
CHAPTER - V

*Impact of Pinakini Grameena Bank
Finance on Income, Employment and
Asset Creation of Sample Beneficiaries*

Income Generation

The main objective of Pinakini Grameena Bank, as a part of the Government strategy for rural development was to assist the weaker sections in generating activities by providing credit. It was intended that credit facilities extended by it would enable the borrowers to engage themselves effectively in income generating activities during the post-loan period, so that they the weaker section in particular would rise above the poverty line. This chapter analysis the impact of Bank finance on income generation, employment generation and asset creation of the sample beneficiaries in the pre-loan and post-loan period.

Table 5.1 shows that in the delta area incremental income of those below 20 years was Rs.5,250, of those between 20 and 50 years, Rs.9,150 and Rs.4,540 of these above 50 years. The percentage of incremental income of those below 20 years was 11.50 per cent, of those between 20 and 50 years 13.02 per cent and of those above 50 years 14.24 per cent. In the non-delta area, the incremental income was Rs. 4,980 of those below 20 years, Rs.8,050 of those between 20 and 50 years, and Rs.8,360 of those above 50 years age.

The percentage of incremental income was 11.46 per cent of those below 20 years, 12.50 per cent of those between 20 and 50 years, and 13.36 per cent of those above 50 years. The total incremental income of those in the delta area was Rs.23,940 and the total percentage of incremental income was 13.09 per cent. The total incremental income of those in the non-delta area was Rs.21,390 and the total percentage of incremental income was 12.57 per cent.

Table 5.1
Income Generation on the Basis of Age

S. No	Age groups	Delta area					Non-delta area				
		Sample Size	Average net income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Below 20 years	10	45,650	50,900	5,250	11.50	5	43,450	48,430	4,980	11.46
2.	20-50 years	70	70,250	79,400	9,150	13.02	62	64,150	72,200	8,050	12.50
3.	Above 50 years	20	66,970	76,510	9,540	14.24	33	62,450	70,810	8,360	13.38
	Total	100	1,82,876	2,06,810	23,940	13.09	100	1,70,050	1,91,440	21,390	12.57

Source: Field data.

The incremental income and the percentage of incremental income were high in the delta area when compared with those of the non-delta area among the age groups.

Table 5.2
t-test for Income Generation on the Basis of Age

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	60956.67	3	13357.03	7711.68	5.826*
Delta Post-loan	68936.67	3	15686.91	9056.84	
Non-delta Pre-loan	56683.33	3	11491.88	6634.84	6.610*
Non-delta post-loan	63813.33	3	13340.47	7702.13	

* 5 per cent level of significance.

Source: Table 5.1.

N = Number of Observations

SD = Standard Deviation

SE = Standard Error

Table 5.2 shows that there is a significant difference between pre-loan and post-loan periods among the age groups at 5 per cent level of significance in both the areas.

Table 5.3 reveals that in the delta area the incremental income of the Schedule Castes was Rs. 3940 and that of the Scheduled Tribes Rs.2850. The incremental income of the Backward Castes was Rs. 8050, and that of the Forward Castes was Rs. 9,100. Percentagewise, the incremental income of the Scheduled Castes was 10.16, that of the Scheduled Tribes was 12.40, that of the Backward castes was 13.65, and that of the Forward Castes it was 14.63. In the non-delta area, the incremental income of the Scheduled Castes was Rs. 3920, and its

Table 5.3
Income Generation on the Basis of Caste

S. No	Caste Category	Delta area					Non-delta area				
		Sample Size	Average net income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Scheduled Castes	13	38,790	42,710	3,940	10.16	9	36,540	40,460	3,920	10.72
2.	Scheduled Tribes	3	22,980	25,830	2,850	12.40	2	20,850	23,430	2,580	12.37
3.	Backward Castes	36	58,940	66,990	8,050	13.65	38	53,840	60,730	6,890	12.79
4.	Forward Castes	48	62,180	71,280	9,100	14.63	51	58,820	66,820	8,000	13.60
	Total	100	1,82,870	2,06,810	23,940	13.09	100	1,70,050	1,91,440	21,390	12.57

Source: Field data.

percentage was 10.72. The incremental income of the Scheduled Tribes was Rs. 2580 and the percentage was 12.37. The income of the Backward Castes was Rs.6890, and the percentage was 12.79. And the incremental income of the Forward Castes was Rs.8000, and the percentage was 13.60.

The incremental income and its percentage was higher in the delta area than in the non-delta area.

Table 5.4
t-test for Income Generation on the Basis Caste

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	45722.50	4	18356.04	9178.02	3.911*
Delta Post-loan	51702.50	4	21348.20	10674.10	
Non Delta Pre-loan	42512.50	4	17312.63	8656.32	4.327*
Non Delta post-loan	47860.00	4	19804.91	9902.46	

* 5 percent level of significance.

Source: Table 5.3.

Table 5.4 reveals that there is a significant difference between pre-loan and post-loan periods among the caste categories at 5 per cent level of significance in both the areas.

