Chapter-VI
Determinants of Poverty among Women
Determinants of Poverty among Women

This chapter will test the models that have been developed for analysing the feminization of poverty of women in South Assam comprising the three districts of Cachar, Karimganj and Hailakandi. Results have been estimated using simple averages, percentages and through multiple regression model. The models have been examined for South Assam as a whole as well as for the individual districts viz Cachar, Karimganj and Hailakandi. The data for the purpose of our study has been collected mainly from primary information.

In the first model we specify the relationship between incomes of women, which has been accepted as an important proxy for indicating the poverty of women of South Assam with their literacy rate which is taken as the explanatory variable. In this model b is the co-efficient of the independent variables & 't' value shows the significance of co-efficient. \( R^2 \) reveals the extent of the relationship of the model. F shows the significance of \( R^2 \). The model formulated is therefore as follows:

\[
\ln = a + blit + U \tag{1}
\]

Where,

\( \ln \) = Income of the women  
\( lit \) = Percentage of literacy of women  
\( U \) = is the error term

The result of the estimated equation is as follows:

\[
\ln = 1.120 + .917 \text{lit} \quad R^2=.842; \quad F = 26.560 \\
\text{t} = (.218) \quad (5.154)
\]

The results imply that when women have high degree of education and the female literacy rate is high, their earning capacity is enhanced and therefore they develop the capacity to earn high level of income. The model is built on the hypotheses that higher
the education higher is also the level of income and lower the level of literacy lower the level of income, indicating a positive relationship between income and education. Since the model is statistically and theoretically satisfactory, the model can be accepted for the purpose of determining the feminization of poverty.

In the second model we specify the relationship between income of women of South Assam with their decision making ability, where we take income as the dependent variables and decision making as the explanatory variable. This is done in an attempt to understand whether the independence of making decision has any effect on the status of poverty of women because feminization of poverty in many societies is still prevalent due to social economic factors which prevent women from determining their own destiny. The results of the estimated model imply that when women can decide independently about their future and whether to engage themselves in economic activity they also have high level of income. Their decision making role is also very much significant and enhanced due to their economic status which is therefore surely a decisive way to enhance their status in the society. The model formulated is therefore as follows:

\[ In = a + b \ dcsn + U \]  (2)

Where,

- \( In \) = Income of the women
- \( dcsn \) = Decision making of women
- \( U \) = is the error term

The result of the estimated equation is as follows:

\[ In = -5.118 + .941 \ dcsn \quad R^2 = .885; \quad F = 38.407 \]

The results reveal that \( R^2 \) being as high as .885 implies strong degree of explanatory power of the model and the value of \( F \) too is significant. The value of the co-
The model which is built on the hypothesis that higher the level of decision making, higher is also the level of income and therefore they are characterized by better socio economic status in the society. Lower the decision making lower is also the income earning capacity and therefore lower will also be the position of women in the society which has a positive effect on the level of poverty. Lower the independence to make a decision, lower is also the income earning capacity because in such cases men decides whether women are to take up jobs and become economically independent. As such lower will also be the position of women in the society. The model is therefore accepted for our purpose since it indicates a positive relationship between income and decision making. Since the model is statistically and theoretically satisfactory, the model can be accepted for the purpose of determining the feminization of poverty. It therefore shows that the power of independent decision making is an important determinant of the income of women in any society and it can be considered as an important determinant of the extent of poverty of women of any nation.

In view of the acceptability of literacy rate and decision making power of the women in the above two models, in the third model we use both these variables as independent explanatory variable in one single model with income of women as the dependent variable which is used as a proxy for feminization of poverty. It is also interesting to note that the explanatory power of decision making is higher than that of even one of the most important determinant of income that is literacy. In any society the model reveals that education enhances the power to undertake any kind of crucial decision for the family as well as for themselves and therefore the two factors together can play a very important role in determining the status of women. Education increases the decision making power of any individual since education provides the capacity to think in a rational manner, increases awareness and social consciousness and the ability to distinguish between what is to be done and what not to be done. As a result such
positive attitude of women in a society normally has positive impact on the level of poverty.

