Chapter-V

Pattern of Feminization of Poverty

(Primary Survey Analysis)
5.1. Introduction:

In every society women are an integral part. The very status of Women in society is closely and directly linked with social, cultural, Education and Economic development not only of the women but also of the society as a whole. Thus the Economic status of women in every society is determined by the role played by the women on Economic and non-Economic part in society. For this women’s contribution is desirable and necessary for social development.

Considering all these factors this chapter deals with the micro level data for the three districts of South Assam Specially Barak Valley. Value obtained both through primary as well as secondary analysis of data. For the purpose of collecting primary data, we have prepared Questionnaires for the three districts of South Assam consisting of both rural and urban households to identify the type of livelihood specially women’s occupation, literacy, marital status, financial condition, govt.-aids, savings etc.

In the second stage, we have also collected several secondary data from different sources and govt. institutions like- G.P offices, Block, Town committee offices, municipality Boards, lead Banks, D.C. offices and district level health departments etc. From this survey, we have collected women’s status, position, govt. aids, medical aids and other social aids etc.

Now we are going to analyze the collected primary data to identify women’s status.
5.2. Number of surveyed Respondents and sampling design:

For the purpose of the present study of ‘Women and Poverty’ in three districts of South Assam, a multistage sampling was adopted. Each district forms the first stage different blocks both rural and urban areas the second stage and the third or ultimate stage of sampling.

In Assam, the related three districts are concentrated in the South Assam viz. Cachar, Karimganj and Hailakandi. For the selection of respondent women a sample of 302 women were selected by the method of simple random sampling. Lists of respondent women of the three districts were prepared under different selected blocks and areas.

To assert the miserable condition and position of the women in the region of South Assam and to improve their socio-economic status this study was conducted in different selected blocks both rural and urban, under three districts viz. Cachar, Karimganj and Hailakandi. This study provided some valuable estimates of the condition of the women and their poverty in the selected areas.

Out of four selected blocks of Cachar districts three blocks viz- Kalain, Dholai, Sonai were taken for rural and semi rural assessment and Silchar was taken for urban assessment, and accordingly 125 respondent women were selected in four blocks of Cachar district. In Karimganj district 111 respondents were selected in two blocks viz. Mahakal and South Karimganj and in Hailakandi district 66 respondents were selected in Algapur block taking both rural and urban areas into consideration.

5.3. Marital Status of the Respondents:

Data collected to identify the marital status of the respondents, taking selected blocks of each district of South Assam; from this study it helped to know the picture of married, unmarried, widow divorcee women of the three districts. First of all in Cachar district it was observed that out of 125 respondents, 81 women were married, 11
unmarried, 13 divorcees most of which were in rural areas and unemployed tea garden
labours, 20 widow. In Karimganj district out of 111 respondent women, 71 married, 16
unmarried, 11 divorcees both in rural and urban areas, and 13 widows. In Hailakandi
district out of 66 respondents 40 were married, 9 unmarried, 9 divorcees and the rest 8
widow. In Cachar district 10 respondents were detected rural, 3 in urban area. On the
other hand in Karimganj district 10 were in rural area and only 1 in urban. In Hailakandi
district all the 9 divorcees were in rural areas. From the survey and personal interview of
the respondents, it should be noted that most of the divorcee respondents expressed their
miserable condition of day to day life without getting any help either from government
end or from any social organization. From this survey and study the overall picture of the
respondents in three districts of South Assam became very clear. 63.12% women were
married, 12.29% women unmarried, 11.31% divorcee and 13.28% widow.

An examination of primary data collected from the three districts of South Assam
regarding the marital status of the respondent women it reveals that most of the
respondents are married. But out of them 33 divorce and 41 are widow and the remaining
36 are unmarried unfortunately, even today most of the women are taught confine within
the four walls of the house, bear up with very humiliation, beating, molestation and even
being burnt but not to speak but became slaves of the family in the region by the male
counterparts. The condition of most of the married women especially in rural and garden
areas is as bad as a person in quarantum. From the investigation and personal enquiry it
also reveals that the position and life of the widow in the region varies of course, with the
personality of women and with the family in which her lot is cast. In some families
widowed mother of the head of the house has a position not only of respect and affection.
The position of the poor widows is more miserable and painful in the rural areas of these
districts in the region than the urban. It is due to the illiteracy and low income of the rural
people and lack of their consciousness and responsibility.

To represent the position of the divorcees, it may be mentioned here that the
condition of the divorcee women of the three districts is pitiable. It has been observed
that 4 (11.11 percent) divorcee women out of 36 are residing in the urban areas and the
remaining 32 (88.88 percent) are residing in the rural areas. The socio-economic status of the urban women is better than the rural divorcee women because of their education and financial stable condition. On the other hand the condition of the rural poor women is more wretched than the urban divorcees due to their illiteracy and less income source.

Evidences from the study suggest that, under the pressure of increasing poverty of the women and oppression on them the status of women should be raised and they are to be given their full role in social and economic development in order to bring them into the main stream of the social changes.

5.4. Family Members of the Respondents and Gender Composition:

To assess the gender composition of the family members of the respondents of the surveyed three districts of the region both male and female should be carefully considered as noted below in table 5.4, which would help for further proceedings.

In Cachar district out of 571 members both male and female in 4 selected blocks, the number of male members was noted- 284 (49.70%) where as the female members were 287 (50.26%). In Karimganj district out of 510 members, 228 (44.70%) were male and the rest 282 (55.29%) were female. On the other side in Hailakandi district out of total 266 members 114 (42.85%) were male and 152 (57.14%) were noted female. The survey conducted in the three districts of South Assam should be carefully followed. The overall percentage of the both male and female members in the surveyed South Assam region is 46.47% and 53.52% respectively. The survey and study helped to understand that the number of female members were more than the male members as indicated in table 5.4.

Globally women force constitute almost half of the human resource and are the pivot around whom the family the society and whom humanity moves. The prosperity and growth of a nation and society also as measured by the status and development of its women as they not only constitute half of its population but also influence the growth of
the remaining half of the population. It has also been observed that women from lowest socio-economic group have been found to be the major bread earner for the family as they work outside to substantiate the daily income of their family. On an unavoidable basis, it is painful that their contributions for the family have not only been underestimated, they have been treated as invisible hands and so on. Same is the picture in the area of our present study.

As regard the number of the family members of the respondents of three districts of South Assam, it has been observed that the number of female members is higher than the male and the very increasing trends of growth rate has been continuing for the last few years. But surprisingly it has also been noticed that most of the rural women are illiterate and without any income source, in comparison to the urban women. Less number of girl children is attending at the primary school level even; rather they are engaged in domestic works helping their mother in rural sectors. As a result, such illiterate women section becomes less conscious about their rights and duties. The increasing rate of female percentage of the region has not helped the women to improve their socio-economic status especially in the rural areas.

The conclusion drawn from the study indicates, to take special steps for the development and awareness of the women in this South Assam region, encouraging them to be educated along with male.

5.5. Educational Qualification of the Respondents:

Since education has been emphasized as one of the most important factors for poverty alleviation of both male and female in the socio-economic development of the society, it require to study the educational standard of the women in South Assam. This present study and survey greatly helped to understand the educational standard of the respondent women in the three districts of South Assam viz. Cachar, Karimganj and Hailakandi. From the study it assumed that if the educational status of the women be increased, the poverty level would be reduced and the employment scope of the women
would also be extended. The picture of the women's literacy in three related districts noted below.

In Cachar district 23.2 percent respondents were detected illiterate, 12.8 percent up to primary level, 11.2 percent of middle school standard, 14.4 percent high school level, 9.6 HSLC pass standard, 13.6 percent H.S. passed, 11.2 percent graduate standard and 4 percent PG standard. In Karimganj district 15.31 percent respondents were noticed illiterate, 9 percent primary level, 9 percent up to middle school level, 13.9 percent of High School level, 16.2 percent HSLC pass, 21.62 percent H.S. pass, 15.31 percent graduate standard and 1.80 percent PG standard. On the other hand in Hailakandi district 33.33 percent respondents were illiterate, 4.54 percent of primary level, 12.12 percent of middle school standard, 15.15 percent of High School standard, 16.16 percent of H.S.L.C pass standard, 3.03 percent H.S pass standard, 13.63 percent graduate standard and 1.51 percent PG standard as defined in table 5.5.

From this study, the overall picture of educational status of the respondent women in the three districts of South Assam was noticed as follows in different levels. 23.94 percent of women were detected illiterate, 8.78 percent of primary level, 10.7 percent of middle school standard, 13.75 percent of High School standard, 13.78 percent HSLC passed, 12.75 percent H.S. passed, 13.38 percent up to graduate standard and 2.43 percent of post graduate standard.

Nearly everywhere in the surveyed areas of the three districts of the region, they are given less education than men and comparatively rural women are less educated than the urban. The majority of the illiterate women are in the rural areas. Education contributes in large measure not only to the elimination of the idea that women are inferior but also to the elimination of the inferiority of their actual status. Education would enable women to develop fully their individual, intellectual and moral qualities. Once women had access to education, there would be no problems in regard to their right and they would be capable of understanding and exercising them properly. Hence
education should not be confined to only a particular area or for particular section; rather it should spread for all irrespective of sex, caste and urban-rural consideration.

From the survey of the three districts of South Assam, it has been observed that in the urban areas among the school going children, the proportion of both male and female is almost same but in the rural areas this proportion of girls is less than the boys. It is due to the fact that the parents in the rural areas are not willing to send their girls to schools far away from their home more over they are reluctant to educate these girls. Consequently among the illiterate respondents, most of them are in the rural areas whereas among the women having higher education, most of them are in the urban areas.

In conclusion it may be said that everywhere indeed women have the right to education. But in practice the picture of women's education is otherwise in the region. Still today in most of the rural areas, there is no primary school even for the girls. More hearty and sincere attention should be paid for setting up schools in the rural areas along with the urban by providing adequate teachers and encouraging the rural parents to send their girls along with boys. The educational infrastructure should be improved to attract the children. The present government programme 'Sarva Shiksha Abhijan' should be modified and more attention to be paid in the rural areas. The education was originally preserve for the boys, so in the line of modern technological and scientific knowledge, women should be encouraged and seats should be reserved for them so that they can avail the opportunity. It is because, progress – which is the urgent need of the day simultaneously creates and requires a new type of women that the education of women has become a necessity. For women, progress and status means a fundamental challenge to their very being, it deprives them of their rights and role. Men cannot alone accomplish if women are not working beside them considering all these factors special attention to be paid to the women community of the region and the community as a whole should be involved for their all round development.
5.6 Employed and Un-employed Respondents:

Education, employment and empowerment of the women in the society play important role in the socio-economic development not only of the family but also of the society as a whole. Women's employment in different sectors of work plays valuable role in the family. Socio-economic development of the society to some extent depends upon the economic stable condition of the women. But unfortunately the primary data collected through personal interview of the respondents and presented here in table 5.6 showed a different picture in a reduced form of employment of the women in South Assam. The data indicated here both in rural and urban areas of selected three districts, showed a different picture where women force constituted less number in regular employment for their existence.