Table 5.5 indicates that in the delta area the incremental income was Rs.4,890 among the illiterate, Rs.5,450 among those with primary education, Rs.6,570 among those with secondary education and Rs.7,030 among those with college education. The percentage of incremental income was 8.75 per cent among the illiterate, 9.24 per cent among those with primary education, 17.27 per cent among those with secondary education

Table 5.5
Income Generation on the Basis of Level of Education

S. No	Level of Education	Delta area					Non-delta area				
		Sample Size	Average net income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Illiterate	12	55,850	60,740	4,890	8.75	34	53,980	58,520	4,540	8.41
2.	Primary Education	26	58,940	64,390	5,450	9.24	50	57,870	63,100	5,230	9.03
3.	Secondary Education	46	38,040	44,610	6,570	17.27	13	35,150	40,680	5,530	15.73
4.	College Education	16	30,040	37,070	7,030	23.40	3	23,050	29,135	6,085	26.39
	Total	100	1,82,870	2,06,810	23,940	13.09	100	1,70,050	1,91,440	21,390	12.57

Source: Field data.

and 23.40 per cent among those with college education. In the non-delta area the incremental income was Rs. 4,540 among the illiterate, Rs. 5,230 among those with primary education, Rs.5,530 among those with secondary education and Rs.6,085 among those with college education. The percentage of incremental income was 8.41 among the illiterate, 9.03 per cent among those with primary education, 15.73 per cent among those with secondary education and 26.39 per cent among those with college education.

The incremental income and the percentage of incremental income both were high in the delta area as compared to those of the non-delta area, measured by the levels of education.

Table 5.6
t-test for Income Generation on the Bases of Level of Education

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	45717.50	4	13931.14	6965.57	1.209 ^{NS}
Delta Post-loan	33327.50	4	33794.44	16897.22	
Non Delta Pre-loan	42512.50	4	16333.52	8166.76	16.611 ^{**}
Non Delta post-loan	47858.75	4	15791.04	7895.52	

** 1 per cent level of significance; NS: Not significant
Source: Table 5.5.

Table 5.6 shows that there is no significant difference between pre-loan and post-loan periods in the delta area regarding the level of education. In the non-delta area there is a significant difference between pre loan and post loan periods among the level of education at 1 per cent level of significance.

Table 5.7
Income Generation on the Basis of Size of Farmers

S. No	Size of Farmers	Delta area					Non-Delta area				
		Sample Size	Average net income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Marginal Farmers	22	39,870	44,650	4,780	11.98	23	37,450	41,200	37,500	10.01
2.	Small farmers	48	43,460	48,990	5,340	12.23	49	39,850	44,700	4,850	12.17
3.	Medium farmers	17	45,200	51,250	6,050	13.38	16	44,370	50,010	5,640	12.71
4.	Large farmers	13	54,150	61,920	7,770	14.34	12	48,380	55,530	7,150	14.77
	Total	100	1,82,870	2,06,810	23,940	13.09	100	1,70,050	1,91,440	21,390	12.57

Source: Field data.

Table 5.7 shows that in the delta area the incremental income of the marginal farmers was Rs.4,780, that of the small farmers Rs. 5,340, that of the medium farmers was Rs.6,050 and that of the large farmers was Rs.7,770. Their incremental income, percentagewise, was 11.98 among the marginal farmers, 12.23 among the small farmers, 13.38 among the medium farmers and 14.34 among the large farmers. In the non-delta area the incremental income of the marginal farmers was Rs.3,750, that of the small farmers Rs. 4850, that of the medium farmers Rs. 5,640, and that of the large farmer, Rs. 7150. Their incremental income, percentagewise, was 10.01 among the marginal farmers, 12.17 among the small farmer, 12.71 among the medium farmers, and 14.77 among the large farmers.

The incremental income and its percentage, both were high in the delta area in comparison with those in the non-delta area.

Table 5.8
t-test for Income Generation on the Basis of Size of Farmers

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	45670.00	4	6073.31	3036.66	9.498**
Delta Post-loan	51702.50	4	7341.60	3670.80	
Non-delta Pre-loan	42512.50	4	4850.97	2425.48	7.479**
Non-delta post-loan	47860.00	4	6266.12	3133.06	

** 1 per cent level of significance.
Source: Table 5.7.

Table 5.8 shows that there is a significant difference between pre-loan and post-loan periods among the size of farmers at 1 per cent levels of significance in both the delta and non delta areas.

Table 5.9
Income Generation on the Basis of Occupation

S. No	Category	Delta area					Non-Delta area				
		Sample Size	Average net income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Cultivation	59	35,470	39,020	2,550	10.00	37	31,840	35,240	3,400	10.67
2.	Cultivation and wage earning	20	34,750	39,200	4,450	12.80	20	32,640	36,740	4,100	12.56
3.	Cultivation and allied activities	12	36,340	41,080	4,740	13.04	32	33,940	38,290	4,350	12.81
4.	Cultivation and employment	3	37,830	42,860	5,030	13.29	2	35,480	40,070	4,590	12.93
5.	Cultivation and business	6	38,480	44,650	6,170	16.03	9	36,150	41,100	4,950	13.69
	Total	100	1,82,870	2,06,810	23,940	13.09	100	1,70,050	1,91,440	21,390	12.57

Source: Field data.

Table 5.9 reveals that in the delta area the incremental income was Rs. 3,550 in the cultivation category, Rs. 4,450 in the cultivation and wage earning category, Rs.4,740 in the category of cultivation and allied activities, Rs.5,030 in the category of cultivation and employment, and Rs.6,770 in the category of cultivation and business. The percentage of incremental income was 10.00 in the cultivation category, 12.80 in the cultivation and wage earning category, 13.29 in the cultivation and employment category and 16.03 per cent in the cultivation and business category. In the non-delta area the incremental income was Rs. 3,400 in the cultivation category, Rs.4100 in the cultivation and wage earning category, Rs.4,350 in the category of cultivation and Allied activities, Rs. 4,590 in the cultivation and Employment category and Rs.4,950 in the category of cultivation and Business.