The model formulated is therefore as follows:

\[ \ln = a + b \text{lit} + c \text{dcsn} + U \]  \hspace{1cm} (3)

Where,

\( \ln = \) Income of women

\( \text{lit} = \) Literacy of women

\( \text{dcsn} = \) Decision making power of women

\( U = \) is the error term

The result of the estimated equation is as follows:

\[ \ln = -5.994 + .473 \text{lit} + .575 \text{dcsn} \]

\[ R^2 = .975; \quad F = 77.032 \]

\[ t = (-2.163) \quad (3.779) \quad (4.587) \]

The results reveal that \( R^2 \) being as high as .975 implies strong degree of explanatory power of the model and it is also supported by the value of F which is significant. The value of the co-efficient of the explanatory variable that is the literacy rate is .473 and decision making is .575 and it is also statistically significant as revealed by the t values of the respective coefficients.

In the fourth model we specify the relationship between savings of women, which is accepted as another indicator of poverty with their literacy rate, since the amount of saving is a crucial determinant of the economic status of women in any society and thereby indicates the extent of feminization of poverty. In this model therefore we take saving as the dependent variable and literacy as the explanatory variable. However the explanatory power of variable is lower than that for the model where literacy rate is a determinant of income. The reasons could be that though literacy is a direct determinant of income, it is an indirect determinant of savings rate. Literacy rate determines income, which in turn determines the savings rate of the women. Due to poverty the capacity to
saving may not be significant. As a result, the model with literacy of women which is also theoretically and statistically significant is accepted for the purpose of our study. The model formulated is therefore as follows:

\[ Svng = a + b \text{lit} + U \]  \hspace{1cm} (4)

Where,

\( Svng \) = Savings of the women  \\
\( \text{lit} \) = Literacy of women  \\
\( U \) = is the error term

The result of the estimated equation is as follows:

\[ Svng = 12.30 + .489 \text{lit} \] \hspace{1cm} R^2 = .721; \hspace{1cm} F = 12.891 \\
\( t \) = (1.831) \hspace{1cm} (3.590) 

The results reveal that \( R^2 \) is .721 and it implies that the high degree of explanatory power of the model and the value of \( F \) is also significant. The value of the co-efficient of the explanatory variable that is the literacy rate is .489 and it is also statistically significant as revealed by the \( t \) value. However the explanatory power of variable is lower than that for the model where literacy rate is a determinant of income.

In the fifth model we mention particularly the relationship between saving with the decision making ability of women, where we take saving as the dependent variable and decision making as the explanatory variable. The model is formulated with the intention of examining whether the power to make decision in crucial matters relating to self and family can determine the extent of savings made by women and thus also determine the economic status of women in the society. The model therefore implies that when women enhance their economic status through saving their independent power to take economic decisions including the decision to save is an important determinant. The positive sign of the coefficient means that higher the decision making power such as the nature and type of jobs women take up, whether to go out of the house for
employment, higher is also the ability to decide whether to save or not. However, here too we see that the explanatory power of the coefficient is lower than that of the same variable determining income level. We can therefore accept the present model and also conclude that decision making power and the level of education of women play a pivotal role in determining the economic status of women. In other words lack of these characteristics among women is responsible for feminization of poverty. The model formulated is therefore as follows:

\[ \text{Svng} = a + b \text{dcsn} + U \]  \hspace{1cm} (5)

Where,

- \( \text{Svng} \) = Savings in various forms by women.
- \( \text{dcsn} \) = Decision making power of women
- \( U \) = is the error term

The result of the estimated equation is as follows:

\[ \text{Svng} = 9.896 + 0.767 \text{dcsn} \quad R^2 = 0.588; \quad F = 7.132 \]

\[ t = (1.031) \quad (2.671) \]

The results reveal that the value of \( R^2 \) being 0.588 implies that the explanatory power of the model is moderate and the value of \( F \) is not too significant. The value of the co-efficient of the explanatory variable that is the decision making is 0.767 and it is also statistically significant as revealed by the \( t \) value. The model therefore implies that when women enhance their economic status through saving their independent power to take economic decisions including the decision to save is an important determinant.

