

CHAPTER FOUR

PROFILE [I]

SAMPLE DISTRICT, TALUKA, VILLAGES, HOUSEHOLDS AND BORROWERS

The socio-economic behavior of the borrowers and their households is bound to be significantly influenced by the credit deployed. The effects of planned intervention are better understood if the geographic and economic environment and characteristics of beneficiary households (BHs) are examined first.

The present chapter develops and presents the profiles of :

- Sample District and Villages
- Sample Households
- Beneficiaries

4.1 Sample District

The district under study i.e. Vadodara, is located in the main land area of Gujarat State and is divided into 12 Talukas and 550 Villages. Its geographical area is 540276 hectors of land. The total population [1981 Census] was 25.58 lacs of people i.e. 4.63 lakh households. There were 2,40,841 farmers in the district and their average size of the holdings was 0.48 hectors.

There are two major rivers and four rivulets which serve the district and drain into the Gulf of Cambay. Besides these, the main source of irrigation are small cannels, dug

wells and tube wells etc. Vested with sandy loam, black and hesar soils, the net sown area for the district is 69 per cent, while the main crops grown by the people in the area are; food crops jowar, maize, bajra, tur, rice and wheat and cash crops cotton, tobacco and groundnuts.

Agriculture forms the main source of living for rural poor households. A large section of working class population falls into the category of agricultural labourers, of which, women too form a major part. The female work participation rate was 23.5 per cent and majority of them were field workers working at an average wage rate of Rs. 5.57. [1981 Census].

The other demographic characteristics of rural households revealed that the average family size of the sample households in the district was 5.5 members and the literacy rate within the rural areas was 49.2 and 24.8 per cent for males and females respectively. Almost 32 per cent of the total population belonged to scheduled castes and scheduled tribes [SC/ST] category.

A study of the habitant conditions indicated that majority of the population was residing in one roomed houses, while a larger portion of the population had roof tops made of corrugated iron, zinc and other material sheets.

The co-operative movement has its strong base which consists of marketing co-operatives, primary agricultural societies and milk co-operatives. The number of milk co-

operatives in the district (1985-86) was 767 with a total membership of 133400 persons. This large scale membership was due to the high bovine population in the district comprising of 3695 hundred cattle and 2449 hundred buffaloes.

4.2 Sample Villages

The sample villages have been drawn from Padra Taluka of Vadodara District. Information on village economy, demographic and socio-economic structure was elicited through taluka and village panchayat offices and observations based on non-formal conversations conducted with the villagers, during spot visits.

Table 4.1

Distribution of Population and Households in Sample Villages

Village	Population	No. of Households
Chokari	6798	1125
Dhabasa	6432	1135
Somjipura	2000	332
Ghayaj	2779	555
Karkhadi	4663	856
Chansad	2291	463
Lola	106	66
Thakariya Math	419	85
Gametha	2072	410
Luna	1066	214
Gayapura	666	107
Anti	2959	456

[1981 Census, Govt. of Gujrat, India]

The above table depicts the population and number of households in all the twelve sample villages. All these villages are served by the State Bank of India (SBI) and Bank of Baroda (BOB) branches. These villages are similar in their geo-physical characteristics.

These villages are inhabited by castes such as brahmins, rajputs, chamars, backward castes, scheduled castes and scheduled tribes. The class stratification is extended to their residential domain also, as each village has a different living set up for the scheduled castes, away from the residential domains of the higher castes.

Family structure amongst the rural poor is patrilineal with the son getting predominance over the daughter in terms of education, nutrition and career.

The sample villages are vested with sandy loam soil and are involved in growing food and cash crops such as bajra, tobacco and orchid crops. Agriculture is the main source of living for nearly 90 per cent of the population, where irrigation by small and marginal farmers is done through the use of tube and dug wells owned by rich farmers on rental basis.

The complete agro-based structure of the villages restricts the households' job opportunities only to rural market economy. However, in spite of the limited job opportunities, hardly any migration from the villages to towns was noticed.

