CHAPTER-VII

A COMPERATIVE STUDY OF THE PERFORMANCE OF MEN AND WOMEN SHGs UNDER SGSY
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7.0 INTRODUCTION:

This chapter investigates a study of the performance of men and women SHGs formed under Swarnajayanti Gram Swarojagar Yojana (SGSY), a national level anti-poverty scheme sponsored by the government of India with regard to poverty eradication by organisation of the rural poor at grassroots level through a process of social mobilisation. It explores the underlying dynamics behind the encouragement of a larger number of women Self-Help Groups (SHGs) and women members linked with this program in comparison to involvement of male members though the scheme does not explicitly state this and is presented as gender neutral. The research examines the perceptions of both male and female beneficiaries of the SGSY scheme as well as that of government officials involved in this program in order to find out the effectiveness of the scheme with regard to poverty eradication and women’s participation and explores the implications of the special focus on women.

7.1 STATEMENT OF THE PROBLEM:

India is struggling with a high rate of economic growth accompanied by poor social indices. One of the reasons for such a paradox is poor position of women in the society. Low employment content of growth has excluded large section of the population and socially, this exclusion is concentrated among women especially in rural areas. The women SHG movements have emerged as one of the most promising interventions. Self-Help Groups are the informal voluntary associations, where people are associated to improve their socio-economic conditions.

The Government is giving increased importance to rural development by implementing various socio economic programmes for the upliftment of the poor and providing self employment opportunities to the rural masses. The importance of promoting women to engage in economic activities is being increasingly realized in all developing countries; the need is two-fold. (i) to empower women by bringing
them into the mainstream of development and improving their economic status and
(ii) to provide new employment opportunities by way of income generation, self
employment and entrepreneurship to women from different socio economic sectors.
Although the SGSY scheme only focuses on poverty reduction and does not have an
explicit gender equality objective but the review of literature on it raises an interesting
puzzle. More women SHGs are encouraged to be linked with this programme than
that of men. Without explicit objective of gender equality, the encouragement of more
women members to be linked with this program would lead towards contradictory
implications. On the one hand women are most vulnerable to poverty, the rise of
women’s self-help groups in this anti-poverty program may lead to women’s
empowerment by improving their poverty level through involvement in
entrepreneurial activities. On the other end, in order to improve the economic
conditions of the family, this program could increase the responsibilities and burden
of women by increasing their activities besides their usual daily chores of household,
thereby leading towards the feminisation of responsibility for poverty reduction.

Given the above contradictions that could arise within the SGSY program, this
chapter explores what effect this gender neutral anti-poverty program has on the
performance of Men and Women SHGs under SGSY with respect to their income,
employment, health and education in Kamrup district (rural) of Assam.

7.2 RELEVANCE AND JUSTIFICATION:

In Indian context poverty is widespread, especially in rural areas which
handicap the growth and development of the country. Among all the states of India
the incidence of poverty in Assam has grown and about 34.40 percent of the people
are living below the poverty line in contrast to the national average 37.20 percent in
the year 2004-05 as per Planning Commission Government of India.

Assam is a thickly populated state in which majority of the population live in
rural areas; it is located in the eastern coast of India. Kamrup district (rural) of Assam
is a poor district not only in Assam but also in India and is an area mostly resided by
tribals where the women experiences more vulnerability and poverty, there is a need
to study this area and the specific vulnerabilities faced by these people, especially
women. Though there have been some serious studies on various anti-poverty
schemes, still there is not enough research in this area i.e. the concept of performance
of men and women’s SHGs in the newly introduced anti-poverty scheme of SGSY.
Through SGSY physical and financial resources are mobilised in rural areas and public resources are transferred to the identified groups of poor who form a small informal group from the same socio-economic status to safeguard from severe poverty and vulnerability. As a holistic programme of self-employment, SGSY includes micro-enterprise activities like organisation of poor into self-help groups, provision of timely and adequate credit, training, technology and marketing.

The aim of the programme is to assist the poor families (Swarozgaris) below the poverty line to have certain level of income over the period of time. The social mobilisation, training, capacity building and provision of income generation activities through this scheme aims at making the poor self-confident and uplift them socially as well as economically by strengthening their decision-making power. The achievement of the programme depends upon the proper coordination and the integration of District Rural Development Agencies (DRDA), banks, line departments, Panchayati Raj Institutions’ (PRIs), non-governmental organisations (NGOs) and the semi-governmental organisations.

Another vital reason behind this study is to examine in what ways such anti-poverty programs relate to women’s empowerment. As market-based entitlements like micro-credit and micro-insurance are promoted as a part of the social protection measures with the objective of poverty alleviation and women's empowerment, results showed that they have hardly been successful in empowering the poor women (Chhachhi, 2008).

There are many studies which have focussed on the impact of poverty on women. But there is no independent study which deals with women's empowerment, and poverty alleviations, especially on the SGSY Scheme. As poverty is a gendered experience and in order to raise the status of women, the concept like ‘feminisation of poverty’, was first adopted in 1970s which emphasized that women’s experience of poverty is more in terms of intensity and severity than men and women headed households are more prone to be poor. The fourth ‘United Nations conference on women in 1995 also reported that 70 percent of the world’s poor are females’. But this data is challenged by Sylvia Chant who says that in depth research is required to substantiate this statement (Chant, 2008:166). So, in this respect, gender analysis of poverty is significant as many studies on poverty tends to either overlook the severity of poverty for women and restricts themselves on the impact of poverty on the household settings or over estimate the poverty of women. This study tries to bridge
the knowledge gap existing in assessment of poverty. In addition, the present study aims to contribute to the better understanding of the tribal society by analysing the differential impacts of the anti-poverty program SGSY on tribal community in comparison to other castes.

More importantly, filling the information gap may contribute to new debates on encouragement of more women than that of men to be involved in the anti-poverty scheme leading to constructive attitudinal change towards women as one of the economic agents of the family.