In the sixth model, we use both the literacy level and the extent of decision making power of women together in determining the extent of saving made by women, in an attempt to examine the relative weightage of the two independent variables. The model formulated is therefore as follows:
Svng = a + b lit + c dcsn + U (6)

Where,

Svng = Savings in various forms by women
lit = Literacy of women
dcsn = Decision making power of women
U = is the error term

The result of the estimated equation is as follows:

\[ Svng = 8.760 + .637 \text{lit} + .275 \text{dcsn} \]

\[ R^2 = .751; \quad F = 6.028 \]

\[ t = \begin{pmatrix} 1.047 \end{pmatrix}, \begin{pmatrix} 1.618 \end{pmatrix}, \begin{pmatrix} 0.698 \end{pmatrix} \]

Though the value of \( R^2 \) is as high as .751, the value of \( F \) is insignificant and therefore the model cannot be accepted for our purpose. Though the value of the coefficient of the explanatory variable, that is the literacy rate is .637 but the value of the coefficient of decision making is as low as .275 and both the coefficients are also statistically insignificant as revealed by the t value. Though the signs of the coefficients are theoretically acceptable, in view of the insignificance of \( R^2 \) as well as the value of the coefficients we cannot accept the model for our purpose. This is also substantiated by the high degree of auto correlation among the two independent variables.

In the seventh model we specify the relationship between saving of women of South Assam with their employment status, where we take saving as the dependent variable and employment as the explanatory variable. The model formulated therefore is as follows:

\[ Svng = a + b \text{emp} \] (7)

Where,

Svng = Savings in various forms by women
emp = Percentage of employment of women in South Assam

The result of the estimated equation is as follows:

\[ Svng = 20.776 + .771 \text{emp} \]

\[ R^2 = .514; \quad F = 5.286 \]

\[ t = \begin{pmatrix} 3.206 \end{pmatrix}, \begin{pmatrix} 2.299 \end{pmatrix} \]
The results reveal that $R^2$ is .514. The value of the co-efficient of the explanatory variable that is the employment rate of women is .717, and it is statistically significant as revealed by the $t$ value and also theoretically sound. This implies that savings is a function of the level of employment of women. This is only natural because more the employment greater is also the ability to save. Though the relationship may not be equally strong for all categories of income, yet on the whole the positive relationship holds in most cases.

In the next model which is of multiple regression model we use saving of women as the dependent variable. The explanatory variables in the equation are the literacy rate of women, their decision making and employment status. The model formulated is therefore as follows:

\[ Svng = a + b \text{lit} + c \text{dcn} + d \text{emp} + U \] ............................ (8)

Where,

$Svng =$ saving of the women in South Assam.

$\text{lit} =$Literacy rate of the women in South Assam.

$\text{dcn} =$ Decision making ability of women in South Assam.

$\text{emp} =$ Employment of women in South Assam.

The result of the estimated equation is as follows:

$Svng = 8.338 + .789 \text{lit} - .152 \text{emp}$ \quad $R^2 = .775; \quad F = 3.087$

$t = .855+.995+.556+(-.238)$

The results reveal that $R^2$ being as .755 and it implies that the degree of explanatory power of the model and the value of $F$ is not significant. The value of the co-efficient of the explanatory variable rate is - .789 and employment rate is-.152 and it are also statistically not significant as revealed by the $t$ value. In this equation sign of the coefficient on employment has changed from positive to negative indicating the presence
of multi co-linearity. Consequently though individually both variables determines the extent of saving in a multiple model where both the variables are used the model cannot be accepted either on theoretical or statistical grounds.

The next model specifies the relationship between employment of women of South Assam and the proportion of women who takes major decisions relating to the family or self. This is important because employment provides economic independence of women relieves them from the clutches of poverty and enables to make decisions instead of being totally dependent on the male members of the family. This in turn improves their status in the society.

