IMPACT OF MICROFINANCE ON THE UPLIFTMENT OF RURAL WOMEN – AN ECONOMIC ANALYSIS

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ABSTRACT

The impact of microfinance on the rural women has been examined in this study. The study revealed that majority of the SHG members were middle aged, married, and belonging to nuclear families from backward castes. The impact analysis on the various parameters revealed that the total percentage change in income was 45.59, employment was 112.48, the asset position of members after joining the self-help group was 53.43 and the consumption change in member household was 25.8 per cent. The study on the investment and savings pattern of member households after joining the SHGs showed that they came under high investment and savings category and the percentage change was 20 and 264, respectively. The regression analysis revealed that the income of members increased by 0.50 from one rupee investment, savings increased to Rs 4.92 and one day employment increased the income by Rs. 40.37. The major constraints faced by members were conflicts among group members, improper savings or procedures involved and lack of training or skill upgradation as moderate problems. Through the SHGs women were socially and economically empowered.

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This paper examines the performance of tribal groups who constitute the poorest of the poor in the microfinance programme and the economically better-off non-tribal groups in Wayanad district of Kerala. Based on the empirical data regarding various indicators of their participation, the paper suggests that the socio-economic backwardness of these tribal groups prevents them from accessing sufficient loans from microfinance programme and are unable to initiate income generating activities. As the loans availed of are utilised for consumption purposes, repayment of the microfinance loans are done by further borrowing from moneylenders and other sources, thus getting entrapped in a spiral of indebtedness.
RURAL LABOUR EMPLOYMENT THROUGH MULBERRY SERICULTURE - AN ANALYSIS OF CROSS-SECTIONAL STUDY

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ABSTRACT

Mulberry sericulture is being considered as one among the rural development programmes in the country. It is well suited for landless, marginal and small landholders. Studies showed that it assures periodical income throughout the year. After 1990s, Tamil Nadu has become one of the important silk producing states in the country. Many projects were implemented to increase silk production in the State, which has resulted in increase of silk productivity and quality. However, the prospects of employment potential by different farm holding sizes have become necessary to assess the magnitude of employment opportunities in sericulture. In this context, a cross-sectional study was conducted in Erode and Dharmapuri districts in Tamil Nadu during 2003-04. The study reveals that mulberry sericulture employs higher magnitude of own family labour, and is female labour centric. Further, the study shows that as the holding size increases, the quantum of employment generation declines. Sericulture can be popularised in rural areas to supplement employment generation for landless, marginal and small farmers.

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EXTENSION SERVICES IN CONTRACT FARMING: AN EXPLORATIVE STUDY OF POTENTIAL PARAMETERS

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ABSTRACT

Contract farming as a form of organising agricultural production is fast gaining acceptance and popularity among agricultural policy planners as a viable and efficient route to increase agricultural production. In this environment, the role of extension needs to be reassessed to make it vibrant and relevant to the emerging challenges. This paper attempts to explore some dimensions of extension services which can be used to study and understand the extension service delivery process and methods. The extension services rendered under the contract farming show wide variation in scope, content and approach adopted for delivery. This can be studied based on some of the key attributes based on different criteria like nature of knowledge transferred, nature of technology dissemination, extension approach, the timing, frequency and place of service delivery etc. The provisions for supply of related services and pricing of extension services are other parameters on which different models of contract farming differ. Market orientation, client orientation, and economy of service orientation are three major changes that extension has to successfully negotiate in the emerging scenario. The challenge will be to refine the science of extension in a manner that will enable it to remain relevant and retain its utility in the changing agricultural scenario.
SELF-HELP GROUP (SHG) MOVEMENT IN TAMIL NADU – EMPOWERMENT OF RURAL WOMEN

Y. Gangi Reddy and NV Madhuri*

ABSTRACT

There are several successful experiments on the concept of Self-Help Group in India during the last two decades. However, they are limited to a few pockets of some states and districts. Tamil Nadu is one such State that experienced this movement extensively. It has made difference in its approach, growth and impact in terms of bringing awareness, facilitating employment generation and empowering of rural women. The overall objective of this paper is to examine the process through which SHG movement took shape in Tamil Nadu and brought about significant improvement in the living conditions of the poor especially women leading to their empowerment.