7.3 OBJECTIVES OF THE RESEARCH:

The objectives of the research is

a) To make a comparative study of performance of SHGs run by men and women under SGSY;

7.4 GENDERED POVERTY AND CONCEPT OF MULTI-DIMENSIONALITY:

Gender is considered as a socially constructed concept and due to this, gender inequalities are maintained. The ‘relations of power between women and men’ operates both materially as well as ideologically with respect to division of labour, resource allocation, attribution of ‘abilities, attitudes, desires, personality traits, behavioural patterns and so on’. (Agarwal, 1997:1). ‘Gender is a constitutive element of social relationships based on perceived differences between the sexes, and gender is a primary way of signifying relations of power’ (Scott, 1988:42). Scott makes distinction between women as individuals and groups and gender as a social relation or organising principle of life. As an analytical category and relations of power, it operates within four social levels: ‘culturally available symbols’, ideologies, institutional or organisational level that is marriage, family, labour market, economic institutions, political institutions, education, military, the institutional structures, which are gendered, racialized and based on the principle of exploitation and exclusion and level of subjective identity that is the meaning of a woman or man in particular societies, specific social groups and period of time basing on social norms (Scott, 1988:43-44).

Poverty is also a gendered phenomenon. Supporting this notion of poverty, Whitehead (2003:8) states:
Poverty is more complexly gendered, as men and women are often poor for different reasons, experience poverty differently, and have differing capacities to withstand or escape poverty. Gender inequalities and gender power relations interact with other inequalities and power relations to produce these differences. As women constitute the half of the total population of the world, special attempts should be made to reduce women’s poverty with gender-informed measures and reduction of poverty from the world requires addressing of both men’s and women’s poverty (Whitehead, 2003:8).

Before feminist contribution to knowledge of poverty was analysed taking into account only men and all poor were consisted of only men. Women’s needs and interests were considered as same to that of men’s and resulted in encompassing of women’s interest with the interest of the male household head. This gender-blindness of conventional measure of poverty was challenged by the feminists, gender researchers and analysts (Kabeer, 1997:1). Early feminists bring to the fore the ‘invisibility of women and the gaps in poverty data’ (Chhachhi and Truong, 2009:9). The concept like ‘feminisation of poverty’ had been widely used in the policy area ‘to grab the attention of planner and policymakers beyond as well as within gender and development (GAD) circles’ and unpacking the issue of ‘gendered poverty’ (Chant, 2008:171).

The incidence and severity of poverty is said to be higher in case women than men. But the concept of feminisation of poverty is not universally valid notion and needs to be substantiated. (Cagatay, 1998: 3-4).

The feminists have contributed towards broadening the conception of poverty, which includes basic needs of capability, functioning, livelihood and assets and vulnerability and these broadening multiple indicators of poverty addresses ‘the gendered poverty’ (Chhachhi and Truong, 2009:12).

Poverty is faced both by men and women. But, both experience poverty differently and the factors like opportunities, capabilities, security and empowerment affected much more women leading to poverty and inequalities. Time induced burden of women due to engagement of productive and reproductive activities like child ‘bearing and rearing’ and household management, lack of access to health and education, economic risks, domestic violence, lack of power and voice at the household and community level reflects the multi-dimensional poverty of women (Bamberger et al., 2001:339). Women’s poverty arises due to her ‘care work’
Hirway (2003:4803). Women spend a long hours in caring and in service of the family; they are engaged in both paid and unpaid work, which resulted in gender inequality and women's poverty (Chhachhi and Truong, 2009: 12 -13). Gasper and Truong (2008:6) also acknowledged the care work of women, which lead to their vulnerable position.

By unpacking the ‘Black box’ of household which suppose to operate the principle of equity, wellbeing, ‘altruism and benevolence’, the reality shows the intra-household power dynamics and women's poverty in form of gender inequality. There is ‘intra- household disparities in access, consumption and other entitlements’. Welfare of women, children and elderly person is not addressed in the household. Gender inequality is visualised in consumption of food and education (Saith, 2005:23). Supporting the internal power dynamics of household Sen (2001), argues that ‘household is not an undifferentiated unit, but an unit of cooperation as well as of inequality and internal discrimination’

Therefore anti-poverty schemes need to address the gender differences of poverty, multidimensional aspects of poverty that is various deprivations like education, health, water, etc which contribute towards enhancing human capability, lessening women's wastage of time and thereby providing scope for women's labour market participation, empowerment of poor specially women and provide them space for expression of their opinion. (Cagatay, 1998:13).

7.5 REVIEW OF EMPIRICAL STUDIES:

Some scholars have enquired into the differences in the ways of the gender based performances. Most of the empirical works relating to the gender based performance have focused on women empowerment.

As per World Bank’s notion, empowerment is one of the prime components of ‘poverty reduction’. As a developmental goal, the promotion of women’s empowerment is based on twin objectives of promotion of ‘social justice’ and thereby ‘human welfare’, which is a ‘means to other ends’ that is growth and poverty reduction. With these objectives, women’s empowerment is supported by international conferences like the Beijing +5 declaration and resolution, the Cairo programme of Action, the Millennium Declaration and the convention on the Elimination of All forms of Discrimination Against Women(CEDAW) (Malhotra et al.,2002:3).
Empowerment relates to power. It is defined as 'bringing people who are outside the decision-making process into it'. It is about access to political structure, market and income and a process by which people are aware of their own interest (Rowlands in Eade, 1996:87). Broadly empowerment includes 'expansion of freedom of choice and action to shape one's own life'. Poor people’s freedom is restricted due to powerlessness (Narayan, 2005:4-5).

The most commonly used terminologies to describe empowerment are 'options, choice, control, and power'. Mostly, empowerment is the control over resources and own lives (Malhotra et al., 2002:5). Sen in (Malhotra et al., 2002:5) defines empowerment as 'altering relations of power ... which constrains women’s options and autonomy and adversely affects health and well-being'. Kabeer (in Malhotra et al., 2002:6) states empowerment as:

The expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.