The model developed on this presumption is therefore as follows:

\[
\text{Emp} = a + b \text{dcsn} + U \quad \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots (9)
\]

Where,

Emp = Percentage of women employed

dcsn = Percentage of women taking decision independently.

The result of the estimated equation is as follows:

\[
\text{Emp} = -1.133 + .640 \text{dcsn} \quad R^2 = .410; \quad F = 3.468
\]

\[t = (1.862)\]

The results reveal that \( R^2 \) is .410 and it implies the low degree of explanatory power of the model and the value of \( F \) too is not significant. The value of the co-efficient of the explanatory variable that is the decision making ability is .640 and it is also statistically insignificant as revealed by the \( t \) value. The model is therefore not acceptable for our purpose.

It may therefore be contended from the above analysis that though women may be employed they still do not have full power to take or make decisions relating to self and the family. This could be because majority of the women of the region are engaged in
economic activities which are of lower level economic activity and are extremely lowly paid. Though they are employed yet feminization of poverty is still common. This might not have given them the recognition and therefore the say in important matters which are normally expected from women with economic power when they are engaged in highly paid jobs. In that sense, feminization of poverty in matters of decision making is still prevalent in the region. In other words full emancipation of women has still not being attained in the region in spite of high literacy rate.

In the tenth model we specify the relationship between highly paid women of South Assam with their decision making ability in an attempt to examine whether economic strength adjudged by their higher level of income results in improving the status of women in the society. In the model specified below we have taken the percentage of highly paid women of the region as dependent variable and their decision making ability as the independent variable. The model is also theoretically satisfactory as revealed by the sign of the equation. In other words, the model implies that women belonging to higher income group have to have higher level of education and women with high education are better equipped to take decisions and their male counterparts also have greater confidence in their decisions. The contention follows directly from the above model which reveals that women with low level of education are considered to have lower level of ability and capacity to undertake decisions and thereby they are the ones who have to accept jobs of lower remuneration. This in turn implies lower level of economic power and greater degree of feminization of poverty. In other words decision making power is directly linked up with education and the nature of employment and thereby it is an important determinant of feminization of poverty in the region. Lower the economic power lower is also the ‘worth’ of women in the society and therefore lower is also the permission to take independent decision. In contrast, higher the economic power due to highly paid jobs of women, more the ‘worth’ of the women in the society and therefore more reliability on the women for taking decisions. Therefore feminization of poverty and decision making power of women are interrelated and form a strange kind of a vicious circle. Women of tradition bound and conservative societies are unfortunately
caught up in this vicious circle out of which it becomes extremely difficult for them to come out. The end result is that all indicators of poverty encircle the women in all aspects of their lives and therefore ‘feminization of poverty’ is the apt description of the status of women in our society.

\[ Hpd = a + b dcsn + U \]  
\[ (10) \]

Where,

- \( Hpd \) = Percentage of highly paid women of South Assam.
- \( dcsn \) = Percentage of women with decision making ability among this income group

The result of the estimated equation is as follows:

\[ Hpd = -5.747 + .915 \, dcsn \]
\[ R^2 = .838; \quad F = 25.851 \]
\[ t = (-.740) \quad (5.084) \]

The results reveal that \( R^2 \) being as high as .838 implies high degree of explanatory power of the model which is supported by significant value of F. The value of the coefficient of the explanatory variable that is the decision making percentage of highly paid women employees is .915 and it is also statistically significant as revealed by the t value.