Further, all the villages are electrified, have a junior basic school, a milk co-operative and a medical doctor who resides in the village itself. All these villages have kuchha roads which become muddy and flooded during the monsoons, creating difficulties for transporting men, women and materials for many months.

In brief, the village economy is largely agricultural with limited employment opportunities and most of the rural poor households are living a life of extreme hardships, striving to make two ends meet.

4.3 Sample Households

4.3.1 HOUSEHOLD SIZE, MALES AND FEMALES

The size of the household determines the earning potential of a household. The following table shows the distribution of household members in different beneficiary categories by sex.

Table 4.2

Distribution of Beneficiary Households: Average Family Size

Beneficiary Households	Family Size	Females	Males
FBHs	4.76	2.54	2.21
MBHs	4.56	2.7	1.96
FHHs	3.0	1.67	1.3
Total [MBHs+FBHs]	4.71	2.58	2.15

The average household size for the whole sample was 4.7, which is close to the average Indian household size of 5 members. The males and females per household were 2.5 and 2.1 respectively. There was hardly any difference in the average household size of FBHs and MBHs. However, the FHHs were found to be having a smaller household size of three. This meant a relatively lower human capital resource base for them.

A comparison of the number of males and females within each BH category showed that for the FBHs the ratio was 2.5 males to 2.2 females, for the MBHs it was 1.9 to 2.7 and for the FHHs it was 1.6 to 1.3.

4.3.2 EARNING AND NON EARNING HOUSEHOLD MEMBERS

The work participation of male and females is dependent on their social class and caste stratification. The following table classifies the household members in accordance of their earning and non-earning status:

Table 4.3

Distribution of Beneficiary Households: Earning and Non Earning

Beneficiary Households	Family Size	Earning	Non-Earning	Dependency Ratio
FBHs	4.76	2.63	2.1	0.80
FHHs	3.0	1.67	1.22	0.73
MBHs	4.56	2.53	2.00	0.79
Total [FBHs+MBHs]	4.71	2.60	2.07	0.79

Table 4.3 reveals that the proportion of earning members was only marginally higher than that of non-earning members for the whole sample as well as for each category of households.

From the above analysis it finally emerges that category wise the dependency ratio [between earning and non earning members] is almost same except for the FHHs, who have a lower working capital resource base because of their relatively smaller household size.

4.3.3 HEAD OF THE HOUSEHOLD

The head of the household was determined by using the criteria of perceived head, decision taker and principal earner. Perception of the respondent in terms of who he/she thinks is the principal earner was sought. Responses gathered were compared with the income analysis of each household member to see if there was any discrepancy between the reality and perception. Contrary to the suspected discrepancy, the results indicated affinity between the perceived main earner and real earner. Further, the principal earner and the perceived head was also the same. He/she belonged to either the respondent's, spouse's, son's or other's category.

Table 4.4

Distribution of Beneficiary Households: Principal Earner and Head of Household

Beneficiary Households	Total	Respondent	Spouse	Son	Others
FBHs	90 (100)	9 (10.00)	67 (74.44)	12 (13.32)	2 (2.22)
MBHs	30 (100)	30 (100)	0 (0.0)	0 (0.0)	0 (0.0)
FHHs	9 (100)	9 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)
Total [MBHs+FBHs]	120 (100)	39 (32.5)	67 (55.8)	12 (10.0)	2 (1.67)

(Figures in parentheses are percentages to the totals of respective categories.)

An analysis of the Table 4.4 reveals that within the BHs, 56 per cent of the principal earners/heads were found to be spouses of the beneficiaries. Thirty-two per cent of the principal earners/heads were respondents themselves and 10 per cent were sons while rest comprised of other's category.

It was noticed that in majority of the cases, within FBHs, the respondents' spouses were principal earners and heads, while in 10.4 per cent cases, the principal earner was the respondent and she was the female head herself. In 12.2 per cent of the FBHs cases, the principal earner was the son and in rest of the cases it was somebody else than her first kin.

The above analysis conspicuously points out that in majority of the cases, males are principal earners and heads of the households. Even out of the 23 cases, wherein the women are widowed, only 9 of them were found to be main supporters and heads.