In Cachar district 19 respondent women were found employed and the rest 106 unemployed. In Karimganj district 20 respondents were noted employed, remaining 91 unemployed and in Hailakandi district only 12 respondents employed and a major part 54 number of women were found unemployed as noted below in table – 5.6.

In the context of socio-economic setting, they are generally either understand or not taken into account in the labour sector, in spite of the fact that all the activities are productive. In this respect, the observation of Human Development Report, 1993 is worth mentioning. “Women are often invisible in statistics. If women’s unpaid house work were counted as productive output in national income accounts, global output would increase by 20% to 30%”. (Human Development Report, P. 25).

Female work participation not only gives women an opportunity to earn income, but also exposes them to the outside world and to authority structures and networks other than kin-based ones (Dixon – Mueller, 1993)

In this chapter, we have therefore attempted to identify some of the pertinent yet neglected and totally overlooked factors, which actually determine women work
participation in the labour market. An examination of the primary data reveals that the district of Cachar registers the highest participation of women labour force among the three districts of South Assam viz. Karimganj and Hailakandi district. An investigation into the urban and rural areas of South Assam region has revealed that only 24.93 percent of women in Cachar district 20.89 percent in Karimganj district and 19.69 percent in Hailakandi district are either employed in public sector or in private sectors. Most of the employed women are from the urban areas of the three districts. On the other hand it also revealed that some of the women in the rural areas are engaged in various forms of works such as agriculture, plantation, day labour, brick making, and construction and also as maid servants so as to supplement their family incomes.

During the early part of sixties, one such Cachar Textiles was started at Badarpur under undivided Cachar district where a large number of workers both male and female were got employment either directly or indirectly. But surprisingly after some years this industry closed its doors for want of raw materials, proper care and supervision above all government’s patronization. As a result large numbers of employees both male and female were thrown out of their jobs and became helpless with other family members for their existence.

The findings of the present study some steps should be considered for future development of the women of the region.

a) Along with education, training facilities for the women should be launched.

b) Both small scale and cottage industries which are labour intensive should be encouraged and patronized.

c) Women workers should be protected from exploitation of their employees.

d) Job and income oriented programmes for the women should be conducted and they should be encouraged to take part.
e) The vast majority of female population of the region is still illiterate. The situation in rural areas is much worse as compared to the urban areas and as such they are less conscious of their rights and as a result they are very often cheated and exploited in their work place. Local Panchayat members from urban and rural areas should be entrusted to supervise all the women’s development related programmes for its proper implementation along with government officials.

Mahila mandals and other women organization should come forward to make awareness among the poor women and encourage them to take part in various productive works in addition to their domestic works, so that they can earn some money and help male earners of the family.

5.7. Monthly income group of the respondents and their status:

Economic empowerment of the women both in urban and rural areas are mainly based on their income from different sources, within and outside the household. But from the survey, the picture reflected here in the table 5.7 is very woeful. In the earlier discussion it was discussed about women’s active participation and some gainful activities to the family. Women are required to perform various useful day to day household works even during pregnancy. They are the house keepers and keep houses, perform daily routine work meant for them, they are to take care of health and education of the children. In spite of all these works, many of them take part in some gainful economic activities of the family. But unfortunately the value of women’s household services and activities are excluded from the national income.

To assess the number of women earning group and their status, data collected for the purpose from the individual respondents in the three districts of South Assam viz – Cachar, Karimganj and Hailakandi taking both rural and urban areas. In Cachar district 18 (14.4 percent) respondents were noted below the earning range of below Rs. 1000.00 per month, 5 (4 percent) in the range of Rs. 1000.00 – Rs. 1500.00 per month, 4 (3.2)
percent in range of Rs. 1500.00 to Rs. 2000.00 per month, 14 (11.2 percent) in the range of above Rs. 2000.00 per month and the remaining 84 respondents (67.2 percent) were in the nil group i.e. out of any source of income. In Karimganj district 3 (2.70 percent) respondents were found below the earning of Rs. 1000.00 per month, 1 (0.90 percent) was in the earning range of Rs. 1000.00 – Rs. 1500.00 per month, none was detected in the earning group of Rs. 1500.00 – Rs. 2000.00 per month, 18 (16.2 percent) were in the group of above Rs. 2000.00 per month and the remaining 89 (89.18 percent) were in the nil group without having any source of income.

On the other hand in Hailakandi district, 8 (12.12 percent) respondents were noted below the earning group of Rs. 1000.00 per month, 1 (1.51 percent) was in the earning group of Rs. 1000.00 – Rs. 1500.00 per month, 2 (3.03 percent) were in the earning group of Rs. 1500.00 – Rs. 2000.00 per month, 8 (12.12 percent) were in the earning group of above Rs. 2000.00 per month and the remaining 47 (71.21 percent) respondents were in the nil group without any source of income.

From the study it reveals that majority of the respondent of the three districts are out of regular employment and engaged in various house works maintaining their children’s education, health etc. taking care of husband and older along with other domestic affairs and part time works. As regard their status, they enjoy less than the literate and earning women. Women with high education and employment enjoy high status in the family and also in the society but their number are very limited. Hence proper attention should give for the development of illiterate and unemployed women so that they can develop their status both in the family and society as a whole.

5.8 Occupational Distribution of the respondent:

In the previous chapter, Table 5.7 different income group of the respondents have been reviewed. Here in this table 5.8, the picture of occupational distribution of the respondents in different sectors of all the three districts of South Assam have been
analyzed. Lack of communication, lack of adequate infrastructure, less scope for job both in government and non-government sectors and lack of government initiatives lead to this miserable picture as shown in this table. Analysis of data collected for this purpose, help to understand the actual position of the respondents.

The scope for salaried jobs both in government and non-government sectors in the surveyed three districts of South Assam, especially for the women is very limited. In the rural areas, such scope for job is extremely limited and as a result they are to be confined within the limit of household works. So, the number of salaried women as surveyed is very low in the sample districts and blocks.

For the purpose, data were collected by directly interviewing the selected respondent women of the three districts of South Assam. Apart from direct interview, personal discussions with the respondents were also held in selected blocks of the three districts. In Cachar district, out of 13 salaried respondents, 6 were in Silchar Block, 3 in Dholai Block, 2 in Sonai Block and 2 in Katigorah Block. In business sector, out of 3 respondents engaged in business 2 were in Barjalenga Block and 1 in Silchar Block.

As regard maid servant, out of 11 maids, 9 were in Silchar Block and 2 were engaged in Dholai Block. In Agricultural sector, all 2 respondents were found engaged in agriculture. Out of 4 day labours, 2 in Katigorah, 1 in Sonai and 1 in Dholai Block were noted working on daily wage basis. On the other hand out of 5 respondent’s part time workers, 2 were in Katigorah and 3 in Sonai block and the remaining 87 respondent were out of any income source in the district. In Karimganj district, out of 17 salaried Respondents, 11 were in South Karimganj Block and 6 in Mahakal Block were engaged. Among 8 maid servants, 5 were in South Karimganj and 11 were in Mahakal Block. None of the respondents was found engaged either in Agricultural and day labour sectors. On the other hand among the 5 part time respondents, 3 were in South Karimganj and 2 were in Mahakal Block and the remaining 79 respondents were detects without any earning source. In Hailakandi district out of 10 salaried respondents, all were in
permanent employment, 1 in business, and 6 were found working as maid servant in Algapur Block. But none of the respondents was found engaged either in agriculture and day labour sector 2 respondents were detected working as part time worker and the rest 47 were without any income source.

It is an established fact that women force in South Assam region constitutes a strong working and participatory force along with the male folk. An examination of primary data reveals that among the three districts of the region, Cachar district registered the highest occupational rate and participation of women labour force followed by Karimgnj and Hailakandi

Occupation, employment and work participation rate of the people varies from region to region according to the availability of scope and resources. But such scope for the women in this region is very limited which does not help them to take part in different income generated activities along with the male. Therefore government’s economic development programmes should be implemented for the participation of the women in different works and they should be encouraged to take part in such programmes.

5.9. Respondents engaged in cottage and hand work industry:

Both cottage and small industries play an important role in the Socio-economic development of a country as whole. But sorry to note that, our survey in the South Assam region presents a painful picture of the women engaged in cottage and hand work industry in the surveyed three districts of South Assam. Along with other parts of Assam, South Assam region is also very rich in valuable natural and forest products like bamboo, cane and wood etc. But unfortunately due to various reasons these wealth were not properly utilized. As a result the region as a whole remained economically and industrially backward than other parts of the country.

From the findings of field survey conducted in three districts of South Assam, and data collected from the respondent women, it was recorded that in South Assam region
only a countable number of women were engaged in both cottage and hand work industries. During the survey and data collected through individual interview of the respondents it revealed that in Cachar district 6 women (4.8%) were engaged in cottage and hand work industries and the remaining 199 respondents (95.2%) remained out of such industry. In Karimganj district, 3 (2.70%) respondent women were found engaged in cottage and hand work industry and 108 (97.29%) respondents were engaged otherwise including house hold works. In Hailakandi district 4 (6.06%) respondent women, all were in the rural areas were noted engaged in cottage and hand work industries and the remaining 62 (93.93%) respondents were otherwise engaged as noted in table – 5.9.

From the findings of the survey conducted in the South Assam region, it can be stated that though the region is mainly rice and tea growing areas, but the participation of women in both agricultural and plantation operation is very low in comparison to the men. Our studies have confirmed that most of the respondent women of the region are not engaged in such cottage and handwork industries for want of proper guidance and encouragement. On the other hand, no such agro-based industry both in urban and rural areas was found where the women can be engaged to earn something in addition to their household works. Moreover, women are less interested in taking part in handloom industry for want of the patronization. Hence, the share of women’s participation both in cottage and handloom industry in the region has in recent years declined form and the trend of women’s participation is also very low.

5.10. Respondents receiving special government help:

The existing situations of income and employment of the women both in rural urban areas do not provide scope to raise women’s economic status in the society. Data collected for this purpose indicate more painful picture than the previous tables. As a result it can be noted that during survey work and personal interview of the respondents, none of the respondent women of the three districts of South Assam enjoy any special help from the government end in spite of various schemes introduced for the economic development of the women.
In this chapter data collected by direct interview of the respondents women of the selected areas of the three districts of South Assam showed that in spite of various programmes like IRDP, TRYSEM etc. introduced by government for the development of both rural and urban, unfortunately the benefits of such programmes were enjoyed by none of the respondents. As a result employment and income opportunities of the women were blocked. Economic development of the women could be created by encouraging them through household industries, food processing, sericulture, handloom etc. and many other projects. Women should be encouraged to come forward and take part in such gainful activities for their economic development. This survey over the subject, reflected that none of the respondents enjoyed any government help for their socio-economic development as noted in the Table – 5.10.