The percentage of incremental income was 10.67 in the cultivation category, 12.56 in the category of cultivation and wage-earning, 12.81 in the category cultivation and allied activities, 12.93 in the cultivation and employment category and 13.69 in the category of cultivation and business.

The incremental income and the percentage of incremental income both were high in delta area when compared with those of the non-delta area.

Table 5.10 reveals that there is a significant difference between pre loan post loan periods among the occupational categories at 1 per cent level of significance in both the areas.

Table 5.10
t-test for Income Generation on the Basis of Occupation

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	36574.00	5	1566.12	700.39	11.258**
Delta Post-loan	41362.00	5	2413.18	1079.21	
Non-delta Pre-loan	34010.00	5	1825.60	816.43	16.425**
Non-delta post-loan	38288.00	5	2385.87	1066.99	

** 1 per cent level of significance

Source: Table 5.9.

Table-5.11 shows that in the delta area the incremental income of the sample beneficiaries was as follows: It was Rs. 3,850 of those whose landholding was below 2.5 acres, it was Rs. 5,140 of those who had land between 2.5 and 5 acres, Rs. 6,550 of those who had land between 5 and 10 acres, and it was Rs. 8,400 of those whose landholding was above 10 acres.

Their incremental income percentage wise was as follows: 10.13 for those with land below 2.5 acres, 11.58 for those with land between 2.5 and 5 acres, 14.13 for those with land between 5 and 10 acres and 15.49 for those with land above 10 acres. In the non-delta area, those with land below 2.5 acres had an incremental income of Rs. 3,690, those with land between 2.5 and 5 acres Rs. 4,480, those with land between 5 and 10 acres Rs. 5,980 and those with land above 10 acres, Rs. 7,240. Percentage wise their incremental income was, 10.01 for those with land below 2.5 acres, 11.50 for those with land between 2.5 and 5 acres, 13.04 for those with land between 5 and 10 acres, and 14.90 for those with land above 10 acres.

Table 5.11
Income Generation on the Basis of Landholding

S. No	Size of land holding	Delta area					Non-Delta area				
		Sample Size	Average net income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Below 2.5 acres	22	37,970	41,820	3,850	10.13	23	36,850	45,230	3,690	10.01
2.	2.5-5 acres	48	44,350	49,490	5,140	11.58	49	38,970	43,450	4,480	11.50
3.	5-10 acres	17	46,340	52,890	6,550	14.13	16	45,840	51,820	5,980	13.04
4.	Above 10 acres	13	54,210	62,610	8,400	15.49	12	48,390	55,630	7,240	14.96
	Total	100	1,82,870	20,6810	23,940	13.09	100	1,70,050	1,91,440	21,390	12.57

Source: Field data.

The incremental income and the percentage of incremental income both were high in the delta area when compared to those of the non-delta area among the different landholding categories.

Table 5.12
t-test for Income Generation on the Basis of Landholding

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	45717.50	4	6693.38	3346.69	6.134*
Delta Post-loan	51702.50	4	8620.57	4310.28	
Non Delta Pre-loan	42512.50	4	5484.23	2742.12	7.778**
Non Delta post-loan	49032.50	4	5683.91	2841.95	

* 5 per cent level of significance

** 1 per cent level of significance

Source: Table 5.11.

Table 5.12 shows that there is a significant difference between pre-loan and post-loan periods among Landholding categories at 5 per cent level of significance in the delta area and 1 per cent in the non-delta area.

Employment Generation

Employment generation is an important objective of Pinakini Grameena Bank under its special sponsored programmes. The aim is to create more of self-employment than wage employment. Bank finance for agricultural activities led to an increase in cropping intensity in irrigated areas, particularly under labour intensive high-yielding varieties of crops. This resulted in employment generation among the sample beneficiaries in the post-loan period.

Table 5.13 reveals that in the delta area the incremental mandays were 14 days for those of the below 20 years age group, 33 mandays for

**Table 5.13
Employment Generation on the Basis of Age**

S. No	Age Group	Delta area				Non-Delta area			
		Average mandays		Incremental mandays	Percentage of Incremental mandays	Average mandays		Incremental mandays	Percentage of Incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1.	Below 20 years	126	140	14	11.11	121	133	12	9.9
2.	20-50 Years	262	295	33	12.59	261	289	28	10.72
3.	Above 50 years	248	276	28	11.29	245	269	24	9.79
4	Total	636	711	75	11.79	627	641	64	10.20

Source: Field data.

those of the group between 20 and 50 years, and 28 mandays for those of the above 50 years age group. The percentage of incremental mandays was 11.11 for those below 20 years, 12.59 for those between 20 and 50 years, and 11.29 for those above 50 years. In the non-delta area the incremental mandays were 12 days for those below 20 years in age, 28 mandays for those between 20 and 50 years, and 24 mandays for those above 50 years in age. The percentage of incremental mandays was 9.9 for those of the below 20 years age group, 10.72 for those between 20 and 50 years, and 9.79 for those above 50 years in age.

The total number of incremental mandays 75 and the percentage of incremental mandays was 11.79 in the delta area, whereas it was 64 mandays and 10.20 percent in the non-delta area.