4.3.4 TYPE OF RESIDENTIAL DOMAIN

The type of house owned signifies the living status, habitant conditions and the economic level of the household. Information on the types of households was collected through observations and direct questions. The details of which are enumerated in following table :

Table 4.5

Distribution of Beneficiary Households : Type of Residential Domain

Beneficiary Households	Total	Kuchha	Semi-Pucca	Pucca
FBHs	90 (100)	73 (81.11)	17 (18.89)	0 (0.00)
MBHs	30 (100)	21 (70.00)	8 (26.67)	1 (3.33)
FHHs	9 (100)	8 (88.88)	1 (11.1)	0 (0.00)
Total [FBHs+MBHs]	120 (100.00)	94 (78.33)	25 (20.83)	1 (0.83)

(Figures in parentheses are percentages to the total of respective categories)

The above table shows that 78 per cent of the beneficiaries were living in kuchha houses, while 21 per cent in semi-pucca and almost none of the BHs were living in pucca houses.

Category-wise, almost 81 per cent of FBHs, 88 per cent of FHHs and 70 per cent of MBHs were living in kuchha houses. Further, 19, 21 and 26 per cent of the FBHs, FHHs and MBHs respectively were found to be residing in slightly better living conditions i.e. semi-pucca houses.

The status of BHs with pucca houses was extremely low as only 3 per cent of the MBHs owned a pucca house. Besides the type of the house, information on the ownership of their residential domain revealed that, all the BHs owned houses they resided in.

4.4 Borrowers' Profile

4.4.1 CASTE AND RELIGION

Besides economic stratification, caste/religion are important parameters of stratification. Even amongst the poorest classes, deprivation is higher amongst scheduled castes, scheduled tribes and backward classes. Women within these households are encroached with the responsibility of producing for survival due to their ambulatory/bereft status and lack of socio-cultural encumbrances within the households. It becomes pertinent to note that the above status further augments their responsibilities.

The following table depicts distribution of beneficiaries in accordance of their caste and religion.

Table 4.6

Distribution of Beneficiaries: Caste and Religion

Benefi- ciaries	Total	Caste			Religion	
		S.C.	B.C.	Others	Hindu	Muslim
FBS	90 (100.0)	29 (32.22)	7 (7.77)	54 (60.00)	85 (94.44)	5 (5.55)
MBs	30 (100.00)	7 (23.33)	0 (0.00)	23 (76.66)	24 (80.00)	6 (20.00)
FHBs	9 (100.00)	4 (44.40)	0 (0.00)	5 (47.82)	8 (88.8)	1 (11.1)
Total	120	36	7	77	109	11
[FBS+MBs]	(100.0)	(30.0)	(5.8)	(64.2)	(90.53)	(9.47)

(Figures in parentheses are percentages to the totals of respective categories)

Note: a) SC refers to Scheduled Caste.

b) BC refers to Backward Caste.

It can be seen from the above table that within the whole sample, 64 per cent formed general category while 30 and 5.8 per cent of the beneficiaries belonged to SC and BC, respectively.

A comparison across the categories reveals that maximum concentration of the SC was amongst the FHBs followed by the FBHs.

Religion and caste seems to influence the work participation and nature of work. The Muslim women's participation in work in the market sector was much lower compared to Hindu women, which could be attributed to restrictions imposed on Muslim women. The sample beneficiaries were found to be mainly belonging to two religions; Hindus and Muslims. The table manifests a larger concentration of Hindus amongst the sample BHs.

4.4.2 TARGET GROUP

The target groups of the IRDP consists of small and marginal farmers, agricultural labourers and rural artisans.

Table 4.7

Distribution of Beneficiaries: Target Group

Beneficiaries Categories	Target Groups			
	Total	A.L.	M.F.	S.F.
FBs	90 (100)	78 (86.66)	2 (2.22)	10 (11.11)
MBs	30 (100)	23 (76.67)	5 (16.66)	2 (6.66)
FHs	9 (100)	8 (88.88)	-	1 (11.11)
Total [FBs+MBs]	120 (100)	101 (84.16)	7 (5.83)	12 (10.0)

(Figures in parentheses are percentages to the totals of respective categories.)