In examining the data collected from the three districts of the region, it revealed that 6 percent respondents from Cachar district, 4.5 percent from Karimganj district and 4.5 percent from Hailakandi district availed themselves of the benefits from such programmes. On the other hand vast majority of the women were deprived of enjoying the benefits of such programmes. It may be noted that government agencies along with women’s voluntary organizations for the purpose, particularly in the rural areas, have always been promoted by various development agencies as field organizations for delivering social services to women. An assessment of the programmes operated by various agencies and central welfare board has not been able to make any serious impact in the region for various reasons. Fund allotted for the purpose was not properly utilized due to inadequate attention, sincerity, honesty of the government agencies. Local bodies could not be included in identifying targeted groups and inability to reach the poorest section. Training programmes in productive skills of the women were neglected. The programme agencies failed to mobilize community support and provide a base to rural women’s programmes by linking them to local development institutions. Moreover, women of this region could not be included in such development programmes by encouraging them to take part and make them aware of the benefits of such programmes. It should be noted here that the agencies for the development are not expected to take
over all responsibilities for women’s development. Therefore local bodies along with NGO’s should come forward for the proper implementation of all the women’s related programmes specially in the rural areas, so that poor women can be associated with the programmes and attain its benefits.

A cell has been established under director (Women’s Programme) in the country of rural development to ensure that development programmes can be properly implemented to solve the needs and problems of the women especially in the rural areas. But the activities of the cell have not been observed in the rural areas of this region as a result of which the miseries of the poor women have not been solved to eliminate their long standing poverty.

5.11. Earning members in the family of the respondent:

Women’s participation in the family earning from various sources has been considered as an important aspect of family progress and national development. In course of survey work, it was noticed that the trend of female participation as earning member was very low in comparison with the male counterpart. The socio-economic status of the women in a family and in the society is determined not only by the women’s employment or earning, but also by the employment of the male counterparts and other earning members of the family.

To identify the number of earning members in the family, data were collected directly by interviewing the respondents of the related three districts of South Assam. Accordingly in the sample, the numbers of female earning members as identified were far less than the male members in all the three districts. In Cachar district out of 180 earning members as identified, 134 were male and 46 were female. In Karimganj district out of 156, 110 were noted male and the remaining 46 were female. In Hailakandi district out of 86 total earners, 62 were found male and 24 were female as shown in Table – 5.11.
While analyzing the number of earning members of family members of South Assam region it reflected the picture of both male and female of the region. In Cachar district out of total number of 180 earners from different sources 74.44 percent were male where 25.55 percent were female. Most of the female earning members were in rural areas engaged themselves as day labour, construction workers, agriculture and plantation labourers etc. In addition to their household works, they were to go outside for such works to earn something for the support of the family. The number of such earners is much less than the male earners. In Karimganj district out of 156 earners both male and female the numbers of male earners were 70.5 percent while the number of female earners was recorded 29.48 percent. Thus, it reveals here also the number of female earners were much less than the male counterparts. Most of such female earners were from rural parts engaged in various works like day labour, maid servants, plantation and agricultural works etc. In the urban part a very few number of female earners were engaged in service sectors. Similarly in Hailakandi district out of 86 earners 27.9 percent were detected female earners where 72.1 percent are male earners earning from various sources like agriculture, plantation, day labour, and other works etc.

From the analysis of the data it revealed that female counterparts were compelled to take part in different works for the subsistence of the family income in addition to their day to day normal domestic works. The poor economic condition of rural women as well as the urban women compelled them to engage in different works for the maintenance of their family. But most of such works in the rural areas are seasonal, temporary and uncertain. As a result they are to face hard economic constraint during the off time. For want of limited scope for work in the region women’s participation in works is very limited and less than the male. Sometimes women’s illiteracy leads them to remain idle within the four walls of the house amidst their poverty and economic hardship.
5.12. Women’s percentage in the habit of savings:

Women’s earning and the habit of savings play an integral part not only in the family but in the development of National economy also. This habit of savings mainly depends upon some factors. First of all it depends upon one’s income source and the amount earns. Secondly it depends mainly upon the habit and consciousness. Another important factor of saving depends upon depositor’s education, environment and social condition.

During survey work and primary data collected from the selected areas covering both rural and urban areas and the respondent women of the three districts, many of the respondent women stated that they faced major problems both in and outside of the house hold in saving a part of their family earnings. Many of the respondents stated that the economic condition of the family did not help them to think for savings. Surveyed table no 5.12, would help to understand the actual savings picture of the respondents in three districts of South Assam.

In Cachar district, 57 (45.6%) respondents were noted to be in the habit of savings a part of family income and 68 (54.4%) were out of the habit of savings. In Karimganj district 53 (47.74%) were noted in the habit but 58 (52.25%) respondents out of such habit.

On the other in Hailakandi districts, 28 (42.42%) were recorded in the habit of savings and the remaining 38 (57.57%) expressed in negative form. From this study, it should be noted that most of the respondents’ women, who were found in the habit of savings, were in the urban areas.

An attempt has been made to analyze the number of women who are in the habit of savings in this region. It is generally seen, the habit of savings varies from persons to persons, region to region according to one’s economic capacity, intensity and other socio cultural activities. In the poor rural society it has been observed that the majority of the
women are not having access to economic resource of the family, particularly the money in cash. Hence what ever money the poor women earn or get from different sources, they suppose that to be their own possession and the small amount they utilize for crises management in small personal and family affairs whenever needed. Accordingly during the survey work it has been observed that the increase in the percentage of unemployment among the rural women is much higher than among men comparatively in the vast rural areas. Most of the women of the rural areas are illiterate and out of any employment or any other source of income. Rather they are to depend on their male counterparts.

In our surveyed four blocks under Cachar district, as regard savings, Silchar block recorded 44 percent followed by Sonai 34.50 percent, Kalain 33.90 percent and Dhalai 32.83 percent. The number of savings of the women in Silchar is the highest among the four blocks because the most of the female are in service sector earning group along with their male counterpart. On the other hand, in the rural areas most of the women have no such scope for employment and regular earning source. Moreover due to their illiteracy they can not think of saving after maintaining their day to day requirements. As a result of which the socio-economic status of the rural women is much lower than the urban women.

As regards Karimganj 35.88 percent of women are in the habit of savings. South Karimganj being urban area a good number of respondents are employed either in public or private sectors their percentage of savings is noted 41.50 percent whereas most parts of the Mahakal being the rural and backward area the savings percentage is only 30.26 percent. In the vast rural areas of the district there is a little scope for earnings of the poor women. Moreover most of them are under illiterate group. Hence, they are to maintain their lives purely depending upon their male’s income. As a result of which the status of the poor rural women either in social or economic life is much lower than the women of the literate and employed urban women.
On the other hand in Algapur block under Hailakandi district the savings percentage of the women is much less than other two districts viz. Cachar and Karimganj. The saving percentage of the women respondents of the surveyed areas is only 29.40 percent. Along with Hindu and other community’s of respondent’s the literacy and employment respondents is very low. Accordingly, most of the respondents are to depend upon their self earning as day labour, maid servant etc. which is not sufficient to maintain their livelihood along with other family members. Moreover, the earning source of these women is purely temporary and uncertain. As such the status of these poor women both in socially and economically is very low. On the other hand women who are literate and employed in different sectors have the habit and tendency to save an amount from their earnings for their children, own purchases etc. and enjoy high status.

From the study it has been revealed that approximately 33.87 percent respondents of South Assam region were investing their self earned money on children’s care, children’s education, own purchases and giving to husband in case of need. This showed the way by which women manage the small economic crises of the family from their savings. Thus we find that illiteracy; unemployment and less scope for earning lead the women into a poverty line and prevent them from the habit of savings and enjoying high status. Poverty continuous to be a serious problem in both rural and urban areas of this surveyed region. Measures should be taken to solve the problems of women’s illiteracy, to increase earning scope so that their status in socio cultural and economic line is improved. It is hopeful that some NGO’s and members of self help groups have come forward to help the poor women and aim at bringing the neglected women into main stream of economic development through savings, investment, employment and income generation.

5.13. Women’s participation in welfare organization:

It may be noted that in spite of spread of education both in rural and urban areas, the representation and participation of women in voluntary welfare organization is very
inadequate. The present study and survey in the selected areas indicate that women are less interested in taking part in such organization, due to their household work load, financial burden and in some cases social restrictions.

Data collected through personal interview of the respondent women, presented in table 5.12, indicating women’s participation in welfare organization was very low, and participation of respondent women in different welfare organization was noted as below. In Cachar district, out of 9 respondents, 6 were found to be linked with Mahila Samiti, 2 were in Women’s Welfare Society and 1 was the member of Gaon Panchayet. In Karimganj district out of 18 respondent women, 12 were noted the members of Mahila Samiti, 4 were the members of Gaon Panchayet, Municipal Board and Town Committee, 2 were the members of Co-operative societies. In Hailakandi district out of 9 respondents, 5 were the member Mahila Samiti, 1 was the member of Gaon Panchayet, 1 Co-operative Society member and 2 were associated with women’s welfare Society. The overall percentage of women’s in participation in different welfare organization of in South Assam region is only 11.92 percent.

In general, the field survey and experiences gathered from personal interview of the respondent it reveal that in Cachar district only 7.2 percent women are associated with different welfare organizations considering the development and welfare of the poor women community. But during survey, it reveals that only 2.1 percent women from Sonai and Kalian blocks under Cachar district are associated with some welfare organization. Most of the respondents of these rural parts are not at all aware of taking part in such organizations. It should be noted that most of the women are from poor and illiterate group. On the other hand during survey work in the urban area of Silchar, it has been observed that 5.1 percent women are directly associated with different welfare organizations related to women’s socio cultural and economic welfare and development. A good number of respondents in course of interview expressed their willingness and moral support to women’s organizations but due to their family burden and domestic works they are unable to take active part. On the other hand in some cases, their social
and family restrictions compelled them to the refrain from taking active part in spite of their willingness. Silchar being the district head quarter and educationally advanced, the number of women’s participation in different organization is much higher than other rural parts.

In Karimganj district surprisingly it has been observed that the number of women’s participation in various welfare organizations is much higher than other two districts of the region. Out of 16.2 percent women taking active part in welfare organizations, 6.76 percent respondents are directly associated with different organizations both in urban and rural areas. Under South Karimganj block, in the urban sector 5.20 percent respondents are directly associated with different organizations like women’s organizations and co-operative society etc. Many of the respondents even expressed that they did never hear of any such welfare organization.