In the eleventh model we specify the relationship between percentage of women having ownership of property and assets which is another proxy for feminization of poverty in South Assam with their decision making ability since such ownership also indicates greater economic power. In this model we take property and assets as the dependent variable and decision making as the explanatory variable for the same reasons as discussed earlier. This implies that when women have higher percentage of property and assets their decision making percentage is also higher because ownership of property provides a substantial amount of economic security and therefore also a significant amount of ‘say’ in matters of decision making. However, it needs to be highlighted here that the value of the coefficient of decision making power though much higher than that for the low paid women workers, yet it is lower than the coefficient of decision making.
coefficient for highly paid women workers. The reason for this may be sought in the fact that perhaps women with property may be just the owners in name due to inheritance or other legal issues in reality the actual authority may rest with the male members of the family. Therefore it may be concluded that only when women are actually earning a higher level of income, which is also associated with high level of education, they also have greater amount have better status and hence there is greater amount of faith in their decision making ability by the male counterparts in the society. In contrast women engaged in lowly paid jobs also have low levels of education and women owning property may be a mixed group. They may own property and assets by virtue of their own economic strength who may therefore belong to the educated elite. The other group of owners of property may be inheriting the same and have no connection with their education. Hence we obtain the value of the coefficient which comes in between the other two groups.

\[ Prass = a + b \text{dcsn} + U \]  
Where, 
Prass = Percentage of women with property and assets 
\text{dcsn} = Percentage of women with property and assets taking independent decisions.

The result of the estimated equation is as follows:

\[
Prass = 6.552 + 0.787 \text{dcsn} \quad R^2 = 0.620; \quad F = 8.154 \\
t = (0.684) (2.855)
\]

The results reveal that \( R^2 \) is .620, implying relatively satisfactory explanatory power of the model and the value of the \( F \) is also significant. The value of the co-efficient of the explanatory variable that is the decision making percentage is .787 and it is also statistically significant as revealed by the \( t \) value.

In the final model we specify the relationship between property and assets of women of South Assam with their decision making and employment where we take property and assets as the dependent variable and decision making and employment as
the explanatory variables. In other words possession of wealth by women is determined by the decision making power as well as the income earning capacity of women which also captures the contribution of the level of literacy. The findings reveal that decision making and the nature of employment with their level of income are crucial determinants of feminization of poverty. On the other hand, decision making is closely related to employment of women in any nation. When women own property and assets their decision making power is enhanced and therefore they are characterized by better status in the society.

\[ \text{Prass} = a + b \text{dcsn} + c \text{emp} \quad (12) \]

Where,

- \( \text{Prass} \) = Percentage of property and assets
- \( \text{dcsn} \) = Percentage of women with decision making power
- \( \text{emp} \) = Percentage of employment of women

The result of the estimated equation is as follows:

\[
\text{Prass} = 7.37 + .305 \text{dcsn} + .753 \text{emp} \quad R^2 = .933 ; \quad F = 42.520
\]

\[ t = (1.896) \quad (2.213) \quad (5.463) \]

The results reveal that \( R^2 \) being as high as .933 implies that the high degree of explanatory power of the model and the value of \( F \) is also significant. The value of the co-efficient of the explanatory variable, that is the decision making and employment rate is .305 and .753 and it is also statistically significant as revealed by the \( t \) value. In other words possession of wealth by the women is determined by the decision making power as well as the income earning capacity of women which also captures the contribution of the level of literacy.

On the other hand decision making is closely related to employment of women in any nation. When women have highest property and assets their decision making power is enhanced and also highlighted and therefore they are characterized by better status in the society. The model is built on the hypotheses that higher the property higher the
power of decision making and employment, lower the property lower the decision making power and employment.

Taking an overall perspective from the analysis of all the models the study reveals that feminization of poverty in all its various dimensions does exist among the women of South Assam in spite of high literacy rate. Level of employment has a significant effect in determining the extent of poverty. This is truer for those levels of employment which are better paid and highly remunerative. Under such a situation women tend to have greater influence and strength in matters of opinions in various fields and thereby possess higher degree of decision making ability. Where women possess this ability feminization of poverty is also considerably much less. What therefore emerges from the study is that literacy rate, employment level and the power to take decision are the important determinants of the status of female poverty in the region.

It is with this aim in view that we concentrate on the study of literacy, income, savings, employment, and property assets of the women of South Assam region according to their religious and different social groups of all the selected seven blocks of South Assam.