The incremental mandays and the percentage of incremental mandays both were high in the delta area when compared to those of the non-delta area among the age groups.

Table 5.14
t-test for Employment Generation on the Basis of Age

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	212.00	3	74.81	43.19	4.397*
Delta Post-loan	237.00	3	84.54	48.81	
Non-delta Pre-loan	209.00	3	76.63	44.24	4.438*
Non-delta post-loan	230.33	3	84.88	49.01	

* 5 per cent level of significance
Source: Table 5.13.

Table 5.14 shows that there is a significant difference between pre-loan and post-loan periods among age groups at 5 per cent levels of significance in both the delta and non-delta areas.

Table 5.15
Employment Generation on the Basis of Caste

S. No.	Caste Category	Delta area				Non-delta area			
		Average mandays		Incremental mandays	Percentage incremental mandays	Average mandays		Incremental mandays	Percentage of incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post loan period		
1.	Scheduled Castes	229	259	31	13.53	225	253	28	12.44
2.	Scheduled Tribes	121	132	11	9.09	119	128	8	6.72
3.	Backward Castes	214	239	26	12.14	212	235	23	9.78
4.	Forward Castes	72	78	7	9.72	71	75	5	7.04
5.	Total	636	711	75	11.79	627	691	64	10.20

Source: Field data.

Table 5.15 indicates that in the delta area the incremental mandays were 31 for the Scheduled Castes, 11 days for the Scheduled Tribes, 26 days for the Backward Castes and 7 days for the Forward Castes. The percentage of incremental mandays was 13.53 for the Scheduled Castes, 9.09 for the Scheduled Tribes, 12.14 for the Backward Castes and 9.72 for the Forward Castes. In the non-delta area the incremental mandays were 28 for the Scheduled Castes, 8 days for the Scheduled Tribes, 23 for the Backward Castes and 5 days for the Forward Castes. The percentage of incremental mandays was 12.44 for the Scheduled Castes 6.72 for the Scheduled Tribes, 9.78 for the Backward Castes and 7.04 for the Forward Castes.

The incremental mandays and the percentage of incremental mandays were higher in the delta area than in those of the non-delta area among the caste categories.

Table 5.16
t-test for Employment Generation on the Basis of Caste

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	135.67	3	72.13	41.64	2.462*
Delta Post-loan	149.67	3	81.94	47.31	
Non-delta Pre-loan	134.00	3	71.69	41.39	2.110*
Non-delta post-loan	146.00	3	81.50	47.06	

* 5 per cent level of significance.

Source: Table 5.15.

Table 5.16 shows that there is a significant difference between pre-loan and post-loan periods among the different caste groups at 5 per cent level of significance in both the areas.

Table 5.17
Employment Generation on the Basis of level of Education

S. No.	Level of Education	Delta area				Non-delta area			
		Average mandays		Incremental mandays	Percentage of incremental mandays	Average mandays		Incremental mandays	Percentage of incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post loan period		
1.	Illiterate	221	249	28	12.66	219	244	25	11.41
2.	Primary education	235	267	32	13.61	233	262	29	12.44
3.	Secondary education	112	122	10	8.92	110	117	7	6.36
4.	College education	68	73	5	7.35	65	68	3	4.61
	Total	636	711	75	11.79	627	691	64	10.20

Source: Field data.

Table 5.17 shows that in the delta area the incremental mandays were 28 for the illiterate 32 days for those with primary education, 10 days for those with secondary education, and 5 days for those with college education. The percentage of incremental mandays was 12.66 for the illiterate, 13.61 for those with primary education, 8.92 for those with secondary education and 7.35 for those with college education. In the non-delta area, the incremental mandays were 25 days for the illiterate, 29 days for those with primary education, 7 days for those with secondary education and 3 days for those with college education.

The percentage of incremental mandays were 11.41 for the illiterate, 12.44 for those with primary education, 6.36 for those with secondary education and 4.61 for those with college education.

The incremental mandays and the percentage of incremental mandays were high in the delta area when compared with those of the non-delta area, in the levels of education categories.

Table 5.18
t-test for Employment Generation Level of Education

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	159.00	4	81.87	40.94	2.830*
Delta Post-loan	177.75	4	95.08	47.54	
Non-delta Pre-loan	156.75	4	82.25	41.12	2.479*
Non-delta post-loan	172.75	4	95.08	47.54	

* 5 per cent level of significance
Source: Table 5.17.

Table 5.18 shows that there is a significant difference between pre-loan and post-loan periods among the different caste groups at 5 per cent level of significance in both the areas.

Table 5.19
Employment Generation on the Basis of Category Farmers

S. No.	Size of Farmers	Delta area				Non-delta area			
		Average mandays		Incremental mandays	Percentage of incremental mandays	Average mandays		Incremental mandays	Percentage of incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1.	Marginal farmers	238	273	35	14.70	235	264	29	12.34
2.	Small farmers	226	253	27	11.94	223	249	26	11.65
3.	Medium farmers	107	116	9	8.41	106	112	6	5.66
4.	Large farmers	65	69	4	6.15	63	66	3	4.76
	Total	636	711	75	11.79	627	691	64	10.20

Source: Field data.

