very good percentage in microfinance scenario. This goodness will be tallied later on with repayment practices. However, we like to mention some points which are responsible for motivating them to borrow. Firstly, most of the members of these groups are poor and possess a very tiny amount of land and so they borrow for smoothing their consumption demand.

Table 13 : Borrowing by the SHG Households

Groups	Total Amount	Percentage	Average per capita Amount
Schedule Caste	676100	36.58	21128.12
Mixed	146850	7.95	4319.12
General Caste	414100	22.41	12548.48
Muslims	303150	16.40	9186.36
Educated	307950	16.66	9331.82
Total	1848150	100.00	11200.91

Secondly, they have no other assets that substantiate their income smoothing and this leads them to borrow. Thirdly, most of the houses of these Schedule Cast households are mad house and it requires some amount of money for annual repairing and obligated them to borrow. The members of the mixed groups are mainly the general caste members and we have observed more or less same propensity to borrow what we observed in case of General Cast SHGs. While the members of mixed groups exhibit rather lower propensity to borrow because of their loose management and coordination. Not only that the average attendance of the members in the group meeting exhibits less awareness about the group activities as compared to other groups. On the other hand, due to the inhabitants of Sali River bank on Bardhaman side the members of the educated group are relatively sound in agriculture and thus avoid borrowing until it becomes mandatory. Similarly, Muslim groups also recorded the lowest propensity to borrow in terms of total amount and in average per capita amount. This is, as we think, due to inherent characteristics of the muslim society in this locality not to allow their women independently to participate in economic and other out-house activities. Even they avoid taking consumption loan from the revolving fund in their starvation.

Repayment Performance

Loan repayment performance of a borrower elsewhere in the world among the downtrodden people depends generally on the size of the borrowing amount, purpose of borrowing, income of the borrowing household, age of the borrower and other earning members in the household,

education, average household size and finally on the designing of the credit project (Von Pischke, 1980; C.J. Arene, 1992; Ghatak & Guinnane, 1999). In our sample we have 9 SHGs who are going with credit project out of 15 SHGs. Out of these 9 credit projects (S.C.SHGs-3, General SHGs-2, Educated SHGs-2 and Muslim SHGs-2) 6 credit projects are earmarked as agricultural projects and the project plan simply confined to the production of paddy and to the production of potato and other popular vegetables. The rest three projects are going with Goattery. As the area has a good irrigation network and easy access of animal foods due to nearness of forest land, the choice of credit projects, as we think, are at par and so will be the repayment rate. The reflection of the same has been summarised in table 14. The average repayment rate in this SHG area economy is 57.43. It is not in tune with the micro finance activities and remains far behind of the optimum rate. Generally, the optimum rate remains in the range of 70 percent to 80 percent in most of the Asian countries (Kar, 2011). Although, as a whole, the rate of repayment is rather lower in our study area and remains far behind of the optimum rate, but if we analyse the propensity of repayment on the basis of our stratification then it gives us some relief on repayment ratio. Repayment rates of the 9 SHGs belonging to Schedule caste group, General group and Muslim group tried to touch the lower limit of the optimum repayment rate. In percentage form they are 64.67 percent, 67.67 percent and 66.41 percent respectively.

Table 14 : Repayment by the SHG Households

Self-Help Groups	Amount	P.C. of Repayment	Average per capita Amount
Schedule Caste	437234	64.67	13663.56
Mixed	36712	25.00	1079.76
General	280221	67.67	8491.54
Muslims	201322	66.41	6100.67
Educated	105873	34.38	3208.27
Total	1061362	57.43	6432.50

These rates certainly satisfied our views on repayment we just commented in the preceding paragraph. One thing that we like to divulge here is that at the time of our sampling design we were in belief that the SHG group constitute considering both male and female members will release better performance in all aspects of the working of the SHGs. But the returns we receipt from our respondents of the mixed group on borrowing and repayment allow us to say that the group should be specific in terms of member selection. It is rather customary to conclude the borrowing-repayment picture by presenting the outstanding amounts of the loan retain in the hands of the members of the SHGs. A glimpse of that has given in table 15. Again this table penetrates us about the performance of the SHGs of mixed group and educated group of our sample.

Table 15 : Borrowing, Repayment and Outstanding

SHGs	Amount Borrowing	Amount Repayment	Amount Outstanding	Percentage
Schedule Caste	676100	437234	238866	35.33
Mixed	146850	36712	110138	75.00
General	414100	280221	133879	32.33
Muslims	303150	201322	101828	33.59
Educated	307950	105873	202077	65.62
Total	1848150	1061362	786788	42.57

IV
Conclusion

Some Findings

1) Although the borrowing both form revolving fund and from project account is at per as per our returns receipt from the respondents, but regarding repayment the overall situation is far from satisfactory.
2) Some of the SHG households are taken loan from the savings account of the group in case of their serious need. But in normal period they prefer to take loan from revolving fund due to its lower annual rate of interest as compare to the interest charged in case of savings account loan. In our sample interest rate charged for the loan taken from the revolving fund is 12 percent per annum, while the same for the savings account loan is 24 percent per annum. Although at a glance this amount is very high, but in the rural areas interest rate executed by the money lenders ranges from 48 percent to 60 percent per annum which is four to five times higher than the savings account interest.
3) We have taken three mixed group in our sampling box with 34 members. Of which 18 members are male and the rest are female. All these groups are remained far behind in terms of both borrowing and repayments in our sample area. Thus one can say on the basis of the returns receipt by us that a SHG comprising with both male and female is less effective in terms of the fundamental activities of the SHGs.
4) Being a land dependency area the majority of the projects undertaken by the SHGs are agricultural projects and confined the project activities in raising crops in their own tiny amount of land and in the land leased in by them for a crop year.
5) More than half of the SHG households exercised their choice to confine themselves in productive borrowings. In percentage form it is nearly 54 percent. But in money term this percentage increases as much as to 79 percent.
6) The average repayment-borrowing ratio in money terms of the sample area is 0.5743. This is far behind the optimum ratio. On an average the borrowing amount retained in the hands of the SHG members per capita is amounted to Rs. 4768.41. This amount will be reduced to Rs. 3360.27 if the repaymentborrowing ratio would be 0.70 and further reduces to Rs. 2240.18 if the ratio becomes 0.80. Thus the actual amount retained as loan per capita is

more than double then the optimum amount. No doubt the existing amount of balance is really burdensome to the SHG members of our sample area.

Conclusion

The oldest SHG was formed in the year 2001 and the younger one was in the year 2006. Thus on an average the average age of the SHG of this sample under our study is 7 years. We can also reduce this age to 5 years because at least two years are needed to a group to be matured in financial transaction from the date of formation. If we see all the activities of the SHGs on the basis of this working age then it is beyond doubt that the working of the SHGs of this sample is satisfactory. Again it is also very clear from our population table that nearly 60 percent population of the SHG households are in the age group 15 to 45. This age group is no doubt an asset to any society to do any good work. If we reduce our looking to the SHGs only then the above percentage increases as much as to 73.33 percent. Thus we can say (whatever we have seen in our repayment scenario) that the SHGs under our study have a bright prospect in terms of repayment in the courseof time.

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