In Dhalai block under Cachar district the percentage of Hindu women’s literacy, income, savings, employment and property assets is 45%, 30%, 30%, 25% and 40% respectively. Among the Muslim women this rate is 25%, 25%, 25%, 25%, 50%. But no Christian women in this block have been recorded. On the other hand among the SC, ST, OBC women of this block the percentage of this rate as surveyed is as follows, Scheduled Castes literacy rate is 40%, income 20%, savings 30%, employment 20% and property assets 20%. No Scheduled Tribe group has been noted. In the OBC group of this block this rate is 33.33%, 66.66%, 33.33%, 33.33% and 33.33% respectively.
(A). Block wise percentage of women’s Religious Groups their Literacy, Income, Savings, Employment and Property assets.

1. Block – Dholai

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>45.00%</td>
<td>30.00%</td>
<td>30.00%</td>
<td>25.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>Muslim</td>
<td>25.00%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Christian</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>


1. Block – Dholai

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (10)</td>
<td>40.00%</td>
<td>20.00%</td>
<td>30.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>ST (0)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC (3)</td>
<td>33.33%</td>
<td>66.66%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
</tr>
</tbody>
</table>
In Sonai block under Cachar district the percentage of Hindu women’s literacy, income, savings, employment and property assets is 41.10%, 23.52%, 23.52%, 17.64% and 35.29% respectively. Where as among the Muslim women this rate is as follows - literacy 23.53%, income 14.28%, savings 14.28%, employment 14.28% and property assets 28.57%. In this block also no Christian women has been noted. On the other hand among the SC, ST, OBC women of this block the percentage of SC women’s literacy is 37.50%, income 37.50%, savings 25%, employment 25% and property assets 25%, ST group in this block is also absent. In the OBC category the percentage of literacy, income savings, employment and property assets is 50%, 50%, 50%, 50% and 50% respectively.

2. Block – Sonai

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>41.10%</td>
<td>23.52%</td>
<td>23.52%</td>
<td>17.64%</td>
<td>35.29%</td>
</tr>
<tr>
<td>Muslim</td>
<td>23.53%</td>
<td>14.28%</td>
<td>14.28%</td>
<td>14.28%</td>
<td>28.57%</td>
</tr>
<tr>
<td>Christian</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (10)</td>
<td>37.50%</td>
<td>37.50%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>ST (0)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC (2)</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
</tbody>
</table>
In Kalain block under Cachar district the percentage of Hindu women’s literacy, income, savings, employment and property assets is 42.86%, 25.71%, 28.57%, 22.85% and 37.14% respectively. In Muslim community this rate is 33.33%, 16.66%, 33.33%, 16.66%, and 33.33%. No Christian respondent is available here. Among the SC, ST, OBC group the percentage of literacy, income, savings, employment and property assets of SC women is 50%, 50%, 25%, 37.5% and 50% respectively. ST group is absent here. In the OBC category this percentage of literacy, income, savings, employment and property assets is 33.33%, 33.33%, 33.33%, 33.33%, and 33.33%.

### 3. Block – Kalain (41) Respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>42.86%</td>
<td>25.71%</td>
<td>28.57%</td>
<td>22.85%</td>
<td>37.14%</td>
</tr>
<tr>
<td>Muslim</td>
<td>33.33%</td>
<td>16.66%</td>
<td>33.33%</td>
<td>16.66%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Christian</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### 3. Block – Kalain (24) Respondents

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (10)</td>
<td>50.00%</td>
<td>50.00%</td>
<td>25.00%</td>
<td>37.50%</td>
<td>50.00%</td>
</tr>
<tr>
<td>ST (0)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC (3)</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
</tr>
</tbody>
</table>
In Silchar district block head quarter the percentage of literacy, income, savings, employment and property assets of Hindu respondents is 68.96%, 41.37%, 44.82%, 37.93% and 55.17%. Where as in Muslim community the percentage of literacy, income, savings, employment and property assets are 40% 40%, 40%, 20% and 40% respectively. On the other hand the Christian community this rate is 50%, 50%, 50%, 50% and 50% respectively. In SC, ST group the percentage of literacy, income, savings, employment and property assets is 66.66%, 66.66%, 50.50% and 66.66%, ST group is absent here also. In OBC category this percentage is 100%, 100%, 100%, 100% and 100% respectively.
4. Block – Silchar (36) Respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>68.96%</td>
<td>41.37%</td>
<td>44.82%</td>
<td>37.93%</td>
<td>55.17%</td>
</tr>
<tr>
<td>Muslim</td>
<td>40.00%</td>
<td>40.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>Christian</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
</tbody>
</table>