Table 5.19 reveals in the delta area that the incremental mandays were 35 days for the marginal farmers, 27 days for the small farmers, 9 days for the medium farmers and 4 days for the large farmers. The percentage of incremental man days was 14.70 for the marginal farmers, 11.94 for the small farmers, 8.41 for the medium farmers and 6.15 for the large farmers. In the non-delta area the incremental man days were 29 days for the marginal farmers, 26 days for the small farmers, 6 days for the medium farmers, and 3 days for the large farmers. The percentage of incremental mandays was 12.34 for the marginal farmers, 11.65 for the small farmers, 5.66 for the medium farmers, and 4.76 for the large farmers.

The incremental mandays and the percentage of incremental mandays were high in the delta area when compared to those of the non-delta area among farmers of different sizes.

Table 5.20
t-test for Employment Generation on the Basis of Size of Farmers

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	159.00	4	86.16	43.08	2.558*
Delta Post-loan	177.75	4	100.62	50.31	
Non-delta Pre-loan	156.75	4	85.39	42.70	2.390*
Non-delta post-loan	172.75	4	98.70	49.35	

* 5 per cent level of significance.

Source: Table 5.19.

Table 5.20 shows that there is a significant difference between pre-loan and post-loan periods among the size of farmers at 5 per cent level of significance in both the areas.

Table 5.21
Employment Generation on the Basis of Occupation

S. No.	Category of Occupation	Delta area				Non-delta area			
		Average mandays		Incremental mandays	Percentage of incremental mandays	Average mandays		Incremental mandays	Percentage of incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1.	Cultivation	237	273	36	15.18	234	262	28	11.96
2.	Cultivation and wage earning	227	253	26	11.45	222	248	26	11.71
3.	Cultivation and allied activities	111	120	9	8.10	104	109	5	4.80
4.	Cultivation and employment	26	28	2	7.69	30	32	2	6.66
5.	Cultivation and business	35	37	2	5.71	37	40	3	8.10
	Total	636	711	75	11.79	627	691	64	10.20

Source: Field data.

Table 5.21 indicates that the incremental mandays were 36 days for those in cultivation 26 days for those in cultivation and wage earning, 9 days for those in cultivation and allied activities, 2 days for those in cultivation and employment, and 2 days for those engaged in cultivation and business.

The percentage of incremental mandays was 15.18 for those engaged in cultivation, 11.45 for those engaged in cultivation and wage earning, 8.10 for those in cultivation and allied activities, 7.69 for those in cultivation and employment and 5.71 for those in cultivation and business. The incremental man days were 28 days for those in cultivation, 26 days for those in cultivation and wage earning, 5 days for those in cultivation and allied activities, 2 days for those in cultivation and employment and 3 days for those in activation and business. The percentage of incremental mandays was 11.96 percent for those in cultivation, 11.71 for those in cultivation and wage earning, 4.80 for those in cultivation and allied activities, 6.66 for those in cultivation and employment and 8.10 for those engaged in cultivation and business.

The incremental mandays and the percentage of incremental mandays were high in the delta area when compared to the non-delta area among the categories of occupation.

Table 5.22
t-test for Employment Generation on the Basis of Occupation

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	127.20	5	101.27	45.29	2.193*
Delta Post-loan	142.20	5	116.18	51.96	
Non-delta Pre-loan	125.40	5	98.11	43.87	2.197*
Non-delta post-loan	138.20	5	110.86	49.58	

* 5 per cent level of significance
Source: Table 5.21.

Table 5.22 shows that there is a significant difference between pre-loan and post-loan periods among the occupational categories at 5 per cent level of significance in both the areas.

Table 5.23 shows that in the delta area the incremental mandays were 36 for those whose holdings were below 2.5 acres, 28 days for those with land between 2.5 and 5 acres, 9 days for those with land between 5 and 10 acres, and 2 days for those with land above 10 acres. Percentagewise their incremental mandays were, 15 for those with land below 2.5 acres, 12.36 for those with land between 2.5 and 5 acres, 8.49 for those with land between 5 and 10 acres, and 3.12 for those with land above 10 acres. In the non-delta area, the incremental mandays were 30 for those with land below 2.5 acres, 27 days for those with land between 2.5 and 5 acres, 5 days for those between 5 and 10 acres, and 2 days for those with land above 10 acres. Percentagewise, their incremental mandays were, 12.71 for those with land below 2.5 acres, 12.05 for those with land between 2.5 and 5 acres, 4.71 for those with land between 5 and 10 acres, and 3.17 for those with land above 10 acres.

The incremental mandays and the percentage of incremental mandays were high in the delta area when compared with those of the non-delta area among farmers of different landholding categories.

Table 5.23
Employment Generation on the Basis of Landholding

S. No.	Size of landholding	Delta area				Non-delta area			
		Average mandays		Incremental mandays	Percentage of incremental mandays	Average mandays		Incremental mandays	Percentage of incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1.	Below 2.5 acres	240	276	36	15.00	236	266	30	12.71
2.	2.5-5 acres	226	254	28	12.36	224	251	27	12.05
3.	5 -10 acres	106	115	9	8.49	106	111	5	4.71
4.	Above 10 acres	64	66	2	3.12	61	63	2	3.17
	Total	636	711	75	11.79	627	691	64	10.20

Source: Field data.

Table 5.24
t-test for Employment Generation on the Basis of Landholding

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	159.00	4	87.34	43.67	2.358*
Delta Post-loan	177.75	4	103.11	51.55	
Non-delta Pre-loan	156.75	4	86.69	43.35	2.201*
Non-delta post-loan	172.75	4	101.12	50.56	

* 5 per cent level of significance.
Source: Table 5.23.