The commonly acceptable connotation of women’s empowerment is: firstly, 'to be empowered one must have to be disempowered'. It is relevant in the context that women are less powerful than men. Secondly, empowerment should not be given but 'claimed' by the people who wish to be empowered, i.e., the developmental agencies will help only facilitate the women and women can achieve empowerment by themselves. Thirdly, it is the ability to make decisions and carrying them out. Fourthly, it is a process and not a product. There is no absolute point of reaching empowerment. One is empowered or disempowered relative to others or his/her previous stage (Mosedale, 2005:244). ‘People are not empowered or disempowered in a vacuum. Rather, they are empowered or disempowered relative to other people or groups whose lives intersect with theirs and whose interests differ from theirs, at least in part’ (Narayan, 2005:90).

Empowerment is generally understood as ‘the expansion of choice and action’. But women's empowerment has certain distinctiveness: ‘women are not just one group amongst several disempowered subsets of society’ like poor and ethnic minorities, ‘they are a cross-cutting category of individuals that overlaps with all these other groups’. Secondly, household and intra-household relations are prime arena of women’s disempowerment. So, for empowering women, emphasis should be given to her status in the household. Thirdly, women’s empowerment requires ‘systematic transformation of institutions’, mainly those that supports the ‘patriarchal
structure'. Mostly, women's empowerment includes her ability to make independent
decisions which effect her life and family, 'control' over her life and 'resources'
(Malhotra et al., 2002:5).

Empowerment is thus related with three perspectives: - personal, that is to
develop subjectivity and self-confidence; relational, that is the capacity to negotiate,
bargain and effect the nature of relations; and collective, that is working with others to
achieve some good objectives. (Rowlands in Eade, 1996: 87). Empowerment for
women is access to and control over the resources, change in women's labour pattern
and reproductive work, changes in women's mobility and interaction. Women's
empowerment is manifested in economic, social and political sphere. Economic
empowerment relates to economic security of an individual, whereas Social
empowerment is the ability to take part in the decision-making process of the
community including the intra-household and non-family groups. Political
empowerment is the capacity to participate in the public sphere.

Thus achievement of women's empowerment is a concerned with two notions:
income opportunity for women and enhancement of their capability (Kantor,
2003:425). In Indian context women are 'dependent on men to mediate many social
interactions and to avoid social suspicion and animosity. Women need to maintain
their relations with men through compromise even if they are economically
supporting the family' (Kabeer in Kantor, 2003:425).

In India, there are seven type of Gender inequality-firstly, mortality inequality
that is high mortality rate for women in comparison to men observed due to 'gender
bias in health care and nutrition' for women. Secondly, natality inequality, preference
of parents for newborn child to be a 'boy rather than a girl'. Thirdly, inequality in
basic opportunity, where girls are provided less facilities in schooling which hinder
them to utilise their full potential and participation in community as well as social life.
Fourthly, special opportunity inequalities, where girls are discriminated for higher
education and professional training, fifthly professional inequality-women are
discriminated in terms of employment opportunities, occupation and promotional
avenues. Sixthly, ownership inequality, where men are placed in favourable positions
in comparison to women with regard to ownership of land and housing. The absence
of ownership and property rights for women lead to their voicelessness and denial of
taking part in market place, economic and social activities. Seventhly, household
inequality where unequal division of labour exists within the household and women
have to shoulder the responsibility of household works and child care. This inequality within household has indirect effects for women for their labour participation, employment and recognition in the outside world (Sen, 2001).

However it is important to note that the family structure and gender relation is not similar in all over India. It is different in tribal communities. Some tribal societies are matrilineal and matriarchal. In Indian society, tribal women are maintaining equal economic status with men by participating equally with men in economic and productive activities. They have free access to market place. A tribal girl has freedom to choose her husband and allowed to have dates with boys or have premarital sex, which is forbidden in non-tribal castes of India. In addition, a tribal girl is regarded as an economic asset by her parents as they command 'bride price'. Thus a tribal society is more egalitarian than non-tribal communities of India (Sinha, 2005). Thus, in Indian society, tribal women enjoys the greater social status than their counterparts in non-tribal communities. They work on equal terms with men in the fields and make their presence felt in tribal councils. Some tribal societies have no clear division of labour between men and women (Elwin in Xaxa, 2004:347). There is no gender inequalities in social, political and economic sphere. In partrilineal societies of India, women’s main responsibility is reproduction and not earning, which is a cause for gender inequality and does not help women in her quest for social empowerment within the household. In tribal communities, women’s forest right—the right to access the forest resources facilitates in lessening this gender inequality; as a result, women have more economic dependency and higher status than the rest of India. Women enjoy higher position within the household and community and freedom in making decision regarding the use of the resources (Kelkar and Nathan, 2001).

7.6 PURPOSE OF SGSY AND CREDIT AND LOAN USE PATTERN:

Swarnajaynti Gram Swarojagar Yojana (SGSY) loan is provided for income generation activities. Under SGSY, for establishing micro-enterprises, focus is given on cluster approach. Based on the resources, occupational skills and availability of market, generally, 10 key activities are identified in each block. They should be approved by the Panchayat Samiti at the block level and DRDA/ZP at the district level. Almost, all in the groups stated that the loan was provided for Integrated income generating activities like weaving, piggery, agriculture, poultry, goatery, horticulture, muga rearing, cattle breeding, orange farming and defunction. The
district level officials responded similarly that they provide SGSY credit for IGAs based on forward and backward linkage of the area. Forward linkage is linked to the marketing part of the product and the backward linkage with the raw -materials and climatic condition of the area. The local panchayat officials and bank officials also supported the view of both SGSY beneficiaries and district officials.

In relation to actual loan use, it is seen that mostly upper castes use the loan for the consumption purpose like the renovation and construction of their houses and meeting the social needs. Remaining portion of SHGs used loan for Paying health-related costs, repayment of old debts. A few also invested the loan in the education of their children and saving.

Overall, however, more than half of the respondents took credit for business purpose and different productive activities and almost all tribal beneficiaries, both male and female, invested their loan amount on business activities. Some men also used their loan for their own personal expenses without much investment in IGAs. From FGDs of SGSY beneficiaries, it has also been seen that, in comparison to male beneficiaries; more female beneficiaries have the borrowed amount for the intended purpose. But, in tribal communities both males and females, have been able to use credit money in a profitable manner for IGAs. Bank officials also responded that females utilise their loan in a profitable manner whereas males spend the amount on personal requirements like alcohols, etc. Females are more capable and efficient in utilising money and generate income and profit by doing hard labour than the males.