While only 6.75 percent of women from South Karimganj block as noted earlier are associated with different women’s welfare organizations, in analyzing the data collected from Mahakal block under Karimganj district, the picture of women’s welfare organization and participation is to some extent hopeful and encouraging. The number of women’s participants in this block is 9.45 percent and most them about 8 percent from Badarpur and the remaining 1.45 percent from other rural areas. Badarpur being the Railway junction and both economically and educationally more advanced than other parts of the block, the women of this area are much conscious and aware of women’s social and economic development. It has been observed that most of the respondents of this area are directly or indirectly associated with women’s welfare organization and benefitted. Railway Mahila Samity is a strong organization for women, and actively working for the around welfare of the women. On the other hand the condition of the rural women of this block is painful and miserable. Major part of the respondents are illiterate and out of any income source especially in Elakargool, Anglarbazar and Dasspara village. In Elakargool area one such respondent was noted as the member of Gaon Panchayat. Most of the respondents expressed their cause of miseries in their day to
day life but they are not at all aware of any women’s welfare organization. As such they can not express their views in absence of welfare organization.

On the other hand in Algapur block under Hailakandi district 13.63 percent respondents were recorded to be associated with welfare organization. Among them 12.18 percent women from Panchgram Township are directly connected and associated with Panchgram Township Women’s Organization. Rests of the respondents of the Township are also indirectly associated with this organization and expressed their thanks to the organization for their valuable and sincere service for the welfare of the women. This organization has been rendering their sincere services considering the interest of the women through social and cultural activities. Most of the respondents of this area are well educated and culturally advanced. While in the surveyed Thandapur village, it has been observed that almost all the respondents are very poor and illiterate day labour. They can not think of any such organization, which is urgently needed for them to be organized. These poor labourers are always being exploited by their employers. In Kalinagar village area 1.45 percent respondents are associated with social organization and women’s organization. As a result most of the respondents of this area are enjoying better services than the respondents of Thandapur area.

In the main findings and suggestions it may be suggested that the women’s awareness must be created by the way of imparting female education in rural areas, so that they can be more conscious and aware of their rights and responsibilities. Education would actually accord women certain advantages in the areas where women have lacked access or differential rights. Moreover mass media should come forward to focus the sufferings and miseries of the women.

5.14. Welfare organization and the Beneficiaries:

The survey over the selected three districts of South Assam and study of the related subject indicated here was that most of the rural respondents due to their illiteracy and ignorancy unable to organize themselves to establish their rights and claims. But in
recent time many of the women both in urban and rural areas of the region, became more conscious about their rights, with the spread of education and through the activities of social organizations like Mahila Samiti, Women’s Social Welfare organization, Women’s Self Help group etc.

From the findings of survey conducted in the three districts of South Assam, it was noticed that in Cachar district, among the surveyed 4 block, the activities of such organizations were notable. In Dholai block 9 respondents, 11 in Sonai block, 12 in Katigorah block and 17 in Silchar block were benefited in various ways. In Karimganj district, out of 35 respondents, 21 in South Karimganj block, 14 in Mahakal block were also benefited by such welfare organizations. In Hailakandi district, 16 respondents in Algapur block, were also benefited in different ways like socially, financially and sometimes legally under the care and supervision of Mahila Samiti, Mahila Kalyan Samiti etc. One thing to be noted here in Thandapur village under Hailakandi district, one such women’s welfare organization was found to be active in helping the distressed women and organized them into one self help group “Bandhan”. Their activities extended upto the boundaries of neighboring Cachar and Karimganj district.

To identify the beneficiaries of the three districts of the region who were directly or indirectly benefited by the active and sincere service of the members of different social and welfare organizations related to women’s welfare, it revealed that the highest numbers of such beneficiaries are from Cachar district 39.2 percent, followed by Karimganj 31.53 percent and Hailakandi 24.24 percent. The respondent members of such welfare organizations of the region expressed their views that they did not confine their services within the limit of any particular circle; rather they tried to extend their services both in urban and rural areas so that the poor and helpless women can be benefited. The members also extended their services to the poor women in the line of employment, culture, social activities, legal action etc. to develop their awareness and social status. Many of the members expressed in spite of their eagerness to extend their services in the utmost areas of the rural women, they are unable and helpless for want of
communication, fund, and lack of local communities support moreover they are not getting proper assistance and encouragement from government end.

Considering the various conditions of the vast poor women of the region government agencies should be more careful and sincere in their activities. For the proper implementation of all women’s related programmes, panchayat members along with block authority should be more active and sincere. Above all district authority should be more vigilant for the proper implementation of all the programmes. Moreover government funds should be allotted to the local women’s welfare organizations and NGOs so that they can impart better services to the poor and needy women.

5.15. Benefits of Indira Abash Yojana etc:

The logistical analysis of data collected by personal interview of the respondent women of three districts of South Assam, presented here, reflected a similar painful picture as shown in the previous one. In recent parts, for the welfare of the poor and helpless people and their economic development, government introduced and launched various schemes like Indira Abash, RGRY, NREP, and SJSRY. But unfortunately in course of survey and personal interview of the respondent women only few numbers of the fortunate respondents enjoyed such benefits.

Out of total 302 respondents in the three districts of South Assam region, 8 respondents out of 125 in Cachar district were fortunate enough to enjoy such benefits like Indira Abash 4 (3.2%), RGRY 4 (3.2%). In Karimganj district out of 111 respondents, 3 (2.7%) enjoyed the benefit of Indira Abash and 2 (1.8%) RGRY programme. In Hailakandi district out of total 66 respondents only 1 (1.51%) enjoyed the benefit of Indiria Abash and 2 (3.3%) enjoyed the benefit of both the schemes and remaining 93.6% respondents in Cachar district, 95.49% in Karimganj district and 95.45% in Hailakandi district were out of such schemes.
Housing activity under Indira Awash Yojana has been implemented in the region also along with other parts. Under the scheme a rural family having annual income upto 32000 will be covered under this scheme. While analyzing data collected for the purpose it has been observed that only a negligible number of respondents of the three districts of the region have been covered under the schemes of Indira Awash Yojana, RGRY and other women oriented scheme both in urban and rural areas as shown in table – 5.15.

In course of field work and personal interview, some of the poor respondents in Barjalenga under Dhalai block and Sonai block, who were formerly worked as tea garden workers but at present out of any earning source, expressed their miseries in their day to day life with out having regular fooding, clothing and shelter. They also expressed that in spite of their appeals and trying to the local panchayat and government officials, they did not receive any help from any concern. Only 1 respondent from these two blocks enjoyed the benefit of Indira Awash and another fortunate RGRY. On the hand in Kalain block and Silchar block 1 respondent from Kalain block another 2 respondent from Silchar block have received both the benefits of RGRY and mahila Samriddhi yojana etc. It has been observed that major parts of poor respondents from this district are deprived of enjoying such benefits.

While analyzing the data collected from Karimganj district, the some picture of deprivation has been observed in both the two blocks. In South Karimganj 1 such poor respondent and in Mahakal block 2 respondent reported to be fortunate to enjoy the benefit of Indira Awash and another 2 respondents from South Karimganj and only 1 from Mahakal block also enjoyed the benefit like RGRY and other female related schemes.

On the other hand in Algapur block under Hailakandi district 2 respondents from Thandapur and nearby areas have been allotted the benefit of Indira Awash and another 2 respondents 1 each from Thandapur and Janaki Bazar area were taken under RGRY scheme. The sufferings of the poor women of these two areas have been overlooked and as a result their sufferings were not at all lessened.
From the above discussion it is clear that major part of the rural poor women along with some urban areas under the grip of poverty with their sufferings and painful condition. Accordingly special attention should be paid and measures should be taken to solve the various problems of the poor women of this region. NGO groups and women's welfare organizations should come forward to look into the interest of these women and should be vigilant for the proper implementation of the women's related schemes.

5.16. Beneficiaries of SC/ST/OBC category:

In South Assam region, social security of different backward class people like SC/ST/OBC should be understood to include promotional measures aimed at raising and improving the standard of living of the people belonging to such classes. Protective measures should be taken to prevent decline in living standards of such backward class sections.

The data collected and presented by individual interview of the respondent women in the three district of South Assam as presented in table No. 5.16, could be looked at differently to estimate a preliminary assessment of the special benefit enjoyed by the SC/ST/OBC community, in South Assam region. In course of analysis of the collected data through personal interview of the respondents, presented here in this chapter indicating the number of respondents belonging to such community, enjoyed special benefits.

In Cachar district, 5 surveyed respondent women enjoyed SC, 2 ST and 2 OBC benefit from the government end in different ways like education and employment etc. In Karimganj district 3 respondents enjoyed SC benefit, 1 ST and 2 OBC benefit respectively. In Hailakandi district, 3 SC respondents, 1 ST and 3 OBC Category enjoyed such benefits.

For the welfare and development of a large number of schedule castes, schedule tribes and other backward classes the central government has sponsored some central
schemes which have been closely monitored from time to time. The state administration has also made efforts for the welfare of schedule castes and schedule tribes through special component plans. Accordingly the on going schemes for educational and employment development of SC, ST and OBC continue to be operative in South Assam region along with other parts. In analyzing the data collected from the three districts of the region it reveals that 4% respondents from SC group, 1.6% from ST Group and 1.6 % from OBC group are enjoying the benefit of education, employment and other facilities. In karimganj district 2.70% from SC group, 0.90 % from ST group and 1.80 % from OBC are also availing the benefit of above government programmes. On the other hand, in Hailakandi district 3.03 % under SC category, 1.5 % under ST category and 4.54 % under OBC group are enjoying the above mentioned benefits sponsored by government. Some of the SC, ST, and OBC respondents of the three districts expressed their views that in this respect, male counterparts are enjoying better facilities than the females.

5.17: Beneficiaries of old age pension:

Various conventional social security measures such as medical benefit, maternity benefit, benefit relating to sickness and old age pension schemes etc have been announced and extended by the government for the welfare of the proper section of people both in rural and urban areas.

Available data collected for the purpose to identify the number of respondent women, enjoyed old age pension in the three districts of South Assam, analyzed and presented in this table 5.17. It indicated that though there were wide spread social security programmes and sanctions implemented by the government for the welfare of the both old aged men and women throughout the country, but in practice the picture reflected otherwise as noted during survey and personal interview. Only a micro section of aged women enjoyed such benefit of old age pension as shown and reflected in this table.

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In course of survey programmes and individual interview of the respondent women, in the three districts, reflected a different picture of miseries which is painful one. In Cachar district 4 old aged respondents were noted to enjoy old age pension and in Karimganj district only 2 such respondents enjoyed this benefit. On the other hand in Hailakandi district 2 old aged respondents were found to enjoy this benefit.

While analyzing the data collected for this purpose to identify the responded beneficiaries of the region, it has been observed that in Cachar district, 4.16 percent in Dhalai block, 8.33 percent in Sonai block, 7.31 percent in Kalain block and 5.56 percent respondents in Silchar block have been benefited from this scheme.

