

CHAPTER EIGHT

AN ANALYSIS OF GENDER ROLE AND ACTIVITIES WITHIN BENEFICIARY HOUSEHOLDS

A household forms a unit of analysis and program interventions affect the micro-process of intra-household labour allocation and income generation and control of income in multiple ways. In lieu of the fact that the financed activity i.e., milch cattle activity, almost emerges as a household activity wherein other members are intensively involved in working and the fact that women are active participants in the process of economic development, analysis of gender patterns of labour and income allocation within the household gains significance.

How does disbursing credit affect the labour and income generation patterns of the two genders within a household? Is it the gender of the borrower that decides the working on the financed asset and control on the incremental income from the activity financed? What is the relative change in the contributions of the two genders to the household income as a result of the credit disbursed? These are some of the questions that this chapter proposes to answer by finding the activities of the two genders and examining their performance not in isolation but in relative context of the other gender.

8.1 Objectives

- To analyze the changes in the gender patterns of the economic activities and income allocation within the households as a result of program intervention.
- To establish the role of women as economic producers and contributors of the household income by examining their role in income contribution.

8.2 Impact of Financed Activity on Gender Roles

The data on labour use pattern and income distribution was collected for the sample BHs in the pre loan period. In the post loan period, the data indicates the changes in the activities pursued, labour and income generation for males and females within a BH.

Table 8.1 depicts employment and incomes generated as well as the differential degree of labour and income participation by gender of the beneficiary households (BHs).

Employment in livestock production ranges from cutting the grass, cleaning sheds, getting the fodder, feeding, washing and milking the animals and selling the milk. An observation into the micro-processes reveals that females, irrespective of the beneficiaries status, were intensively involved in tending to the milch cattle for the whole year

Table 8.1

Milch Cattle : Average Employment and Income Impact

I L O A N						
Beneficiary Categories	Male		Female		Total Household	
	Emp	Inc	Emp	Inc	Emp	Inc
FBHs(44)	167 (15.0)	320	945 (85.0)	1731	1112 (100.00)	2052
MBHs(25)	340 (25.0)	611	1022 (75.0)	1744	1362 (100.00)	2355
FHHs(7)	171 (18.1)	340	772 (81.9)	1536	943 (100.0)	1876
II L O A N						
FBHs(51)	180 (13.0)	425	1214 (87.0)	2889	1394 (100.00)	3314
MBHs(5)	408 (26.7)	1185	1128 (73.4)	3265	1536 (100.00)	4450
FHHs(2)	300 (20.0)	650	1200 (80.0)	2600	1500 (100.00)	3250

(Figures in parentheses are percentages to the total households employment and income)

Note: Emp refers to Employment in labour hours p.a.
Inc refers to income in Rs. p.a.

through, contributing 3 hrs daily in case of one buffalo and 4 to 4.5 hrs in case of two buffaloes. Men were found to be working for 1 to 1.5 hrs daily on one milch cattle and for 2 to 2.5 hrs on two milch cattle.

On analyzing the genderwise work participation trends of beneficiary households with one loan, it was found that the women within the MBHs were putting in the maximum number of labour hours. But when their participation was viewed in context of the number of labour hours put in by the household it was lower than the FBs and the FHs. While the MBs were working for longer hours than FBs' spouses. This holds true for both the types of beneficiary households with one and two loans. The MBs spouses were contributing to 75 and 73 per cent of the total labour hours put in by the MBHs in tending to one and two milch cattle respectively.

In contrast to this, the FBs and the FHs were putting in less number of labour hours but when viewed in the context of the respective households, the FBs were putting in 85 and 87 per cent while the FHs were contributing to 81 and 80 per cent of the total labour hours put in by their households in tending to one and two cattle respectively.

The higher participation of women within all the categories of the households stems from certain facts :-

- Limited employment opportunities in the outer domain restricted to only agricultural wage labour.
- Cattle rearing is a homestead activity and it does not radically compete with the females household work. On the contrary, it helps them to inter-weave cattle rearing into their home production schedule.
- Male participation rate in tending to the milch cattle was limited. It was evident during the period when the buffalo was in lactation and the lean period of the year when the employment in the agricultural sector were low.

Interestingly enough, male beneficiaries (MBs) participation, though lower than the FBs, was higher than that of males in the FBHs. This difference in the participation rate could be attributed to :

- Psychological feeling of ownership and responsibility on the MBs part.
- Income allocation too, depicts the same pattern as the labour allocation.

Females in both the categories of BHs have maximized the benefits compared to the male counterparts from the asset financed. However, the MBs' spouses have maximized the benefits to a greater extent.