4. Block – Silchar (36) Respondents

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (6)</td>
<td>66.66%</td>
<td>66.66%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>66.66%</td>
</tr>
<tr>
<td>ST (0)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC (1)</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
In Mahakal block under Karimganj district the percentage of literacy, income, savings, employment and property assets of Hindu respondents is 40%, 30%, 40%, 20% and 48% respectively. On the other hand the Muslim respondents this rate is 30%, 20%, 30%, 10%, and 30% respectively. Whereas in the Christian community this rate is recorded is 50%, 50%, 50%, 50% and 50% respectively. In SC group the percentage of literacy, income, savings, employment and property assets 44.44%, 44.44%, 33.33%, 33.33% and 44.44% respectively in this block. In ST category of this block only one respondent has been recorded as literate without having any income, savings, employment and property assets. Among the OBC category the percentage of literacy, income, savings, employment and property assets is 50%, 37.5%, 25%, 37.5% and 50% respectively.

5. Block – Mahakal (62) Respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>40.00%</td>
<td>30.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>48.00%</td>
</tr>
<tr>
<td>Muslim</td>
<td>30.00%</td>
<td>20.00%</td>
<td>30.00%</td>
<td>10.00%</td>
<td>30.00%</td>
</tr>
<tr>
<td>Christian</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
</tbody>
</table>

5. Block – Mahakal (36) Respondents

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (9)</td>
<td>44.44%</td>
<td>44.44%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>44.44%</td>
</tr>
<tr>
<td>ST (1)</td>
<td>100.00%</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC(8)</td>
<td>50.00%</td>
<td>37.50%</td>
<td>25.00%</td>
<td>37.50%</td>
<td>50.00%</td>
</tr>
</tbody>
</table>
In South Karimganj block under Karimganj district the percentage of literacy, income, savings, employment and property assets of Hindu respondents is 52.50%, 30%, 40%, 22.50% and 50% respectively. Where as in Muslim community this percentage of literacy, income, savings, employment and property assets is 44.44%, 22.22%, 33.33%, 22.22% and 44.44% respectively. No Christian respondent is available here. In SC group the percentage of literacy, income, savings, employment and property assets 55.55%, 44.44%, 33.33%, 33.33% and 44.44% respectively in this block. ST group is absent here also. In OBC category this percentage is 53.84%, 38.46%, 23.07%, 30.76% and 46.15% respectively.

### 6. Block – South Karimganj (49) Respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>52.50%</td>
<td>30.00%</td>
<td>40.00%</td>
<td>22.50%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Muslim</td>
<td>44.44%</td>
<td>22.22%</td>
<td>33.33%</td>
<td>22.22%</td>
<td>44.44%</td>
</tr>
<tr>
<td>Christian</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### 6. Block – South Karimganj (44) Respondents

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (4)</td>
<td>55.55%</td>
<td>44.44%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>44.44%</td>
</tr>
<tr>
<td>ST (0)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC(13)</td>
<td>53.84%</td>
<td>38.46%</td>
<td>23.07%</td>
<td>30.76%</td>
<td>46.15%</td>
</tr>
</tbody>
</table>
In Algapur block under Hailakandi district the percentage of literacy, income, savings, employment and property assets of Hindu respondents is 44%, 30%, 36%, 20% and 46% respectively. Among the Muslim section this percentage is 33.33%, 20%, 26%, 13.33% and 40% respectively. Whereas in the Christian community all the rates are much higher than the other two communities, where it is 100% in all the categories. In the SC group of this block the percentage of literacy, income, savings, employment and property assets is recorded is as follows 52.17%, 47.82%, 43.47%, 47.82% and 43.47% respectively. In ST group the number of respondent is recorded to be nil. On the other hand in OBC category the percentage of literacy, income, savings, employment and property assets is 50%, 43.75%, 31.25%, 37.5% and 31.25% respectively.
7. Block – Algapur (66) Respondents