In Karimganj district, 4.83 percent in South Karimganj block and 4.08 percent respondents in mahakal block have also been benefited from this scheme. On the other hand in Algapur block under Hailakandi district this figure of beneficiaries is only 3.03 percent which is much less than other parts of the South Assam region.

In course of survey and personal interview, some of the poor old aged and widow helpless respondents of the three districts expressed their views that in spite of their utmost poverty and helpless conditions, they were not considered to be included under these schemes. As a result their sufferings and miseries have been increased to such a level which is beyond description. Their appeal and prayer to the authority have not at all been considered sympathetically. All the aged respondents expressed their opinion that their allotted pension is very scanty and irregular even un-certain. Moreover the number of male old aged beneficiaries of the respective is higher than the female. Almost all the respondents alleged their problems in the same way and voice.

One thing emerges from the above study and analysis of data is that there is an urgent need for affective implementation of all the schemes and programmes of the government, related to the development of poor and helpless aged women’s old age pension. These women are supposed to be socially and economically depended upon other members of the family. The point is that the laws will remain ineffective until the
community as a whole provides some active moral support. Even when laws are not invoked, the proper legal information can be used as a warning to control abusive behavior and allow local honest and sincere leaders to become more active and responsive to help the problems of deprived old women and widows. The fact is that not only the women’s organization but also the entire community could emerge as a focal point for intervention in the areas of injustice, where they can be active as a pressure group.

5.18. Ration card or BPL card holder Beneficiaries:

It should be noted that female in general, suffer more than males almost in all kinds of social security in the society. From the findings of the survey, it was noticed that only a few respondents were the holder of ration card or BPL card holders in their name. Therefore, the women who were deprived of such advantage should be considered as one type of social security for women. In this table 5.18 depicted the picture of respondent women holding ration card or BPL card in the related three districts of South Assam. In previous discussions and study depicted painful pictures of the women relating to their helpless condition and their poverty.

It was noticed after the survey of the respondent women, and analysis of data, in Cachar district, out of 125 respondents, 24 enjoyed the benefit of holding ration card or BPL card, both in rural and urban areas. In Karimganj district, 15, out of 111 respondent women were enjoying such benefit while analyzing the data collected for the purpose. It was also noticed that in Hailakandi district, only 4 respondents out of 66 as surveyed enjoyed the benefit.

After survey and analysis of data in Cachar district out of 125 women respondents both in urban areas, it has been observed that in Dhalai block 8.20 percent respondents are enjoying the benefit of BPL card and 12.63 percent are in the group of ration card holders. In Sonai block 5.24 percent in the group of BPL card and 11.42 percent in ration card. On the other hand 9.20 percent in BPL card and 15.19 percent are in ration card
holding group in Kalain block. In Silchar block 6.26 percent respondents are availing the benefit of BPL card and 7.62 percent ration card whereas in Karimganj district out of 111 respondents 7.20 percent in BPL card and 7.31 percent respondents in ration card under Mahakal block are found to be enlisted and enjoying such benefits. In South Karimganj 5.10 percent is also enjoying the benefit of BPL card whereas 7.14 percent are ration carding both in semi urban and urban areas.

In Algapur block under Hailakandi district, out of 66 respondents, 3.06 percent in BPL card and 3.00 percent have been recorded in ration card holding group. Major numbers of the respondents have been found in rural areas of the three districts. But the main problems of the respondents as expressed by them is that the supply in both the categories irregular and uncertain through out the year. Moreover during individual interview, it has also been observed that many of the respondents of the region who are really very poor and living below the poverty line.

According to the National Human Development Report, 2001, 26.5 percent of families in the rural areas are living below the poverty line. In other surveyed region, this percentage is much higher and painful as observed. Moreover the poverty stricken position of good number of respondents in the rural areas who are suffering from hunger is beyond description which needs to be solved at an early date.

Local Panchayat members, Municipal counselor, Town ward members along with local public should be more careful and active to solve the problems of the poor women.

5.19. Women Participatin of Decision making process:

Economic empowerment of women is mainly based on their participation in decision making process in respect of distribution of family resources, savings, and expenditure and in other levels of household. In many cases, women are compelled to accept the decisions of their male counterpart. The effort of empowering women in the
society is to encourage them to exercise their rights in decision making at all levels both within and outside the household. This will help them to assess as equal partners not only in the family but also in the society as a whole.

From the findings of the survey and personal interview of the respondents conducted in the three districts of South Assam, it should be mentioned here that, in some cases women were consulted by their male counterparts in taking decisions on important matters like settlement of marriage of their children, construction of houses, purchasing of land etc. But in many cases, women were not consulted by their male counterparts as expressed by many of the respondent women. It should be noted here that 48 respondents in Cachar district out of 125, 39 in Karimganj district out of 111, and 30 out of 66, in Hailakandi district, were noted taking part in the process of decision making in the family and on the other hand, 77, 72 and 36 respondents respectively from Cachar, Karimganj and Hailakandi district expressed their opinion that they were not discussed by their male counterparts in taking such decisions as tabulated below table No. 5.19.

In our present discussion of South Assam region, a look at a glance indicates that in all the urban areas of the region, most of the women having education and economic stability enjoy greater autonomy in decision making process than the women in the rural areas with less literacy and financial stability. In most of the urban areas of the three districts, women enjoy 80 percent liberty in the matter of household consumption etc. It appears from the survey of the three districts Head Quarters, women of all classes substantially participated in decision making pertaining to home management decisions without much discrimination. In all the three districts of South Assam almost cent percent of the decision regarding education of children, purchasing of their dresses and other family related matters, decisions are taken up by most of the women in the urban areas and sometimes in consultation with their male counterparts. Moreover, increased literacy and earnings of the urban women added with the greater demand of the urban life entrust them to share greater responsibilities in decision making process. In some parts of the rural areas of the three districts, it has been observed that a good number of women
are taking part in such decision making along with the males having required education and earning source.

As regards money related decisions it has been observed from the survey of the three districts that the overall decision making pattern of money related decisions 60 percent of the men made such decisions independently followed by joint decisions made in 22 percent and only 18 percent women were making independent decisions on the aspects of money related decision. It has also been observed that the earning source of the rural women in the three districts of South Assam as a whole is very low. Moreover their jobs are irregular and wages are uncertain and not steady. Therefore their status in money related matter is inferior to the male counterparts. As a result they are to depend upon the income of their male folk and enjoy less liberty of decision making relating to money and also lack access and control over resources.

As regards the socio religious decision it may be categorized under certain heads like inter household exchange, social activities, social and religious obligations etc. It has been observed during the survey that almost all categories of women made substantial contribution to this area of decision making role sometimes with men both in urban and rural areas of the region. Overall decision making role by women in the field of socio-religion process was found to be more than men. The main reason behind it is that male folk remain engaged in the activities of money management etc. and bother less for the decisions to be made in this area. Ultimately this area of decision making is ultimately left to the women folk.

From the above discussion it further reveals that although on an average about 55 percent respondents in South Assam region are in a position to decide as regard spending money for their household affairs, children’s care and education etc. but on the other hand the remaining 45 percent do not have such autonomy. Family tradition and sometime patriarchal ideology re-frain women from taking part in some independent decisions in the family which reflects the attitude of male supremacy.
During field survey and personal interview with the urban and rural respondents, it revealed that both in rural and urban areas, limited number of women have access to take part in decision making process independently in the family. It has also been observed that women, those who are educated and economically stable with their earnings are capable of enjoying more autonomy and to take active part in decision making process.

5.20. Landed property under the Name of the Women:

Our analysis in respect of landed property under the control of women in South Assam region indicate that only a small portion of landed property is under the care and control of the women in comparison to their male counterpart to landed property is assessed as productive asset along with various types of assets such as tailoring, handicrafts, livestock etc in the financial development of a family. But from the field survey and personal interview of the respondents, the real picture of the three districts of South Assam presented here.

Seemed to be critical one, out of surveyed 81 Bighas of land in Cachar district, 12 (9.6%) Bighas of land owned by women, out of 54 Bighas in Karimganj district only 5 (4.5%) Bighas under the name of respondents and in Hailakandi district out of 36 Bighas, 8 (22.22%) Bighas of land owned by the respondents only as tabulated the table no. 5.20.

An attempt has been made to identify the respondents possessing landed property under their name which may help them to identify their autonomy and status. Although both Hindu and Muslim Law recognize the rights of women to their share in the paternal property but in practice during personal interview of the respondents major part of the respondents of the region replied in negative way. Some older women and widows expressed their views in positive way that they have been enjoying the benefits of landed property. Under their names which they attained from their father or husband but their number is very scanty. On the other hand, some of the divorcees expressed their views
that they have no rights to landed property or home. Thus a major portion of the respondents are out of any ownership of land or houses. As such they are depending upon the males of the family. As a result the empowerment and status of these women in the society as revealed in three districts of South Assam region is very low. Access to capital can enable women to get control over land and related productive assets. But what is done in present scenario is that a small number can be generalized by a law that ends the traditional systems that deny women’s right to land. Women’s direct or un-mediated access to land and property are very important not just as direct resources that can be used in earning and income but also as assets that increased women’s risk taking abilities.

The basic lesson from the above, however is that it is necessary to go beyond instrumentalism considering the interest and empowerment of women in order to benefit their families and community. Proper attention should also be paid to the benefits, well being and self-esteem of women themselves. In terms of strengthening women’s institutions, attention should be given to forming women’s committee to look after their interest. It further requires greater emphasis on women’s property and assets so that women themselves can be more aware of their rights and duties.

5.21. Assets owned women independently:

There are various productive assets owned by the women in their family which help them for their economic development. Other than holding of land under the control of female members, some of the respondents are engaged in business etc also to help their male counterparts in financial affairs, although the numbers of such respondents are countable and negligible as shown in the table no 5.21. The survey work conducted in the region of three districts indicated the miserable condition of the women. In Cachar district only 8 respondents directly owned land, 3 were car owners, NIL business, 3 house wives, 12 self building holders under their name and 58 more or less Jewellary holders. In Karimganj district 10 respondents were self land holders. Business - NIL, car owner NIL, house owner NIL, Business – NIL and 74 were more on less Jewellary holders. In Hailakandi district 11 respondents were observed land owners, only
1 engaged in Business, car owner NIL, 2 house owners, 5 self Building holders and 32 women were noted more on less Jewellery holders.

In analyzing the primary data collected from the three districts of South Assam to identify the respondents owed different types of Assets under their care and control, it has been observed that in Cachar district 6 respondents in the urban area and 2 in the rural areas are the owners of land under their name and remaining large number are without having any land under their care. Such number is much higher in rural areas than the urban. As regard business all the three respondents are from urban where as none of the respondents was found in rural areas. While assessing the number of respondents having other assets like house, building, jewellery etc. A major part of the rural and village poor respondents expressed their miseries and sufferings that they do not have the capacity to posses silver ornaments even due to their economic hardship. Some of the older and widowed respondents, who were formerly tea garden labourers but at present out of any earning source, expressed that they are now residing some how constructing houses in the land of garden. They also expressed that as they are now maintaining their livelihood in the midst of economic hardship, they are satisfied with their glass bangles and imitation ornaments. On the other hand very few of the rural respondents expressed that they possess both silver and a little portion of golden ornaments. But in the urban areas especially in the town area some of the respondents opined that along with land and building they have both golden and silver jewelries.