Credit disbursed in the form of the financed activity has certain implications on the behavioral pattern of the BHs. These households are found to be reshuffling their labour resources in order to maximize utility for the household benefit.

In wake of this, an analysis of the changes in income and labour participation of the two genders in agricultural wage labour becomes pertinent.

8.3 Impact on Agricultural Wage Labour Activity

Table : 8.2

Agricultural Wage Labour : Average Employment and Wage Income Per Annum

Categories	M A L E				F E M A L E			
	Employment		Income		Employment		Income	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post
FBHs	1087	1067 (-1.83)	1187	1192 (2.2)	862	778 (-9.7)	755	682 (-9.7)
MBHs	1048	1000 (-4.5)	1159	1163 (3.4)	585	585 (0.0)	602	602 (0.0)
FHHs	249	260 (-4.4)	290	303 (4.48)	853	712 (-24.07)	727	552 (-24.07)
TOTAL	1077	1050 (-2.5)	1180	1185 (4.25)	792	729 (-7.9)	716.7	662 (-7.63)

(Figures in parentheses are changes in percentage over the pre loan period).

Note : Employment in labour hours p.a.
Income in Rs. p.a.

Employment opportunities of rural women outside the household are extremely skewed in the pre-loan period. Majority of the men and women survive by exclusively working as agricultural wage labourers in the market sector economy. Females participation in the rural market sector economy is lower than the males.

This lower rate of involvement amongst women was not out of choice or the socio-cultural religious values, but due to the lack of employment opportunities. In case of the FHs, still lower participation emerges as a result of their

status and lesser ability to bargain in the market sector for employment.

Income contribution patterns also reflect the labour participation trend. Limited involvement, the wage differential and the relative inability to bargain in the market sector renders serious implications on the income of FBs, MB's spouses and more prominently on FHs' capacity.

The wage rate for the males within the FBHs, FHHs and MBHs in the pre loan period was found to be around Rs. 8.80, 9.35 and 8.80 respectively. While in the post loan period it was Rs. 8.95, for the males in the FBHs and Rs. 9.30 for the males within the MBHs and FHHs. Thus, within the pre and post loan period, males within the FHHs were found to be working at a higher wage rate.

For the females within the FBHs, FHHs and MBHs in the pre loan period, it was found to be Rs. 7, 6.85 and 8.20 respectively. While in the post loan period it was found to be Rs. 6.40, 6.20 and 8.20 for the females within the FBHs, FHHs and MBHs respectively.

The above wage rates show that the MBs' spouses were working at a higher wage rate than FBs and FHs in the pre and post loan period. The lower labour participation of MBs' spouses could be due to the higher wage rate available to them. However, in spite of the wage rate differentials between the two genders, what becomes pertinent to note is the fact that the wage rate earned by our sample females is

higher than the wage rate earned by a female elsewhere in Vadodara District.

8.4 Substitution of Agricultural Wage Labour Activity with Milch Cattle Activity

Because labour time is the primary productive resource for the rural households, it is reasonable to assume that both the sexes allocate it rationally. Fewer the resources, greater is the need to increase the productivity. Yet, greater the need, lesser they can afford to risk, most of them seem to pursue a "Safety First" strategy, minimizing the risk to a level that assures them survival and then risking the resources only when the odds are high (Cloud, 1988).

This is precisely reflected by the behavioral patterns of our sample households, wherein, the rewards from the financed activity were insufficient for beneficiaries to undertake the risk of completely substituting wage labour with milch cattle.

Amongst the FBHs, the females were found to be marginally withdrawing from the market sector more than their spouses, however, what emerges prominently is that the FHs were the ones who were highly substituting work on agricultural wage labour with tending to milch cattle.

While in case of MBHs, the males were found to be doing this. In spite of this, his reduction was lesser than FBs. There was no reduction in the MBs' spouses participation, as their involvement in the market sector economy in the pre-loan period was already marginal.

Whatever degree of reduction of wage labour that existed in case of men seemed to arise out of:

- Their participation in tending to milch cattle;
- Lack of employment opportunities; and
- Incremental wage rates which apparently do not affect their income earning capacity in the post loan period.

Within the FBHs and MBHs, it was found that the beneficiaries were substituting agricultural wage labour for milch cattle to a greater degree than their spouses.

For the sample as a whole, the FHs were the ones who were found to be withdrawing from the labour market to a larger extent and substituting working on milch cattle due to :

- The major and multiple responsibilities thrust on them.
- Higher value placed by them on tending to milch cattle as their participation in agricultural wage labour activity was not lucrative.

All the above analysis clearly reveals that ultimately it is the women who clearly emerge as the major workers, irrespective of the gender of the beneficiary.