Note : a) A.L. - Agricultural Labourers
b) M.F. - Marginal Farmers
c) S.F. - Small Farmers

The above table depicts that majority of beneficiaries belonged to agricultural labourers category. Within the sample 84 per cent belonged to agricultural labourer category, 10 per cent to small farmers, while 5.8 per cent were marginal farmers.

Category-wise, a higher concentration of FBs was noticed amongst the agricultural wage labour activity while the incidence of FHs amongst the farming households was somewhat higher than the other categories.

Thus, majority of beneficiaries lacked land resource base and those who owned land, had extremely small sized holdings which were not well irrigated and hence led to low productivity.

4.4.3 MARITAL STATUS

Marital status of women in India, to some extent, determines their social and economic status. Widows/divorced and separated women form a special disadvantaged section of the underprivileged masses. Information on marital status was sought for all of the above mentioned classes of women. However, the ultimate analysis only showed two classes of women; married and widowed, among the sample beneficiaries.

This classified data of the beneficiaries in accordance of their marital status is depicted in Table 4.8.

Table 4.8

Distribution of Beneficiaries: Marital Status

Beneficiaries	Marital Status	
	Total	Married Widow
FBS	90	67 (74.44) 23 (25.55)
MBs	30	29 (96.67) 1 (3.3)
FHs	9	0 (0.00) 9 (100.00)
Total [FBS+MBs]	120	96 (80.0) 24 (20.0)

(Figures in parentheses are percentages to the total of respective categories)

The above table shows that 80 per cent of the beneficiaries were married while the rest were widows/widowers. Moreover, all the FHs were widows.

4.4.4 EDUCATION

Literacy rate signifies the caliber of human resource available within a household. It also affects the working efficiency to some extent. Table 4.9 shows the number of beneficiaries and their educational status.

Table 4.9

Distribution of Beneficiary Households : Education

Beneficiaries	Total	Education Level		
		Illiterate	1-5	5-10
FBs	90 (100.0)	79 (87.77)	10 (11.1)	1 (1.11)
MBs	30 (100.00)	11 (36.67)	18 (60.00)	1 (3.33)
FHs	9 (100.00)	9 (100.00)	0 (0.00)	0 (0.00)
Total [FBs+MBs]	120 (100.00)	90 (75.0)	28 (28.3)	2 (1.67)

(Figures in parentheses are percentages to the totals of respective categories)

Note : a) 1-5 refers to 1st to 5th grade.
b) 5-10 refers to 5th to 10th grade.

Information on the educational level was sought till the post-graduate level. However, the maximum level of education received by the beneficiaries was only till the tenth standard. For the whole sample, only 25 per cent of the beneficiaries were formally educated, while 75 per cent of them were illiterates.

Amongst the different categories, the literacy rate was highly lopsided, majority of the MBs were literates while a major proportion of the FBs and FHs were illiterates.

The lack of even the basic level of education to these women signifies the level of deprivation of households

in terms of quality of human capital available for economically productive endeavors.

4.4.5 AGE

It is often argued that older the women greater is the possibility of her not being able to earn income for the household. Table 4.10 shows the distribution of the beneficiaries in accordance of their age.

Table No. 4.10

Distribution of Beneficiaries : Average Age

Beneficiaries	Total Beneficiaries	Average Age in Years
FBs	90	37
MBs	30	38
FHs	9	47.5
Total	120	37

The age classification of beneficiaries reveals that for the whole sample, average age was 37 years. For the FBs it was 37 years, while for the MBs it was 38 years. Amongst all categories of beneficiaries, average age of FHs was 48 years which was the highest.

The above findings show that the FHs are compelled to work sometimes even more even when they reach higher age brackets.

REFERENCES

Census (1981), Government of India, Registrar General of India.

Vadodara District Profile (1985), Jilla Panchayat Office, Vadodara.