The local Panchayat officials perceived similarly that more female SHGs move succeeded in the SGSY program as they have fear and psychosis, and used the loan properly and paid back loan on time and properly than the males. From the FGDs of government officials, it is reflected that women mainly utilise their loans for IGAs and the profits for the family welfare expenses like health, education, nutrition, etc. Males too often, misuse the loan and use the major portion of profit for their own consumption instead of HH needs.

From these findings, it can be inferred that women use SGSY loan more profitably for different productive and income generating activities and profit for the HH needs than males, which implies that women are more successful in fulfilling the targets of SGSY scheme. In addition tribal community members, both male and female are more successful in income generating activities (IGA) than other castes.
7.7 ECONOMIC CONDITION:

SGSY scheme aims at improving the economic conditions of poor families and bring them above the poverty line. Before SGSY linkage, most of the beneficiaries were poor.

7.7.1 Reasons for poverty before access to SGSY scheme:

When Loya Majhi asked about her poverty before access to SGSY she replied desperately:

*We were poor and had nothing to do and were also not getting wage employment properly. It was very difficult to maintain five children in these expensive days and if I had studied a little, at least I could work as a peon in some office and were not bothered every day whether to get a wage work or not.*

Digmbar Khamari (male) when asked about the cause of his poverty before linking with SGSY scheme cried like a child and said:

*No one has to see and take care of the poor. I was maintaining my family by cultivating a piece of land that I had from my forefathers. But every year, nature becomes the enemy, sometimes the cultivation was effected by drought; sometimes by flood and even insecticides destroy the crops. Government was not giving any help and I have no alternative sources of livelihood. In these circumstances if we are not poor then who other else would be, would it be possible for us to be rich and from where we will get the money?*

When asked, Shanti Dhangada Majhi, a 35 year old women of the Scheduled Caste community the possible reason of her economic misery in her parents' house as well as in her in-laws house before her involvement in SGSY activity, an artificial smile reflected on in her face and hesitantly replied:

*It is not at all good to leak our own household matters outside. My husband always spends money in alcohol, not working properly and also did not feed the children properly. In my parents' home the same situation happened and my father was also scolding my mother every day after taking wine. I am women and besides doing household work, taking care of children, also*
collect fire wood, which is very difficult. In this area there is no employment opportunity.

Sukru Naik, a 40 year young man, who is skilled in cane and bamboo work, explained his situation of poverty before and after the linkage of SGSY:

I know bamboo work. My father and Grandfather were doing this occupation. I was also thinking to adopt this livelihood and to maintain my family. But the people of this area did not like this work. This work demands too much labour and by working throughout the day I did not even earn 30 rupees a day. As I am illiterate did not know in which area people like my work and there is marketing facility. There was scarcity of money before, but not now after forming the group I get money and training. Officers came to me and explained everything very clearly; I got every facility, now there is no financial problem. My bamboo work, pots business is running very well and I have no time now. I am selling my products in nearby markets Rampur, Gadhulibazar and also participating in fair of nearest area. Officers are also helping me to sell my products.

When I approached Srimani Pujari and inquired about her poverty before joining SGSY she told me in her own language:

Previously we were not getting money from anywhere and had not seen such a large amount of money. An account of discuss, we were in debt after taking some loan from the village moneylaner, who charged a high rate of interest. For doing any sort of business we had not enough money and also we had no other sources except moneylenders. We did not have access to bank loan as we were poor and had nothing to mortagee. By God's grace, we formed the group and got relief from these financial tensions. Earlier only males were earning and I did not have money of my own. But now I am also earning and supporting the family.

From the data, there are mainly 5 reasons for poverty, like lack of awareness, lack of capital, lack of alternative sources of livelihood and poverty itself. Under lack of awareness, it has been observed that most of the members are not aware how to use money for profitable activity though they have little bit of money. Instead, sometimes they were engaged in an activity which could not fetch any profit, sometimes they lose their principal amount of investment. Another reason is that, though some of
them had traditional skills or knowledge like carpentry, pottery, bamboo work and indigenous skills, were not able to utilise that due to lack of demand in their area and lack of their awareness about the nearby markets. Secondly, scarcity of capital was a cause for their poverty. The answer of a beneficiary for this is that “we did not have enough money to invest in IGA; we had never before seen such a big amount of money at a time. Thirdly, the reason outlined by the beneficiaries for their poverty was less income and overburden, like only male members of the HH were engaged in earning and females were only engaged in the HH activity like cooking, cleaning, caring and sometimes helping the males in their own agriculture. From the life history analysis of female beneficiaries, it has been found that they were also poor in their parents’ house and were engaged in HH work like grazing domestic animals and taking care of younger brothers and sisters. The females did not have independent sources of income. As a consequence, there was overburden on the family income resulting in scarcity and poverty. Fourthly, absence of alternative sources of livelihood is another factor behind poverty; they mainly depend on agriculture, which is very often damaged by the natural disasters like flood and lack of rainfall and impairs their daily sources of livelihood and it becomes difficult to manage two squares of meal a day. Lastly, poverty itself was the cause for their being poor. As they were poor and had no assets, they did not have access to banks for loans in case of emergency as it required mortgage, which compelled them to take resort to moneylenders, which charged heavy rate of interest, just like an indirect curse in ameliorating their poverty situation. In some cases, it was found that they were poor due to lack of sufficient support from the government. In case of tribal community, it is seen that they were poor mostly due to their lack of awareness, less scope for income generating activities due their illiteracy and poverty itself. But the other castes were mainly poor due to lack of sufficient capital and heavy economic pressure on one earning member of the family.