It is a well known fact that certain tasks, as the domestic tasks and human capital production tasks, are continuously performed to sustain life at minimal level. So in addition to the customary role as housewives, women were found to be combining activities in both inner and outer domain of work. One of the ways in which women have responded to the pressures of work is by working for longer hours than men.

A look into their lifestyles led us to wonder, "Well, don't they feel tired? Do they like working?"

We sought to fulfill our curiosity by asking them precisely these questions. Majority of the women in the sample households said, "We do feel more tired than before". While a few said, "It does not make any difference".

However, to the second question they all unanimously agreed, "Well, working is all right but we do like the money part."

This really explains that ultimately it is money and the subsequent value of the wellbeing of the household which acts as a catalyst and motivates them to pursue such arduous working patterns which, at times, stretches to 13 to 14 hrs of extensive physical labour. This very revelation should help the project staff to make realistic decisions on who in the household the project staff would have to work with concerning particular project activities.

8.5 Contribution Towards the Household Income
(Pre and Post Loan Period)

After assessing women's participation and specifying the activities they engaged in, an evaluation of how the changes in economic incentives affects the redistribution of the resources amongst the genders was undertaken. This was done by assessing the extent to which women's and men's income contributed towards the household income in pre and post loan periods.

Table 8.3 portrays the proportion of incomes contributed by the beneficiary, spouse/kin towards the household income.

Table No. 8.3

Beneficiary's and Spouse's Income as a Percentage to Household Income. (Pre and Post Loan Period)

Beneficiary Households	Income (Rs.)					
	Household		Beneficiary's		Spouse's/Kin's	
	Pre	Post	Pre	Post	Pre	Post
FBHs %	2927 (100)	5562 (100)	775 (26.47)	3004 (54.02)	1187 (40.5)	1560 (28.15)
MBHs %	2747 (100)	5410 (100)	1159 (42.19)	1869.6 (34.55)	602 (21.9)	2599 (48.04)
FHHs %	1314 (100)	3494 (100)	727 (55.32)	2324.4 (66.52)	290 (22.0)	711.8 (20.37)

(Figures in parentheses are percentages to the totals of the respective columns of pre and post loan income)

The pre loan period analysis portrays women as supplementary earners, though this is not true for the FHs who were contributing 55.3 per cent of the total household incomes. However, when viewed in context of FBs' and MBs' spouses, their incomes fell much short of the earning potential of females within the other two categories of households.

The lower earning potential of the FHs assumes importance in relation to the fact that they are the major earners. Within the MBHs, the MBs were earning 42.1 per cent while their spouses were earning 34.5 per cent of the total MBHs' income. Within the FBHs, FBs were contributing 26.4 per cent while their male counterparts were contributing 41 per cent towards the total household income.

In low income rural households, women's income constitutes one third to one half of the total family income; [Cain(1979), Shrikantan, Narayan and Rao (1978)]; and plays a vital role in determining the nutritional status of children.

The above set of observations corroborate with our findings of the post loan period which portray women as major earners, working for the survival of the household. Within the FBHs, the FBs income worked out to be 54 per cent while their male counterparts income contribution was 28 per cent in the post loan period.

Within the FHHs, FHs' contribution had risen to 66.5 per cent while the males within their household, were contributing 20.3 per cent of the household income. MBs

share in the household income had fallen to 34.5 per cent while their spouses' share had more than doubled in the post loan period to 48 per cent.

The above findings clearly show :

- Women's income is crucial for the households survival;
- They emerge as major earners in the post loan period;
- But for the women's income, the household would be living in relatively higher poverty.

What significantly emerges is that although men contribute higher proportion of the household income it needs to be noted that it mainly comes from the market sector. However, greater proportion of the income is derived from the family farm and it is the women who contribute the larger share of the household income. These findings hope to establish women in their economic roles which are invisible even to themselves.

The status or the empowerment that a woman experiences cannot be merely measured by the index of how much she contributes towards the household income. The degree and control over the incremental incomes generated from the asset financed also assumes importance.

In view of this, on probing into the intricacies of the control of income exercise, interestingly and justifiably, revealed that majority of the FBs within the FBHs and FHHs, while majority of the MB's spouses, were the one's who were mainly controlling the incremental income.

8.6 Conclusion

Thus, it prominently emerges that it is the activity financed that decides the gender participation of labour within a household. Increased labour participation in tending to milch cattle does not retrench women completely from the market sector economy; on the contrary, they are found to be combining activities in the home-based sector as well as in the market sector economy and thus are maximizing the benefits for the wellbeing of their households.

REFERENCES

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