Table 5.24 shows that there is a significant difference between pre-loan and post-loan periods among the Landholding categories at 5 per cent level of significance in both the areas.

Asset Creation

A major objective of the Regional Rural Banks is to provide finance to the rural poor in order to enable them to utilize the same in acquiring productive assets. Poverty of the rural poor could be indicated by their poor resources or paucity of capital. The absence of adequate income earning assets like land, livestock, tools, equipment etc., is serious constraint on the progress of the weaker sections of the rural poor. The impact of Pinakini Grameena Bank finance on the sample beneficiaries in creating additional assets during the post-loan periods is shown in the following tables.

Table 5.25
Asset Creation on the Basis of Age

S. No	Age Group	Sample Size	Delta area				Non-delta area				
			Average net Value		Incremental Value Rs.	Percentage of Incremental Value	Sample size	Average net Value		Incremental Value Rs.	Percentage of Incremental Value
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Below 20 years	10	71,340	77,880	6,540	9.16	5	69,150	75,710	6,560	9.48
2.	20-50 Years	70	1,21,890	1,33,730	11,840	9.71	62	99,050	1,08,980	9,930	10.02
3.	Above 50 years	20	78,450	88,400	9,950	12.68	33	77,940	86,410	8,470	10.86
	Total	100	2,71,680	3,00,010	28,330	10.42	100	2,46,140	2,71,100	24,960	10.14

Source: Field data.

Table 5.25 reveals that in the delta area, the incremental value of assets of the sample beneficiaries agewise was Rs.6540 for those who were below 20 years, Rs. 11,840 for those who were between 20 and 50 years, and Rs. 9,950 for those above 50 years. Percentagewise the incremental value of their assets was, 9.16 for those who were below 20 years, 9.71 for those who were between 20 and 50 years, and 12.68 for those above 50 years. In the non-delta area the incremental value of the assets of the beneficiaries was Rs.6,560 for those below 20 years, 9,930 for those between 20 and 50 years, and Rs.8,470 for those above 50 years. The incremental value of their assets percentagewise was 9.48 for those below 20 years, 10.02 for those between 20 and 50 years and 10.86 for those above 50 years. The total incremental value of the assets on the delta area was Rs. 28,330 and the their total percentage value was 10.42. In the non-delta area the total incremental value of assets was Rs.24,960 and their percentage value was 10.14.

The incremental values of assets and their percentage values among different groups both were high in the delta area, when compared with those of the non-delta area.

Table 5.26
t-test for Asset Creation on the Basis of Age

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	90560.00	3	27364.48	15798.89	6.089*
Delta Post-loan	100003.33	3	29678.00	17134.60	
Non-delta Pre-loan	82046.67	3	15367.21	8872.26	8.527*
Non-delta post-loan	90366.67	3	16984.25	9805.86	

* 5 per cent level of significance

Source: Table 5.25.

Table 5.26 shows that there is a significant difference between pre-loan and post-loan periods among the age groups at 5 per cent level of significance in the delta and non-delta areas.

Table 5.27 shows that in the delta area the incremental value of assets of the Scheduled Castes was Rs. 5390, that of the Scheduled Tribes it was Rs. 4240, that of the Backward Castes it was Rs. 8040, and that of the Forward Castes it was Rs. 10,660. The incremental percentage of value of the assets of the Scheduled Castes was 8.64, that of the Scheduled Tribes 8.75 that of the Backward Castes 9.29, and that of the Forward Castes 12.70. In the non-delta area, the incremental value of assets of the Scheduled Castes was Rs. 5300, that of the Scheduled Tribes Rs. 4,040, that of the Backward Castes Rs. 7,450, and that of the Forward Castes Rs. 8,170. The percentage of increment value of the Scheduled Castes was 8.91, that of the Scheduled Tribes 9.56, that of the Backward Castes 10.37, and that of the Forward Castes 11.25.

The incremental values of assets and the percentages of their values, both were high in the delta area when compared to those in the non-delta area among the caste categories.

Table 5.27
Asset Creation on the Basis of Caste

S. No	Caste Category	Sample Size	Delta area				Non-delta area				
			Average net Value		Incremental Value Rs.	Percentage of Incremental value	Sample size	Average net Value		Incremental Value Rs.	Percentage of Incremental Value
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Scheduled Castes	13	62,350	67,740	5,390	8.64	9	59,460	64,760	5,300	8.91
2.	Scheduled Tribes	3	48,450	52,690	4,240	8.75	9	42,240	46,280	4,040	9.56
3.	Backward Castes	36	76,950	84,990	8,040	9.29	38	71,840	79,290	7,450	10.37
4.	Forward Castes	48	83,930	94,590	10,660	12.70	51	72,600	80,770	8,170	11.25
	Total	100	2,71,680	3,00,010	28,330	10.42	100	2,43,140	2,71,100	24,960	10.14

Source: Field data.

Table 5.28**t-test for Asset Creation on the Basis of Caste**

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	67920.00	4	15789.94	7894.97	4.941*
Delta Post-loan	75002.50	4	18565.31	9282.65	
Non Delta Pre-loan	61535.00	4	14203.64	7101.82	6.544*
Non Delta post-loan	67775.00	4	16047.75	8023.87	

* 5 per cent level of significance

Source: Table 5.27.