7.7.2 Analysis of Data:

7.7.2.1 Number and type of SHG:

Table 7.1 shows that total sample consisted of 457 SHGs of which 109 (23.85 per cent) were exclusively Men’s and 340 (74.40 per cent) were exclusively women’s SHG. There were 8 (1.75 per cent) Mixed SHGs; of these 2 group leaders were women while other mixed SHGs had men as their group leader.
Table: 7.1
No of Men and Women SHGs in the sample block

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Block</th>
<th>No. of Men SHG</th>
<th>%</th>
<th>No. of Women SHG</th>
<th>%</th>
<th>Mixed Group</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Rani Dev, Block</td>
<td>12</td>
<td>2.6</td>
<td>55</td>
<td>12.0</td>
<td>0</td>
<td>0.0</td>
<td>67</td>
<td>14.7</td>
</tr>
<tr>
<td>2</td>
<td>Kamalpur Dev, Block</td>
<td>31</td>
<td>6.8</td>
<td>66</td>
<td>14.4</td>
<td>04</td>
<td>0.9</td>
<td>101</td>
<td>22.1</td>
</tr>
<tr>
<td>3</td>
<td>Sualkuchi Dev. Block</td>
<td>24</td>
<td>5.3</td>
<td>66</td>
<td>14.4</td>
<td>02</td>
<td>0.4</td>
<td>92</td>
<td>20.1</td>
</tr>
<tr>
<td>4</td>
<td>Chayani Barduar Dev. Block</td>
<td>23</td>
<td>5.0</td>
<td>67</td>
<td>14.7</td>
<td>01</td>
<td>0.2</td>
<td>91</td>
<td>19.9</td>
</tr>
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<td>5</td>
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<td>86</td>
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<td>01</td>
<td>0.2</td>
<td>106</td>
<td>23.2</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>109</td>
<td>23.9</td>
<td>340</td>
<td>74.4</td>
<td>08</td>
<td>1.7</td>
<td>457</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey

7.7.2.2 Sex wise distribution of swarozgaris:

Sex is the important factor which is considered in case of formation of SHGs under SGSY programme. According to the guidelines of the SGSY at least 50 per cent of the SHGs should belong to women SHGs. In the following table-7.2, sex wise distribution of swarozgaris in the study area has been shown. It shows that out of 4914 sample swarozgaris, 1348 (27.43 per cent) were men and 3566 (72.57 per cent) were women categories. It shows that the participation of women in the formation of SHGs is higher than men in the study region.

Table-7.2
Sex wise distribution of swarozgaris

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Sex</th>
<th>No of swarozgaris</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>1348</td>
<td>27.43</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>3566</td>
<td>72.57</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>4914</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field Survey
7.7.2.3 Demographic features of Swarozgaris Households:

Table-7.3 shows that demographic profile of the swarozgaris' households in five different sample blocks. The total swarozgaris worked out is 4914 belonging to 457 sample SHGs, out of which 1348 (consisting 27.4 per cent) are male and 3566 (i.e., 72.6 per cent) female. It was observed that out of total 1348 male beneficiaries, 373 (7.6 per cent) are from the Rani Dev. block, 173 (3.5 per cent) fell in the Boko dev. block, 107 (2.2 per cent) in Chayani Borduar dev. block, 269 (5.5 per cent) in the Sualkuchi dev. block and 426 (8.6 per cent) in the Kamalpur dev. block. Again, in case of female swarozgaris, out of a total 3566 beneficiaries, 752 (15.3 per cent) fell in the Rani dev. block, 871 (17.7 per cent) fell in the Boko dev. block, 469 (9.5 per cent) fell in the Chayani Barduar dev. block, 689 (14.0 per cent) fell in the Sualkuchi dev. block and 785 (16.1 per cent) fell in Kamalpur dev. block. The highest number of male beneficiaries i.e. 426 (consisting 8.6 per cent) fell in the Kamalpur dev. block and the highest number of female beneficiaries i.e. 871 (17.7 per cent) fell in the Boko dev. block.

Table-7.3

<table>
<thead>
<tr>
<th>SI No</th>
<th>Name of block</th>
<th>Male beneficiary</th>
<th>%</th>
<th>Female beneficiary</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rani Dev. Block</td>
<td>.373</td>
<td>07.6</td>
<td>752</td>
<td>15.3</td>
<td>1125</td>
<td>22.9</td>
</tr>
<tr>
<td>2</td>
<td>Boko Dev. Block</td>
<td>173</td>
<td>03.5</td>
<td>871</td>
<td>17.7</td>
<td>1044</td>
<td>21.2</td>
</tr>
<tr>
<td>3</td>
<td>Chayani Barduar Dev. Block</td>
<td>107</td>
<td>02.2</td>
<td>469</td>
<td>09.5</td>
<td>576</td>
<td>11.7</td>
</tr>
<tr>
<td>4</td>
<td>Sualkuchi Dev. Block</td>
<td>269</td>
<td>05.5</td>
<td>689</td>
<td>14.0</td>
<td>958</td>
<td>19.5</td>
</tr>
<tr>
<td>5</td>
<td>Kamalpur Dev. Block</td>
<td>426</td>
<td>08.6</td>
<td>785</td>
<td>16.1</td>
<td>1211</td>
<td>24.7</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1348</td>
<td>27.4</td>
<td>3566</td>
<td>72.6</td>
<td>4914</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey
7.7.2.4 Key Activity-Wise Classification of Swarozgaris:

The success of SGSY depends upon the choice of activities. The key element is that the choice of activity should be based on the local resources, the aptitude as well as the skill of the people. It is also necessary that the products have ready market. Table-7.4 below shows the activity-wise classification of the sample swarozgaris. Weaving emerged as one of the most popular activity among the group swarozgaris. As many as 2999 (constituting 61.03 per cent) swarozgaris have taken up this activity. This is followed by piggery, agriculture, poultry, goatery and orange farming respectively. Non-firm activities like cane and bamboo works, business, etc. were the least preferred activities among the sample swarozgaris