In Karimganj district 7 respondents in urban and 3 in rural areas have also found to be the owner of land along with self house and building. But the number of such respondents in rural areas is very scanty. As regard jewellery most of the village respondents are pointed out to be very poor without having any golden ornaments.

They are rather satisfied with their minimum requirement of silver and imitation ornaments considering their low earnings and economic hardship. In urban areas the number of women respondents those who posses landed property along with house and building of their own are found to be much higher than the rural or village areas.
Moreover most of the respondents of urban areas expressed that they have their either golden or silver ornaments of their own. Some of the respondents also conveyed that they posses more or less both gold and silver ornaments. In Algapur block under Hailakandi district it has been observed that most of the land, house and building possessing respondents are from Kalinagar rural areas and 2 respondents are from Panchgram refugee colony. 9 of the respondents from these two areas expressed that have a small portion of golden ornaments and 4 silver ornaments. On the other hand, while analyzing the collected data from Thandapur area, it has been observed that the condition of the major part of the respondents is very pitiable and living below poverty line without having their own land, house and uncertain earning source. Major portion of these respondents are either migrants, refugee of former tea workers. Some of them are settled in Rly. Land some are settled in government areas and PWD land, purely under uncertain condition and almost all of them are to be satisfied with some silver ornaments or imitation ring and bangles etc. In this area only one respondent has been found to be engaged in business maintaining a small shop. On the other hand while assessing the data collected from Panchgram Hindustan Paper Mill Township it has been observed that all the respondents are residing in allotted quarters having all the amenities of residing comfortably. All the respondents openly expressed that they all posses gold ornaments etc. of their own. It reveals from the study that all the respondents of township enjoy much high status than the rural respondents with low income and illiteracy.

5.22. Women who get help from their male counterpart:

Generally the women are required to perform day to day household works. They keep the houses, perform their routine work and in some cases they take part in gainful economic activities of their family. Most of the women both in rural and urban areas are too spent 12-14 hours a day in various works of household like, cleaning, washing, cooking and looking after children etc. But at the same time in many cases male counterparts abstain from such works. In some cases as observed in course of survey and
personal interview, some male counterparts extend their co-operative hands to their female counterparts in household works.

In Cachar district out of 125 respondents, 49 were in favour of their male members but remaining 76 female respondents were against their male counterparts. In Karimganj district out of 111 respondents, 74 respondents were in favour of their male counterparts and 37 were in negative.

On the other hand in Hailakandi district out of 66 respondents 27 were in the opinion that their male counterparts were co-operative in their domestic affairs and the remaining 39 were against the subject matter as noted above shown table no 5.22.

Attempting to analyze the male female relationship in the region and the related respondents getting help from their male counterparts, it may be noted here that most of the respondents of the three districts expressed their views that they are to keep and maintain their houses, perform all the routine works meant for them and many of the rural respondents are in the opinion that sometime they take part in some gainful economic activities along with household works to help their male counterparts. Moreover they are to take of their children’s health, fooding, education etc. and sometimes go out of houses to earn some money as day labour and maid servant especially in the rural areas. But while assessing the number of respondents getting at least required minimum help from their male counterparts, it has been observed that in Cachar district 39.2 percent, 66.66 percent in Karimganj district and 40.90 percent in Hailakandi district respondents opined in favour of their male counterparts. But most of them are from urban areas and the remaining section is deprived of getting proper help and attention from their male counterparts. Among the deprived section most of them are from village and rural areas, which are poor and mostly illiterate. As a result they suffer much than the urban which needs proper care and solution especially during their puberty and pregnancy.
5.23. **Women having separate room:**

The present study indicates that the scope for separate room for the women and female members is very little and limited. Our survey and data collected through personal interview shows that 13 respondents from Cachar district, 8 from Karimganj district and only 6 from Hailakandi district have their own separate room for the female members and the remaining 112 in Cachar district, 103 in Karimganj district and 60 respondents in Hailakandi district are without any separate room for female, for want of adequate space and financial incapability.

The aim of this study is to identify the living condition of the women respondents in South Assam region in the midst of poverty and also to determine their status. It reveals from the study and individual interview that major part of the respondents both in the urban and rural areas of the three districts openly expressed their views that they do not have any separate room for their own which require maintaining their privacy. 9 respondents from urban areas of Cachar district and 4 from rural areas expressed that they have the advantage of having separate room for their own and the remaining major part replied in negative for their financial restraints. The same picture has been noticed in Karimganj and Hailakandi districts where only 8 and 6 respondents respectively replied in positive but the remaining large section of respondents both in urban and rural areas expressed their views that they do not have any scope for separate room for them for want of both space and financial crisis and small section of them expressed their views in the way that in spite of willingness and necessity they cannot provide for want of required space. Considering all these factors it can easily be assesses the low poverty line of the women of the region and their status.

5.24. **Women Consuming Nutritious Food:**

It may be mentioned here that poverty has its general impact on the health of the poor irrespective of sex and age. Poor people can not consume required food to maintain
their health. As women perform all the useful and important day to day household works from early morning till night, they require sufficient nutritious food to maintain their health. This table attempts to indicate that very special care should be taken for women’s health and nutritious food especially during their pregnancy and old age.

Our survey, personal interview and discussion reflected the miserable picture of the three districts of South Assam. 29(23.2%) women in Cachar district, 34(30.63%) in Karimganj district and 8(12.12%) in Hailakandi district were capable of taking nutritious food, most of them were in the urban areas.

The remaining 96, 77 and 50 women of Cachar, Karimganj and Hailakandi district respectively were deprived of getting such nutritious food and as a result suffered a lot as shown in the table No -5.24.

Gender disparities in nutrition are evident from infancy to adulthood, particularly in rural areas. Gender has been the most statistically significant determinant of malnutrition among women and malnutrition is frequent, direct or undergoing cause of death among them. It may also be felt that poverty has an impact on the health and nutrition of the poor regardless of age and sex. Malnutrition deprivation has a major consequence for women, they never reach their full growth potentials and are anemic and suffer a lot during their pregnancy. These study attempts to show women’s health and nutrition need to be emphasized for their general development.

An examination of the primary data collected for this purpose reveals that the majority of the women of South Assam region especially in the rural areas go through life in a state of nutritional stress as they are anaemic and mal nourished due to their less earning source and illiteracy. In course of interview and discussion they expressed that they face nutrition discrimination within the family sometime eating last and least. Moreover many of the rural respondents of the three districts openly expressed that they do not have required food for their survival for want of financial inabilities. This results in chronic nutrition deficiency. It also helps us to understand the poor condition of the
respondents both in urban and rural areas of the three districts who are under the grip of nutrition deficiency. 76.8 percent respondents in Cachar district, 69.36 percent in Karimganj district and 87.87 percent in Hailakandi district have been expressed their views that they are deprived of consuming required nutrition food due to their poverty and poor family condition. Most of the respondents who have been identified under poverty line and deprived of such nutrition food are identified in the rural and village areas which harm not only the women but the succeeding generation as well.

From the above study it has been observed that rural poverty and less nutrition intake is greater than the urban, in all the three district of the region. Both calorie and nutrition’s food intake are higher in the urban areas than the rural part. It has also been found from the analysis that rural income source is much less than the urban. Hence measures should be taken to increase the earning source of the vast number of women of the rural areas, so that their status and living standard can be developed. A society can not be developed without having any development of the vast number of poor women in their socio economic activities.

5.25. Female participation in technical and vocational Institution:

With the rapid advancement and development of modern technology and setting up of industries for all round development of the country, the need for imparting technical and vocational education for both male and female is urgently felt by the Government and various organizations along with NGO groups. Fruits and food processing industries both in the rural and urban areas can help the women for their earning and socio-economic development. Food processing, earning units can be taken up on the very basis of locally available fruits etc. in the region.

But unfortunately, during our survey works, such training centers for female were absent in the rural areas. While analyzing the data collected regarding the number of female participation in both technical and vocational institutions, in the three districts of
the region, it was noticed that 37 respondents from Cachar district, 15 from Karimganj district and none from Hailakandi district had undergone both technical and vocational training as tabulated below in table no 5.25.

Apart from general education, women both in the urban and rural areas should possess adequate knowledge through technical and vocational training programmes. Training programmes may influence them to start own enterprise activity. In our present study, analysis has been made to estimate to what extent the women of this South Assam region possess the technical and vocational training and results are analyzed in table 5.25. In Cachar district out of total sample respondents as many as 29.6 percent have received both technical and vocational training. Among them 21.4 percent received different technical training and remaining 8.2 percent received vocational training. On the other hand in Karimganj district 13.51 percent respondents have also received both technical and vocational training. 9 percent have their technical training and the remaining 4.51 percent vocational.

In Hailakandi district out of the total respondents 7.74 percent possess both technical and vocational training. Out of them as observed 3.20 percent have received technical training and 4.54 percent vocational training. Among all the technically trained respondents of the region only 7 number of respondents have been engaged in services, 8 of them have been working as casual workers, 5 in building, 3 in beauty parlour 4 in other services such as STD booths and Xerox etc. But major 30 numbers of respondents expressed that in spite of their technical training they could not provide themselves in any occupation for want of any scope and help either from government or from family side. As such they have been compelled to lead their lives as house wives. Among the trained house wives some of them expressed their views that sometime the burden of the family works and restrictions compelled them to be restrained from taking part in other works.

From the above study it reveals that, a major part of the women of this region both in urban and rural areas have been deprived of getting proper training moreover employment scope and government assistance. For the development of poor women of
the region, special care and appropriate steps should be taken and women should be encouraged to take part, proper training facilities should be arranged for food and agro based small industries, so that women can take part in some gainful activities. Measures to be taken, through development of training and promotion to make them self reliant especially in the vast rural areas considering the socio economic development and status. The above discussions show the need for self employment programmes for women along with their proper education and training.

5.26. Literacy rates (both the male and female) in the women’s family:

Education has been considered as socio-economic development of a country and the society as a whole. The concept of social security of the women should be included in the light of education of the women. Females in general suffer more than males in all kinds of social security. Therefore women should improve their status of education for healthy life. Higher literacy of the female is the most important factor that improves female's status in the society. Data collected from individual questionnaire and personal interview of the respondents in the selected parts of three districts of South Assam, indicated that there were notable disparities in female literacy in the surveyed areas, in comparison with the male. Analysis of this table was based on proximate literacy rate of both male and female member of respondent’s family. Table. 5.26 indicated that 212 male members (52.34%) in Cachar district were in the literate group, and 193 women (47.65%) were literate. In Karimganj district 214 male (51.94%) 198 female (48.05%) members were literate. On the other hand in Hailakandi district 152 male (55.55%) and 114 female members (44.44%) were in so called literate group. District level figures indicated much more disparities of female literacy in South Assam region in comparison with the male.