Table 5.28 shows that there is a significant difference between pre-loan and post-loan periods among the caste categories at 5 per cent level of significance in the delta and non-delta areas.

Table 5.29 shows that in the delta area the incremental value of assets of the illiterate was Rs. 5,320. It was Rs. 6,940 in the case of those with primary education, Rs.7,050 in the case of those with secondary education and Rs. 8,410 regarding those with college education. Regarding the percentage of incremental value of assets, it was 9.79 for the illiterates. 9.86 in the case of those with primary education, and 10.12 in the case of those with secondary education, and 11.78 in the case of the college education. In the non-delta area the incremental value of assets of the illiterate was Rs. 4,190, of those with primary education it was Rs. 5,740, it was Rs. 7,480 in the case of those with secondary education, and Rs. 7,550 with the college education.

Table 5.29
Asset Creation on the Basis of Level Education

S. No	Level of Education	Sample Size	Delta area				Non-Delta area				
			Average net Value		Incremental Value Rs.	Percentage of Incremental value	Sample size	Average net Value		Incremental Value Rs.	Percentage of Incremental Value
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Illiterate	12	53,420	58,650	5,230	9.79	34	52,330	56,620	4,190	8.00
2.	Primary education	26	70,350	76,990	6,940	9.86	50	68,450	74,190	5,740	8.38
3.	Secondary education	46	76,560	83,610	7,050	10.12	13	75,840	83,320	7,480	9.86
4.	College education	16	71,350	78,870	84,100	11.78	3	49,520	57,070	7,550	15.24
	Total	100	2,71,680	3,00,010	28,330	10.42	100	2,46,140	2,71,100	24,960	10.14

Source: Field data.

Regarding the percentage of incremental value of assets, it was 8.00 in the case of the illiterate, 8.38 in the case of those with primary education, 9.86 in the case of those with secondary education, and 15.24 in the case of the college education.

The incremental values of assets and their percentages both were high in the delta area in comparison with those of the non-delta area.

Table 5.30
t-test for Asset Creation on the Basis of Level of Education

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	67920.00	4	10042.73	5021.37	13.384**
Delta Post-loan	74530.00	4	10946.96	5473.48	
Non Delta Pre-loan	61535.00	4	12669.42	6334.71	8.030**
Non Delta post-loan	67800.00	4	13188.73	6594.37	

* 1 per cent level of significance

Source: Table 5.29.

Table 5.30 shows that there is a significant difference between pre-loan and post-loan periods among the levels of education at 1 per cent level of significance in the delta and non-delta areas.

Table 5.31 reveals that in the delta area, the incremental value of assets was Rs.3,680 in the case of marginal farmers, Rs.6,730 in the case of small farmers, Rs.7,940 in the case of medium farmers and Rs.9,980 in the case of large farmers. The percentage of incremental value of assets was 8.50 in the case of marginal farmers, 9.69 in the case of small farmers, 10.49 in the case of medium farmers, and 11.91 in the case of large farmers.

Table 5.31
Asset Creation on the Basis of Size Farmers

S. No	Size of Farmers	Delta area					Non-Delta area				
		Sample Size	Average net value		Incremental Value Rs.	Percentage of Incremental value	Sample size	Average net value		Incremental Value Rs.	Percentage of Incremental Value
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Marginal farmers	22	42,840	46,520	3,680	18.50	23	41,340	46,530	3,430	8.29
2.	Small farmers	48	69,450	76,180	6,730	9.69	49	62,950	69,290	5,980	9.49
3.	Medium farmers	17	75,650	83,590	7,940	10.49	16	69,460	76,000	7,280	10.48
4.	Large farmers	13	83,740	93,720	9,980	11.91	12	72,390	79,280	8,270	11.42
	Total	100	2,71,680	3,00,010	28,330	9.73	100	2,46,140	2,71,100	24,960	10.14

Source: Field data.

In the non-delta area the incremental value of assets was Rs.3430 in the case of marginal farmers, Rs.5,980 in the case of small farmers, Rs.7,280 in the case of medium farmers and Rs.8270 in the case of large farmers. The percentage of incremental value of assets was 8.29 in the case of marginal farmers, 9.49 in the case of small farmers, 10.48 in the case of medium farmers, and 11.42 in the case of large farmers.

The incremental value and the total percentage of incremental value of assets were both high in the delta area when compared with those of the non-delta area among the farmers of different sizes.

Table 5.32
t-test for Asset Creation on the Basis of Size of Farmers

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	67920.00	4	17714.14	8857.07	5.375*
Delta Post-loan	75002.50	4	20303.77	10151.89	
Non-delta Pre-loan	61535.00	4	14029.46	7014.73	16.957**
Non-delta post-loan	67775.00	4	14760.99	7380.50	

* 5 per cent level of significance

** 1 per cent level of significance

Source: Table 5.31.

Table 5.32 shows that there is a significant difference between pre-loan and post-loan periods among the size of farmers at 5 per cent level of significance in the delta area and at 1 per cent in the non-delta area.