Table -7.4

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Key Activities</th>
<th>Male Beneficiary</th>
<th>%</th>
<th>Female Beneficiary</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Weaving</td>
<td>308</td>
<td>6.3</td>
<td>2691</td>
<td>54.7</td>
<td>2999</td>
<td>61.0</td>
</tr>
<tr>
<td>2</td>
<td>Piggery</td>
<td>210</td>
<td>4.3</td>
<td>527</td>
<td>10.7</td>
<td>737</td>
<td>15.0</td>
</tr>
<tr>
<td>3</td>
<td>Agriculture</td>
<td>509</td>
<td>10.4</td>
<td>101</td>
<td>2.1</td>
<td>610</td>
<td>12.4</td>
</tr>
<tr>
<td>4</td>
<td>Poultry</td>
<td>161</td>
<td>3.2</td>
<td>136</td>
<td>2.8</td>
<td>297</td>
<td>6.0</td>
</tr>
<tr>
<td>5</td>
<td>Goatery</td>
<td>47</td>
<td>0.9</td>
<td>63</td>
<td>1.3</td>
<td>110</td>
<td>2.2</td>
</tr>
<tr>
<td>6</td>
<td>Horticulture</td>
<td>-</td>
<td>-</td>
<td>19</td>
<td>0.4</td>
<td>19</td>
<td>0.4</td>
</tr>
<tr>
<td>7</td>
<td>Muga Reeling</td>
<td>13</td>
<td>0.3</td>
<td>-</td>
<td>-</td>
<td>13</td>
<td>0.3</td>
</tr>
<tr>
<td>8</td>
<td>Local Cow</td>
<td>33</td>
<td>0.7</td>
<td>-</td>
<td>-</td>
<td>33</td>
<td>0.7</td>
</tr>
<tr>
<td>9</td>
<td>Orange Farm</td>
<td>56</td>
<td>1.1</td>
<td>-</td>
<td>-</td>
<td>56</td>
<td>1.2</td>
</tr>
<tr>
<td>10</td>
<td>Phenail</td>
<td>11</td>
<td>0.2</td>
<td>-</td>
<td>-</td>
<td>11</td>
<td>0.2</td>
</tr>
<tr>
<td>11</td>
<td>Defunctioning</td>
<td>-</td>
<td>-</td>
<td>29</td>
<td>0.6</td>
<td>29</td>
<td>0.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1348</td>
<td>27.4</td>
<td>3566</td>
<td>72.6</td>
<td>4914</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey
### 7.7.2.5 Increase in average annual income of male and female beneficiaries after joining the SHGs:

The following table-7.5 shows that the increase in average annual income of male and female beneficiaries after joining the SHGs in five different sample blocks. The total swarozgaris are 4914 that belongs to 457 sample SHGs, out of which 1348 (consisting 27.43 per cent) male and 3566 (i.e.72.57 per cent) females. It has been found that the average annual income of male beneficiaries has increased by Rs. 3,645 against the female beneficiaries of Rs. 4,640 in the Rani dev. Block; in the Boko dev. block the average annual income of male beneficiaries has increased by Rs. 3,593 against the female beneficiaries of Rs. 4,994; in the Chayani Borduar dev. block the average annual income of male beneficiaries has increased by Rs. 3,894 against the female beneficiaries of Rs.4,541; in the Sualkuchi dev. block the average annual income of male beneficiaries has increased by Rs. 4,951 against the female beneficiaries of Rs. 6,589 and in the Kamalpur dev. block the average annual income of male beneficiaries has increased by Rs. 4,148 against the female beneficiaries of Rs.4,870. This shows that the income of female beneficiaries has proportionately increased than that of male beneficiaries.

#### Table No-7.5

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Block</th>
<th>Name of Block</th>
<th>Number of male beneficiary in the select block</th>
<th>Increase in average annual income of male beneficiary</th>
<th>Number of female beneficiary in the select block</th>
<th>Increase in average annual income of female beneficiary</th>
<th>Total</th>
<th>Total increase in average annual income of male and female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rani</td>
<td>373</td>
<td>3645</td>
<td>752</td>
<td>4640</td>
<td>1125</td>
<td>8,285</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Boko</td>
<td>173</td>
<td>3593</td>
<td>871</td>
<td>4994</td>
<td>1044</td>
<td>8,587</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Chayani Barduar</td>
<td>107</td>
<td>3894</td>
<td>469</td>
<td>4541</td>
<td>576</td>
<td>8,435</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Sualkuchi</td>
<td>269</td>
<td>4951</td>
<td>689</td>
<td>6589</td>
<td>958</td>
<td>11,540</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Kamalpur</td>
<td>426</td>
<td>4148</td>
<td>785</td>
<td>4870</td>
<td>1211</td>
<td>9,018</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>1348</strong></td>
<td><strong>4046</strong></td>
<td><strong>3566</strong></td>
<td><strong>5127</strong></td>
<td><strong>4914</strong></td>
<td><strong>9,173</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Field Survey*
7.7.3 Economic condition after SGSY linkage:

After accessing the SGSY linkage, almost all the beneficiaries experienced a major shift in their economic situation as they have now permanent employment opportunities and regular income in the family. They are eating sufficient and healthy food than before. In comparison to other caste groups, the economic condition of the tribal beneficiaries have much improved after involvement in SGSY as they are labouring hard to gain profit. But in comparison to other caste groups', tribal beneficiaries still consume less expensive food and believe in investment of money in other profit making activities.

The district officials responded that the economic conditions of all the beneficiaries improved a lot due to SGSY program. But the local level officials opined differently that over though the economic conditions of the families have improved due to access of SGSY linkage to women, still women are poor as they have no financial independence and money is controlled by the male members, the women have not been able to use income for their own needs. But tribal community women have more financial control than other caste groups as their society is much open and less hierarchical among males and females.

From the above views of both officials and beneficiaries about the economic conditions after access to SGSY, I am in a dilemma as to which is right. The view of local level officials seem much more logical that due to SGSY linkage, the economic condition of the family improved, still there is no perceivable change in women's economic status as women spend their earning on the family and household needs instead of spending on their own and need permission of their husband before spending money. The critical analysis of the findings show that SGSY has strong economic impact on the tribal community as they are investing loan properly and profit for further IGAs instead of using it for consumption purpose. Besides, the women in tribal communities have economically benefitted more than other caste groups as they are more economically independent, which reflects from their repayment rate.