It has been an established fact that women in South Assam region constitute a strong force along with men. In examining the data collected to identify the literacy rate of both male and female members of the respondents, it reveals that in all the three districts of the region, the number of female literacy is far less as compared to their male
counterparts. Moreover both male and female illiteracy rate in the rural areas is far less compared to urban. Although substantial progress has been achieved since independence, the gain in education of rural women and girls has been grossly inadequate in this region also along with other parts. In Cachar district female literate rate is observed 47.65 percent as against 52.34 percent male. In Karimganj district this rate is 48.05 percent as against 51.94 percent male. The same picture has been noticed in Hailakandi district where 44.44 percent female literate as against 55.56 percent male. Thus from the overall study of the region it reveals that in all the three districts the rate of female literacy is far less than the male. Some time their conventional practices and social restrictions also compel the rural women not to engage their girls in school. Moreover it has been observed that some of the rural respondents expressed their thinking that the role of them is to be delivering their daughter to her husband's family. But the absence of such thinking has been predominantly observed among the literate and educated parents both in the rural and urban surveyed areas of the region.

Studies from different parts of the region indicate that a women's education is positively correlated with their status. Generally it has been observed that, the literacy rate among rural women is very low which influences on their low standard of living and low status. Recently it has been observed that the SHGs are giving importance to the illiterate section both in the rural and urban areas for their development. Moreover the government is of late taking some measures to impart at least primary education to all under the “Sarba Shiksha Programme”. It may be suggested that illiterate women’s awareness be created by imparting education especially in rural areas.

5.27. Ill Health (both male and female members) in the family of the Women:

From the findings of our survey conducted over the selected parts of South Assam, it can be noted that the number of female sickness is higher than the male members. They are likely to have a greater incidence of disease burden like malaria, anaemia, jaundice, asthma etc. In many cases women are required to perform all the house hold works during their pregnancy. Moreover, they are to take care of their
children and other members. Analysis of data collected from the three districts of South Assam are presented in table no. 5.27 reflects a very miserable condition of the women due to their sickness. Data collected for the purpose, it was observed that in Cachar district out of 32 sick members, 3 are male and 29 female. In Karimganj district out of 17 sick members 2 are male and 15 female and in Hailakandi district out of 6 sick members, 2 are male and the remaining 4 are female as shown below in table – 5.27.

An analysis of the health status and medically sick members of the respondents both male and female of South Assam region it reveals that the prevalence of male centered structures which reflects the lower status of women in the society. The discriminatory attitudes and behaviour against females thereby adversely affect their health and well being. Such discrimination refers to non-availability of adequate nutritious diet, and non-availability of proper medical care and attention which cause women’s ill health. This prompts us to collect primary data from all the three districts of South Assam to find out the various socio cultural and economic factors relating to the health status of the women.

Considering all these factors during survey work it has been observed that among the sick members of both male and female, the number of sick female members is higher than the male in all the three districts. During personal interview with the respondents in the rural areas some of the poor women expressed that when sick; girls are not taken to doctors as frequently as their boys. In some cases the respondents expressed their views; they are unwilling to expose their sickness to their male counterparts considering other problems related to domestic work. Moreover in some parts of the rural areas there is no primary health care centre where women can easily seek advice and medicine at least in the primary stage of sickness and pregnancy. On the other hand women’s health is further harmed especially in most of the rural areas by air and water pollution and lack of sanitation. The smoke during cooking for about 4 to 5 hours a day also affects their health causing eye problems, respiratory problems chronic bronchitis and anaemic problems etc. Sometimes it has also been observed that violence against women causes their sickness. On the other hand, while assessing the collected data in the urban areas it has been
observed that most of the respondents opined in favour of availing almost all kinds of medical aids and facilities from different corners. As a result the number of medically sick women in urban areas is far less than the rural areas. Among the medically sick female members of the region as recorded in the table – 5.27. Most of them are from utmost rural and village areas and very poor. Among the various factors respondents for women's lower health facilities are as observed lack of sufficient nutritious food, lack of proper medical infrastructure, medical aids, communication and lack of capacity to meet medical expenditure. Moreover lack of proper education and awareness restrict them to avail health care and led them to tower status and suffer from various health problems.

5.28. Mortality rate both male and female members, during the last 10 years:

In this stage, after a complete survey work with the help of questionnaires consisting of the selected house hold in South Assam to identify the mortality rate of both male and female members in the region, indicates the picture as shown in the table no. 5.28. Our analysis over this subject has shown that in Cachar district out of 75 mortality, both male and female, 30 are male and 45 are female. In Karimganj district out of 76, 33 male and 43 female. On the other hand, out of 14 in Hailakandi district, the No. of mortalities, 4 male and the remaining 10 are female.

Generally it has been observed from our various studies that gender disparities from infancy to adulthood lead women to bear many sufferings particularly in rural or village areas. Gender has been the most statistically significant determinant of malnutrition among women and young girls and such malnutrition is a frequent direct on indirect cause of death among them. Deprivation of such nutritional food has major consequences for women (a) They never reach their full growth potential and (b) are anaemic. Both are risk factors mainly in pregnancy with anaemia and sometimes results in maternal and infant death.

From the study it also reveals that the maternal mortality rates in the surveyed rural areas of the three districts are very high in comparison to urban. A factor that
contributes to region's high maternal mortality rate is the reluctance to seek medical care and advice during their pregnancy. Even women who has difficulties with her previous pregnancies as usually treated with home remedies only. In course of interview and discussion some of the rural respondents expressed their views that during their troubles they seek advice and help from their mother-in-law and rural dhai. Moreover their financial condition restricts them to approach otherwise. Some of the poor and illiterate rural women expressed their views that the treatment may be more harmful than the malady. Many of the rural respondents even expressed they suffer from one or more gynecological disorder. Surprisingly it has also been observed that almost 80 percent of the rural pregnant are anaemic and most of the deliveries are conducted by local untrained personnel whom some time causes their troubles and even death.

In addition to general improvements in health and education sectors, there is also a need to extend protective social security measures to women. Moreover health services for taking care of the sickness of the poor as well as providing medical services during maternity should be implemented. Rural women should be made aware of the national rural health mission so that they can be benefited.

5.29. Maternity centers and benefit from health care and Janani Suraksha Yojana:

Regarding health facilities of the women both in rural and urban areas as surveyed in related areas of South Assam, it can be noted that a good number of women are deprived of getting such medical help, as the number of primary health centers in many parts of the South Assam region has not increased in respect of population. The women are required to perform all the useful day to day works inside the house hold and in many cases out of the house hold, even during the pregnancy; they require good medical care for their good health. It should be noted here that there has been neglect in the basic frame work of the health care centers especially in the rural areas. As regard recently announced Janani Suraksha Yojana, only a negligible number of women in the three districts of South Assam are fortunate to avail the benefit of such programmes. Analysis
of data collected would help us to make the picture clearer as tabulated below in table no. 5.29.

While analyzing the data collected, it should be mentioned here that 90, 80 and 46 respondents from Cachar, Karimganj and Hailakandi districts respectively were getting the benefits from health care and maternity centers and the remaining 35, 31 and 20 were observed deprived of such benefits. On the other hand, as regards Janani Suraksha Yojana only 3, 2, and 2 respondents from Cachar, Karimganj and Hailakandi districts respectively were enjoying such benefit.

As regard recently introduced janani suraksha yojana, the goal of this mission is to improve the access to quality health care by the rural women. The main vision of this mission is to decrease the overall maternal mortality ratio and infant mortality rate in pregnant women of below poverty line and certified poor families. But from our present study it reveals that only 3 respondents in Cachar district, 2 in Karimganj district and 2 in Hailakandi district have received benefit in the region which is very scanty.

However, it may be concluded that without improving the medical infrastructure and facilities to the major part of rural women who constitute almost 75 percent of the female population, no such social and national development is possible. For the development of both urban and rural folk it requires appropriate support systems and proper implementation of women related government schemes for their all round development.

5.30. Conclusion:-

The principal objectives of our present study are to make perfect attempt to study the women's poverty and their depressed condition in South Assam region, in comparison to the male. Another objective is to illustrate survey data collected from district wise personal interview and discussion to study the extent of female poverty. In the case of both rural and urban females, the number of female members, poverty is higher than the male. But surveys indicate that women's participation in Economic
activities is very low in comparison to the male. The disparities in such Economic activities based on surveyed data in rural and urban areas shown that women’s participation and earnings are less as compared to male.

Our analysis has shown that to improve the socio-economic status of the women and to remove their poverty, multi various strategies are needed. Along with the women’s earning source, proper medical facilities to the women especially in the rural areas should be stressed more. Women’s poverty is a complex issue and hence it requires proper government strategies and the involvement of civil society, i.e. NGO’s, Media persons, intellectuals, doctors, lawyers and so on. In our previous studies we have discussed and stressed the importance of education, proper medical aids, increasing number of health care units and maternity centers etc. specially in the rural sectors keeping in mind the women’s poverty elevation programme and social security.

The higher level of illiteracy unemployment and under employment among women leads to conclude that their proportion below the poverty line in the region is higher than men. In framing employment policies, due care should be given to the rural urban differences in socio economic situations and the related problems of development. Unless the economic status of the women of the region can be raised by providing additional employment and income it would be difficult to eliminate their poverty. Inadequate women’s health care support of the region has become a deep concern. It has been observed that both morbidity and mortality rate of women is much high in comparison to men. It may be assumed that nutritious food and calorie deficiency are the principal causes of their sufferings. In this context, proper health care services can play an important role in alleviating the health problems of women to some extent. Deficiencies of calorie and nutrition lead to maternal sickness, low birth weight babies, high infant mortality and very often maternal death.

As regard decision making, the findings indicate that in the men dominated society women have little scope in making independent decisions in almost all the areas of family. However women take independent decision in the area of home management,
almost two third of the decisions are taken by women alone. Such number is high in urban areas in comparison to rural areas, whereas the situation is reverse in case of child related decisions where men overshadowed women in taking decisions. In the rural areas almost all the decisions in this regard are taken by the men. But in the urban areas the picture of otherwise where most of the decisions are jointly taken by both men and women and in some cases men alone takes such decisions. Under the area of money related decisions, nearly eighty five percent decisions are taken independently by men in the rural areas followed by joint decision making; little more than one eight women are making money related decisions independently.

The data in this area of women’s savings indicate that some of the respondents expressed their views and stressed more important to invest their savings on bank deposits and most of the rural women are in favour of small savings from their small earnings. As regards personal earned money utilization pattern of women indicate that large number of women is investing their money rarely on family uses. Some others are utilizing the money from their savings for their own purchases and purchases related to child care and child education. Moreover sometimes they give their personal money to their husbands in case of crisis. But this number is very few. From the study over the region it indicate that almost 34 percent of the women respondents are in the habit of saving their money which needs to be increased through proper development programmes and encouraging the large number of rural illiterate women and also to make them understand the need for savings.