Table 5.33 shows that in the delta area, the incremental value of assets of the sample beneficiaries occupation-wise was Rs. 4,580 in the case of those who pursued cultivation, Rs. 4,980 in the case of those who pursued cultivation as well as wage earning, Rs. 5,530 in the case of those

who followed cultivation and allied activities, Rs. 6,240 who were engaged in cultivation and employment, and Rs. 7,000 in the case of those who pursued cultivation and business. The percentage of incremental value of assets was 9.18 in the case of those of cultivation, 9.70 in the case of those who followed cultivation and wage earning, 10.36 in the case of those who were engaged in cultivation and allied activities, 11.05 in the case of those who pursued cultivation and employment, and 11.53 in the case of those who pursued cultivation and business. In the non-delta area, the incremental value of assets was Rs. 3,930 in the case of those of cultivation, Rs.4,330 in the case of those who followed cultivation and wage earning, Rs. 4,810 in the case of those who pursued cultivation and allied activities, Rs. 5,330 in the case of those whose occupation was cultivation and employment, and Rs. 6,550 in the case of those who had cultivation and business as their occupation. The percentage of incremental value of assets was 9.28 for those in cultivation, 9.72 for those in cultivation and wage-earning, 9.78 for those engaged in cultivation and allied activities, 10.17 for those cultivation and employment, and 11.35 for those who had cultivation and business as their occupation.

The incremental value and the percentage of incremental value of assets were high in the delta area when compared to those of the non-delta area among the occupational groups.

Table 5.33
Asset Creation on the Basis of Occupation

S. No	Category of Occupation	Delta area					Non-delta area				
		Sample Size	Average net Value		Incremental Value Rs.	Percentage of Incremental value	Sample size	Average net Value		Incremental Value Rs.	Percentage of Incremental Value
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Cultivation	59	49,840	54,420	4,580	9.18	37	42,340	46,270	3,930	9.28
2.	Cultivation and wage-earning	20	51,340	56,320	4,980	9.70	20	44,620	48,960	4,340	9.72
3.	Cultivation and allied activities	12	53,370	58,900	5,530	10.36	32	49,140	53,950	4,810	9.78
4.	Cultivation and employment	3	56,430	62,670	6,240	11.05	2	52,370	57,700	5,330	10.17
5.	Cultivation and business	6	60,700	67,700	7,000	11.53	9	57,670	64,220	6,550	11.35
	Total	100	2,71,680	3,00,010	28,330	10.42	100	2,46,140	2,71,100	24,960	10.14

Source: Field data.

Table 5.34
t-test for Asset Creation on the Basis of Occupation

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	54336.00	5	4330.37	1936.60	13.037**
Delta Post-loan	60002.00	5	5298.77	2369.68	
Non-delta Pre-loan	49228.00	5	6120.16	2737.02	10.988**
Non-delta post-loan	54220.00	5	7124.84	3186.33	

** 1 percent level of significance

Source: Table 5.33.

Table 5.34 shows that there is a significant difference between pre-loan and post-loan periods among the occupational categories at 1 per cent level of significance in both the delta and non-delta areas.

Table 5.35 shows that in the delta area the incremental value of assets of the beneficiaries was Rs. 3,530 for those with land below 2.5 acres, Rs. 6,610 for those with land between 2.5 and 5 acres, Rs. 8,520 for those who had land between 5 and 10 acres, and Rs. 9,670 for those whose holdings were above 10 acres. The percentage of incremental value of assets was 8.40 for those with land below 2.5 acres, 9.59 for those with land between 2.5 and 5 acres, 11 for those whose holdings were between 5 and 10 acres, and 11.50 for those with land above 10 acres. In the non-delta area the incremental value of assets was Rs. 3,450 for those who had land below 2.5 acres, Rs. 5,840 for those with land between 2.5 and 5 acres, Rs. 7,220 for those with land between 5 and 10 acres, and Rs. 8,450 for those who had land above 10 acres. The percentage of incremental value of assets was 8.13 for those with land below 2.5 acres, 9.50 for those with land between 2.5 and 5 acres, 10.50 for those who had land between 5 and 10 acres and 11.49 for those whose holdings were above 10 acres.

Table 5.35
Asset Creation on the Basis of Landholding

S. No	Size of landholding	Delta area					Non-delta area				
		Sample Size	Average net Value		Incremental Value Rs.	Percentage of Incremental value	Sample size	Average net value		Incremental Value Rs.	Percentage of Incremental Value
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1.	Below 2.5 acres	22	41,980	45,510	3,530	8.40	23	42,430	45,880	3,450	8.13
2.	2.5 - 5 acres	48	68,870	75,480	6,610	9.59	49	61,470	67,310	5,840	9.50
3.	5-10 acres	17	76,740	85,260	8,520	11.00	16	68,760	75,980	7,220	10.50
4.	above 10 acres	13	84,090	93,760	9,670	11.50	12	73,480	81,930	8,450	11.49
	Total	100	2,71,680	3,00,010	28,330	10.42	100	2,46,140	2,71,100	24,960	10.14

Source: Field data.

The incremental value and the percentage of incremental value of assets, both were high in the delta area in comparison with those of the non-delta area.

Table 5.36
t-test for Asset Creation on the Basis of Landholding

Category	Mean	N	SD	SE	t-value
Delta Pre-loan	67920.00	4	18376.14	9188.07	5.278*
Delta Post-loan	75002.50	4	21032.48	10516.24	
Non Delta Pre-loan	61535.00	4	13661.25	6830.62	5.821*
Non Delta post-loan	67775.00	4	15782.83	7891.42	

* 5 per cent level of significance

Source: Table 5.35.

Table 5.36 shows that there is a significant difference between pre-loan and post-loan periods among the Landholding categories at 5 per cent level of significance in both the delta and non-delta areas.