The effects of SGSY on economic conditions of the beneficiaries are also assessed from their household assets. From the sample survey, it is indicated that most of the beneficiaries' HH assets increased after accessing the credit. The beneficiaries mainly bought utensils, livestock like goats, cattle, buffalo, hen etc. Some women beneficiaries bought gold and silver ornaments for themselves. A very
few beneficiaries spent their profit in buying watches, mobile phones, radio/tape recorders. Some beneficiaries bought Televisions, gas stoves, fans, bicycles and motor cycles for their own use. In comparison to males, female beneficiaries utilised their profits in buying the HH assets. Mostly the female beneficiaries used their profits for the HH needs. But the male beneficiaries preferred to spend their profit for their own needs and luxury. But tribal community beneficiaries, both male and female did not spend much on HH assets as other caste groups; rather they utilised their profit for the other IGAs and repaying loans.

So it can be inferred that other caste groups mostly increased their HH assets due to SGSY credit.

7.7.4 Saving:

The main drive of SGSY scheme is to improve the economic conditions of these poor and helping them to stand on their own legs by stabilising their asset and economic conditions. By encouraging them by becoming the members of self-help groups, creating the habit of saving and thereby linking with SGSY schemes with entrepreneurial activities, this anti-poverty scheme aims at assisting the poor families come out from the poverty line.

7.7.4.1 Saving before and after accessing the SGSY Scheme:

The data in relation to saving shows that most of the beneficiaries had no saving or very little of their own before they became part of SHGs or SGSY linkage. Furthermore, women had less savings in comparison to males as they had no independent income of their own before SGSY linkage. Additionally, in tribal community, both men and women had less savings in comparison to other caste groups, as they had less access to income than others. Whereas after accessing the SGSY loan, most of them, both male and female beneficiaries started saving and the amount of saving increased as they have access to money now. After SGSY linkage, almost all the beneficiaries both male and female started saving more in their SHGs fund.

Few women did not respond when asked about their savings in the group. When I probed the possible reasons one woman respondents Panchami Bag replied in her language
To keep accounts and monetary transaction is not my duty. I am illiterate and my husband knows about it.

The perception of district officials about saving is that SHGs and SGSY enabled to create saving mentality among the beneficiaries, which was not in them before. But the local officials observed that even through the SGSY, the poor have been able to save money, still women have fewer saving than males as they had spend their money for household needs and money is controlled by their husbands. Very few women keep money in their own name.

From this analysis, it is clear that females had less savings than males when they formed SHGs, due to the fact that females had less access to money, no economic independence which render them poorer than male members. In case of tribals, in both males and females, the saving habits were less than other caste groups as they were poorer and had less access to employment. After formation of SHGs and SGSY linkage, though women have access to money, they save less than males in using the profit for the HH needs or consumption purposes; they still do not have so much of a saving attitude, ignorant and dependent on males for their financial transactions. Males on the other hand are more aware than females about the financial matters of their groups. For the tribals both male and female beneficiary are more ignorant about the financial transaction or savings of their group but they still have manage to little more saving than other castes as they use their loan for proper IGA instead of consumption purpose and does hard labour to uplift their economic condition.

7.7.5 SGSY loan repayment:

The data in relation to loan repayment shows that majority of women beneficiaries’ loan repayment rate is quite higher than that of males. But in comparison to other caste groups, the tribal community members’ repayment rates in both males and females are higher.

But, both local Panchayat officials and the district officials opined that the repayment rate is much higher among the women beneficiaries. Males are reluctant to repay the loan properly and on time. Once they receive a loan; instead of using that amount for the intended purpose properly, instead use a very little amount for the intended purpose and the rest of the amount is misappropriated.
7.7.6 Loan default:

Most of the beneficiaries, both males and females stated that they are regularly paying back their loans.

But the opinion of the officials here contradicted that of the beneficiaries. The view is that, half of the groups are not repaying the loan regularly and are defaulters. In comparison to female beneficiaries, male beneficiaries have more defaulters. In addition, both male and female beneficiaries of tribal communities are more regular in loan repayment and also repayment rate is better in comparison to other caste groups. The officials opined that the only punishment for the defaulter group is not to provide them further loan. However, officials are regularly monitoring the SHGs under SGSY through field visits of manager and field officer of banks; organisation of recovery mela by bank and the joint verifications have been carried out by different officials to acknowledge the progress of the group. Block officials also play a vital role for checking the regular loan repayment of SHGs linked under the SGSY scheme and are instrumental in grading of SHGs. A SHG is eligible for revolving fund after passing of grade 1 certificate and 6 months after getting the revolving fund, is eligible for grade 2 certificates and SGSY linkage. The block SHG gradation committee has an important role for grading SHGs.

From this data, it can be inferred that as more number of women beneficiaries are repaying the loan regularly, they are encouraged to be involved in the schemes rather than the males. Again, it can be inferred that women have fear psychosis and are more responsible in the using the loan profitably than males. Further, from tribal community’s system of repayment, it can be inferred that tribals are more industrious than the other communities and they have a zeal to improve themselves, so they are repaying the loan regularly and using the profit also for IGAs rather than for consumption purposes.