This paper is based on a large research study conducted by NIRD in 14 States including Tamil Nadu as part of its research activities.

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SHG MOVEMENT- AN EMERGING SOCIAL INNOVATION OF MICROFINANCING IN ORISSA

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ABSTRACT

This article seeks to place before its readers the details of the microfinancing initiatives of the banks, NGOs in Orissa, vis-a-vis India. The growth movement of SHGs in Orissa since inception with different models of SHGs financing has been analysed critically to know the pattern of microfinancing in the State. Economically underdeveloped regions in Orissa, better known as “KBK Regions” have been selected for the micro study of the financing pattern of micro movement to know the extent to which SHG movement has helped in reducing the regional imbalance in the State.

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ABSTRACT

The main purpose of the study was to determine the adoption of selected ecological agricultural practices by the farmers and the economic factors influencing the adoption. Proshika-selected ecological farmers of six selected upazilas of Bangladesh constituted the population of the study, while a total of 144 farmers constituted the sample of the study. Data were collected from the farmers during February to August, 2006 by using a pre-tested interview schedule. Eight selected economic factors of the farmers were considered as the independent variables, while adoption of selected ecological agricultural practices by the farmers was the dependent variable. Overwhelming majority (84 per cent) of the farmers had very low to low adoption of ecological nutrient management practices compared to 16 per cent medium adoption. In case of ecological pest management practices, 79 per cent of the farmers had very low to low adoption compared to 21 per cent medium adoption. In case of composite adoption of ecological agricultural practices, a great majority (86 per cent) of the farmers had very low to low adoption compared to 14 per cent medium adoption. Step-wise multiple regression analysis indicated that among the economic variables, benefit obtained from ecological agriculture of the farmers was by far the most important factor which strongly and positively influenced their adoption of selected ecological agricultural practices. Animal poultry excreta availability and commercialisation also had remarkable positive influence upon adoption of selected ecological agricultural practices by the farmers. Annual family income had negative influence on the adoption of ecological agricultural practices. The standardised partial ‘b’ co-efficients of these four significant independent variables formed the equation contributing to 67.8 per cent of the total variation in adoption.
AN ASSESSMENT OF POVERTY AND LIVING STANDARDS OF IRULAS (A PRIMITIVE TRIBAL GROUP IN TAMIL NADU)

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ABSTRACT

The tribal population identified as the aboriginal inhabitants of India are seen in almost every state of India. There are some distinct backward groups among the tribal communities, who live more or less in isolation, inaccessible terrain and maintain a lifestyle that remains static through centuries. The population of these socially isolated tribal communities small in size and referred to as the primitive tribal groups (PTG) are in the lowest strata of the general tribes.

In Tamil Nadu, Irulas are one of the primitive tribal groups and a major scheduled tribe. Since the Irulas are forest dwellers, they are quite familiar with the jungle produce, which they barter with the other tribal communities. The present study is an attempt to study the prevalence of poverty among the Irulas in the Nilgiris district. A detailed interview schedule was prepared containing questions on the socio-economic and demographic features of the tribals; their health details, political and general awareness. The data were collected from the selected households in the month of October of 2008. The study brings out the widespread poverty, illiteracy, malnutrition, amongst the primitive tribal communities in the Nilgiris district.

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FORMATION OF SOCIAL CAPITAL
IN GENDER SENSITIVE
PARTICIPATORY FORESTRY
PROGRAMME IN WEST BENGAL

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ABSTRACT

In an empirical investigation to measure the level of social capital under gender sensitive planning on joint forest management (JFM) programme in West Bengal, the study suggests that the pre-existing traditional characteristics of community solidarity, mutual trust and coordinated action are the inner dynamics for the development of social capital in poor households under JFM villages in general and its female group in particular compared with non-JFM villages. Moreover, there are instances that only prior existence of social capital in many situations is not the crucial factor to build on it; public officials can play a significant role in such building.

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