<table>
<thead>
<tr>
<th>Religion</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>44.00%</td>
<td>30.00%</td>
<td>36.00%</td>
<td>20.00%</td>
<td>46.00%</td>
</tr>
<tr>
<td>Muslim</td>
<td>33.33%</td>
<td>20.00%</td>
<td>26.66%</td>
<td>13.33%</td>
<td>40.00%</td>
</tr>
<tr>
<td>Christian</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

7. Block – Algapur (66) Respondents

<table>
<thead>
<tr>
<th>Caste</th>
<th>Literacy</th>
<th>Income</th>
<th>Savings</th>
<th>Employment</th>
<th>Property Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC (23)</td>
<td>52.17%</td>
<td>47.82%</td>
<td>43.47%</td>
<td>47.82%</td>
<td>43.47%</td>
</tr>
<tr>
<td>ST (0)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>OBC(16)</td>
<td>50.00%</td>
<td>43.75%</td>
<td>31.25%</td>
<td>37.50%</td>
<td>31.25%</td>
</tr>
</tbody>
</table>

![Bar chart showing literacy, income, savings, employment, and property assets for Hindu, Muslim, and Christian residents.](chart.png)
Conclusion:

The overall analysis so far made we have developed a total twelve models taking in different like, income, savings, highly paid, employment, property assets etc. as the dependent variable and the important determinants identified as the independent variables. The first accepted model where we have specified the relation of income with literacy of women and this model play a significant role in the analysis of South Assam region. The second model where we have related income with decision making role of women with their feminization of poverty and this model have been accepted for South Assam region as well as the three districts of South Assam. However, the best model which has been accepted on all accounts for explaining the model (6) and model (12) where we jointly introduced the three independent variables namely, literacy, decision making and employment.

In the over all analysis, it can be said that the various explanatory variables female literacy has a positive and significant effects on employment. In the three districts of South Assam as a whole the female literacy, freedom to work for women i.e. female employment, decision making, highly paid women they are all indicated as the greater part to remove the feminization of poverty.

Female literacy has a strong influence on employment pattern of women and this is evident from our primary data, which shows that in the three districts of South Assam, in general category it is almost equal in all the districts of South Assam region, but if we categorize according to religious groups, it is very much difficult to say that the literacy rate is not acceptable in all the three districts of South Assam region. In the analysis of Primary data it reveals that, literacy is an important determinant of all the sectors of the economy. Literacy is followed by income, decision making, employment, savings etc.
The state of Mizoram and Kerala is a typical example of literate rate, which has been equally successful in bringing about a stupendous increase of employment among women. Feminists however argue that even with growing literacy, women’s subordinate status is recorded in private property, class divided society and society smeared with feminist ideology structure (Desai and Krishnaraj, 1987), the growing dominance of which is captured by the attitude of male towards female employment.

In the primary analysis it reveals that, in rural areas, when female literacy exhibits a particular trend, female employment rate goes down. This is mainly because, the male members of the family think that it is against family’s prestige for the female to join in any outside employment pattern, but high literacy not withstanding.

Our survey and investigation is relating to female literacy and it gives us sufficient ground to accept totally the traditional employment theories, which may be considered gender biased. If we discuss the feminization of poverty it may be said that under this situation mal-nutrition of women which is very much attached with poverty and lack of health awareness which is also consequence of poverty. Our survey further reveals that the problem is more acute in rural areas in South Assam region because of inadequate medical facilities and health care infrastructure, un-hygienic living condition, poor sanitation etc. It is now well admitted fact that poor health of women is one of the causes of poverty and effects development of a nation or a region. Hence attention paid before a nation or a region.
References