7.8 EFFECTS OF SGSY ON THE WELL-BEING OF POOR:

In order to access the effects of SGSY on the well-being of the poor information on the effects of SGSY on their food habits, the type of food, the number of time food is taken and effects on child education, especially education of girl child were collected.
7.8.1 HHs diet before and after accessing the credit:

From the life history method of both male and female respondents, it has been found that before access to credit, most of the beneficiaries' HH diet was not up to the mark and nutritious. But in comparison to other caste groups, the diet of the tribals was less nutritious than other castes due to their severe poverty. For example, before their access to credit due to poor economic conditions and lack of purchasing power, the tribal people ate only rice with salt and on occasions with onion. Rarely, they took pulses, vegetables, that too in festive occasions. In the case of tribal communities, they were not even getting rice properly and survived by eating leaves, starch of rice and roots, which are not nutritious. But the survey data regarding the number of meals and the type of diet that the SGSY beneficiaries took after the disbursement of credit shows that there is no remarkable improvement in this regard, except for their children. In case of other caste groups, the children used to take meals 3 times a day before their access to credit. But, after accessing credit besides taking meal 3 times a day they also started taking some refreshment in the afternoon. Children of tribal communities were not getting proper meal even twice in a day. But after access to SGSY credit, children are fed 3 times a day. Not only the children had enough to eat all caste groups but in case of the quality of food also improved in case of all caste groups. But in comparison to tribal community, the other castes are more conscious about the nutritional food of their children. The female members of the HH still used to take leftover food and also are the last to eat after feeding all the members of the HH. But, most of the beneficiaries are now aware of a balanced diet and have started taking slightly healthy food than before.

So, it can be inferred from the above data that SGSY linkage has had positive effects on the HH diets.

7.8.2 Leisure and adjustment of timing:

The data about the effects of enterprising activity on leisure shows that before accessing credit, most of the women were getting little leisure. But, after involvement in enterprising and group activity, almost all the women are over burdened, have extra workload and getting no leisure time and are even sleeping less as they need to do their regular HH work in addition to SGSY work. Most of the beneficiaries replied that for HH work, they are not getting any support from the other members and they were doing the same care work as earlier. But, their males are helping them in their
entrepreneurial work. When I asked Dambru Pujari, a 35 year old man who is involved in SGSY scheme for integrated farming, whether is he helping his wife in cleaning, cooking, caring of children he answered by frowning his eyes that

Why are you asking these types of questions? These are women’s work and not our male peoples’ work. Why should we do these activities? For doing all these work done, I got married and have my wife.

Before SGSY credit, most males had considerable leisure. But, after SGSY linkage, most of the male beneficiaries also have less leisure in comparison to earlier times. But, in tribal community women are getting a little bit of relaxation in their HH work and sometimes they are helped by their males and are also getting more cooperation in their work from males than other castes.

But, the view of officials differed slightly. The local Panchayat officials opined that if the scheme is perfect and not imposed by the govt machinery to fulfil the target, they functioned well depending upon the backward and forward linage of the area, there will be no workload on the beneficiary and they willingly work to get more and more profit. The view of district officials about the division of labour in the HH is that before SGSY linkage, the work which could be performed by the males are also sometimes done by their wives like working in their own land. But, now, males are helping the females in their outside HH activities and as women have no time, they are not helping the men in their agricultural activities as they used to do, before their access to SGSY linkage.

So, it can be inferred that due to SGSY linkage, both males and females’ workload have increased. But, women are overburdened due their gender roles of HH work besides entrepreneurial work. So, there is double burden on women. Reflecting different intra-household relations it is important to note that the women of tribal community are less overburdened than other castes as they are getting more support from their male partners in comparison to other caste groups.

7.8.3 Attitude toward child education (especially girl child):

The data shows that before accessing credit, most of the beneficiaries, both male and female, were not aware of the education of their children. In comparison to male child, female child’s education was neglected. But in comparison to other castes, the tribal communities were more ignorant about the education of their children. But
after access to credit, almost all the beneficiaries, both, tribal community and the other castes were conscious of the education of their children and are sending both, male and female child, to schools instead of engaging them in HH work. One respondent named Kaya Majhi, a 30 years old woman from tribal community replied:

*The mistake which I did by not going to schools should not be repeated by my child.*

So, from this data, it can be inferred that SGSY has made remarkable impact on the attitude of parents towards the education of their children, especially girl child. Women beneficiaries are spending their profit for the welfare of the family and education of their children.

### 7.9 ESTIMATION OF CONFIDENCE INTERVAL FOR AVERAGE ANNUAL INCOME OF THE POPULATION OF MALE AND FEMALE BENEFICIARIES:

On the basis of our collected data we have estimated the average annual income of the male and the female beneficiaries for each block and we have presented these in the following table.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Development Block</th>
<th>Average annual income of male beneficiaries</th>
<th>Average annual income of female beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rani block</td>
<td>26,257</td>
<td>29,636</td>
</tr>
<tr>
<td>2</td>
<td>Boko block</td>
<td>26,431</td>
<td>30,529</td>
</tr>
<tr>
<td>3</td>
<td>Chayani Barduar block</td>
<td>27,105</td>
<td>31,513</td>
</tr>
<tr>
<td>4</td>
<td>Sualkuchi block</td>
<td>31,538</td>
<td>34,621</td>
</tr>
<tr>
<td>5</td>
<td>Kamalpur block</td>
<td>28,269</td>
<td>31,968</td>
</tr>
<tr>
<td>Overall average</td>
<td></td>
<td>27,920</td>
<td>31,653</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

The 95% confidence interval for average annual income of the population of male beneficiaries after joining SHGs and completing at least 3 years is from Rs. 182.
27,283 to Rs.29,767. This means that we can be 95% confident that the average annual income of the population of male beneficiaries under SGSY in the District of Kamrup (Rural) who have completed at least 3 years of joining SHGs lies between Rs. 27,283 to Rs. 29,768. The corresponding confidence interval for the population of the female beneficiaries is from Rs. 29,248 to Rs. 32,017.

7.10 TESTS FOR SIGNIFICANT DIFFERENCE OF AVERAGE ANNUAL INCOME OF THE MALE AND THE FEMALE BENEFICIARIES:

Since the number of sample blocks is 5, hence, it is a case of small sample test. Since t-test is a small sample test, therefore, we have applied t-test for significance difference of two population means for testing whether the average annual income of the population of female beneficiaries is significantly higher than that of the male beneficiaries.

By applying t-test for significance difference between two population means, we have found that the average annual income of the female beneficiaries is significantly higher than that of the male beneficiaries. This may be due to the following reasons:

i. The activities in which majority of the female beneficiaries are engaged, yield higher return in comparison to the activities in which majority of male beneficiaries are engaged.

ii. Women beneficiaries, in general, are more devoted to their work than the male beneficiaries in general.
REFERENCES