It is therefore suggested that an integrated approach should be adopted covering women related employment, education, health, nutrition, empowerment training facilities, savings, equal rights and other related aspects for the general interest of the women. Efforts should also be made to extend facilities for employment and income generating activities and encourage women to take active part in socio economic development. It may be hoped that all these special arrangements will enable the women to participate successfully in the process of economic development.
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Comparative Scenario of Poverty of Women in India, Assam and South Assam (Analysis of Secondary Data)
Comparative Scenario of Poverty of Women in India, Assam and South Assam

(Analysis of Secondary Data)

5.1.1. Introduction:

In the present chapter, we have attempted to examine feminization of Poverty, on the basis of secondary data and analyze the status of poverty of women on the basis of gender inequalities. This would give us a broad idea of the condition of the women in South Assam, with respect to North Eastern states, Assam and country as a whole in various aspects of women and poverty. For this purpose we have utilized certain data and also reports of various NSS rounds to make this study meaningful and useful. We have also collected several secondary data from various sources and government institutions like Gaon Panchayat Offices, Block Offices, Town Committee, Municipal Offices, Lead Banks, D.C. Offices and District Level Health Departments etc. as well as from Census Reports.

Women constitute an integral part of our socio-economic life and today they actively participate in socio-economic development of the nation. With the race for acquisition of material goods all around both men and women aspire for a better level of living. This tendency is more common in urban areas than in rural areas. No doubt, this is one of the main reasons that today women are compelled to take up jobs outside their homes to improve family resources in addition to their traditional household duties. The changing social and economic conditions which have become highly competitive have compelled women to actively participate in work and make an earning for them. Women’s increased participation in the economically productive work, particularly outside the four walls of the house, in many cases has made them economically independent both in urban and rural areas.
Today women actively contribute in the process of economic development in different capacities. Now a days their work is not only confined to family and household chores but has also extended to fields, factories, offices, laboratories and different educational institutions etc. They contribute in the production system of the country by their productive and economic contribution in fields and industries outside the household. At present they are earners of cash income which goes towards the fulfillment of their family needs and supplements family income. Women have therefore, a dual productive economic role as unpaid workers at home and outside homes as paid ones.

5.1.2. Population and Sex Ratio:

A study for the period from 1951 to 2001 reveals that the overall population of India has increased. National Population Policy (N.P.P. 2000) recognizes the fact that population stabilization is as much a function of making reproductive health care affordable as other life quality improving services such as primary and secondary education, sanitation, drinking water, housing and empowering women and improving scope for their employment. The main objective of the family welfare programme is to stabilize population and improve quality of life.

Female population is a significant force in Assam. The number of female population as against male is shown in table 5.1.2. Decline in sex ratio is a disturbing phenomenon with respect to status of women in the society in all spheres of social and economic life. The indicated table shows that the yearly growth rate of total population in India between 1951 to 1961 has been 1.98%, which again increased to 2.24% in between 1961 to 1971, and this rate has been 2.20% between 1971 to 1991. It is to be noted here that the population of India includes their estimated population of entire Kachchh district, Morvi, Maliyamiyana and Wankaner taluks of Rajkot district, Jodiya taluka of Jamnagar district of Gujarat state and entire Kinnaur district of Himachal Pradesh where population enumeration of Census of India 2001 could not be conducted due to natural calamities.
Another thing to be noted is that while Assam is maintaining a higher annual growth rate of population in the initial years (0.3%) for both 1961 and 1971 census has revealed to all India average during 1991 (2.16%). On the other hand, for South Assam this growth rate is found to be a little higher during the year 1961 (2.14%) in comparison to India during 1971 (2.20%). This growth rate again is below the all India average during the year 1991 (1.89%). According to the latest census, the yearly growth between 1991 and 2001 for total population and work participation rate for Assam shows that while the growth of population has been (2.6%), the corresponding growth of work participation rate has been 1.28% and this rate in South Assam region has been registered to be 1.89% and the work participation rate growth has risen by 0.34%. This picture clearly show that overall growth rate in work participation has not kept pace with the overall growth rate in population.

The increased high growth rate of population has a great impact on the socio economic condition of the society and the country as a whole. Accordingly the National Population Policy – 2000, outlines immediate, medium term and long term objectives. The immediate objective is to address the unmet needs of contraception, health infrastructure, and health and to provide integrated service delivery for basic reproductive and child health care systems. The medium term objective is to bring the total fertility rates to replacement level 2010. On the other hand, the long term objective is to achieve a stable population by 2045. It should be noted here that some progress has been achieved. The total fertility rate in the year 1981 was 4.5%, which was reduced to 3.6% in 1991s and 3.3% in current years.

The growth rate of female work participation rate and female population in India for the year 1971 to 2001, were 8.33% and almost 2.20% respectively, where as for the same period Assam and South Assam have revealed a growth rate with respect to female work participation rate by 7.98% and 4.27% as against population growth rate of 2.24% and 1.93% respectively. The current census study reveals that with respect of female work participation rate, South Assam is less than half of that of India and Assam. In
South Assam, the population rate has been increasing but the growth rate of female work participation has not been increasing correspondingly in spite of extension and expansion of service sectors and different employment sectors.

Various survey and census reports, reveal that the female sex ratio in the country has always been noticed to be quite adverse but over the last two or three census, it has been found to be improving slightly. In Assam, during the last two censuses of 1991 and 2001, it has been improving. The same increasing trend is also found to be in all the three districts of South Assam i.e. Cachar, Karimganj and Hailakandi. Women’s unemployment problem and limited earning scope have failed to develop themselves in the region which forced them to dire poverty.

5.1.3. Education and Literacy:

The history of the movement for improving women’s status all over the world emphasizes from the very beginning on education as the most powerful instrument for changing women’s subjugated position in society. Social reforms in India also emphasized the crucial importance of education of women to improve their status in society. According to various reforms, the main purpose of educating women was not to make them more efficient and active units in the process of socio-economic or political development, but to make them more capable of fulfilling their traditional valuable roles in society as wives and mothers. Education for women was regarded as a means to improve their status within the family and not to equip them to play any role in the wider social context. The absence of any economic compulsion was, in fact, the main reason for the progress of women’s education not only in the country but also in different parts of the country along with South Assam Region.

Since there is a high degree of co-relationship between education and employment, particularly between well and highly paid jobs and educational qualifications, it is pertinent to examine the overall literacy rate of women and their
influence on various socio-economic aspects of their lives. To examine the level of educational attainments of women in literacy rate, employment, status for both male and female have been considered. **Table no- 5.1.3** shows the percentage of literacy in South Assam region in comparison to some districts of Assam and India. It has been observed as per census report of 1991 and 2001; the literacy rate in Assam is 52.89 percent and 64.28 percent of which 61.87 percent and 71.93 percent is that for male and 43.33 percent and 56.03 percent for female respectively. On the other hand during the same period in South Assam literacy rate is 55.65 percent and 65.16 percent of which 65.62 percent and 72.95 percent is male literacy and 44.85 percent and 56.86 percent female literacy respectively. From this tabulation it can be assumed that the literacy rate of South Assam is slightly higher than the literacy rate of Assam with respect to both male and female literacy rate. Census Reports of 1991 and 2001 reveal that the female literacy rate of South Assam region is higher. It was 44.85 percent in 1991 and 56.86 percent in census of 2001, in contrast to the female literacy rate at the National level during the same period which was 39.29 percent and 54.16 percent respectively.

Education of women and girls continues to be an area of major emphasis in the programmes and projects of the Indira Gandhi National Open University. The women’s enrolment in colleges / universities is currently 39.94 percent. Besides, there are five exclusive women’s universities and 1,578 women’s colleges in the country, of which 219 were opened during the last three years. This is no doubt encouraging. There has been a remarkable stride in the rate of literacy since independence in India despite the fact that in the last 5 decades there has been exponential growth of population at nearly 2% per annum, the literacy rate has increased from 18.33% in 1951 to 63.38% in 2001 as per the census. **The table 5.1.3(a)** shows literacy rates among males and females in India and the gap between the two, since 1951.

Among the three districts of South Assam however, literacy rate is much higher in Cachar district followed by Karimganj and Hailakandi district. Both Cachar and Karimganj district have been maintaining a consistently satisfactory rate in female
literacy trend in comparison with both Assam as well as India. This figure reflects that the people of this region are perhaps educationally more conscious and aware of the vital need of education. As regards primary education of girls, in elementary education in South Assam region reveals that along with male the highest enrolment at primary level is in Cachar district along with Karimganj. On the other hand, girl’s participation in middle level in all the three districts of South Assam is also quite high as compared to both India and Assam.

5.1. 4. Socio-Economic Status of Women:

'Status of Women' is a pretty worn-out theme. The term 'Status' signifies the sum total of the various culturally ascribed roles one has to play and the rights and duties inherent in a social position. Besides the ascribed status, there is also the 'achieved status' which results from one's efforts and personal achievements. The concept status is used to indicate the ordering of individuals in terms of attributes such as level of education, occupation, income, perception of one's status within the home and in the community, decision making role, number of restrictions imposed on one's activities, freedom and so on. Considering 'Status' in the light of these attributes it is to be noted that the level of status of women varies from country to country, region to region, the widest difference in levels being between women in developed and developing countries. The level of status of women is low in the developed countries and pitiably low in the developing countries. Even within a country, the level of status of women differs from rural to urban areas.

Any attempt to assess the status of women in a society should ideally start from the social frame work, social structure, cultural norms and value systems which are important determinants of women's roles and their position in society. They influence social expectation regarding behavior of the two sexes, both as individuals and in relation to each other. Social traditions are a major influence in shaping attitudes as well as behavior patterns of human groups, and the emerging trends of society cannot be viewed in isolation from them.
Indian women, the responsible citizen are of a developing and democratic nation. India always has to face a large number of problems in day to day life in spite of their hard works and useful functions (Paul, 1987). Indian women are not a homogeneous group. As Gupta (1982), has also expressed, this fact can not be denied that like all men, all women also do not have the same social and intellectual status. Thus, women have to suffer some or the other form of problem in different degrees from time immemorial. This is true that in comparison to men women's status has remained very low but women's status has differed along with region, caste, class, religion and the rural, urban and tribal differences as stated by (Srinivas, 1978). For example, lack of occupational opportunities is applicable on only middle class women. Wives of lower class farmers were always working in the field work and the upper class women never had any desire or requirement to take up job. Lack of educational and less scope for employment made women economically dependent on men. Mukherjee (1975), on the basis of his survey on the status of women, sponsored of their rights and position for equal wages for equal work. In rural areas of Tamil Nadu in the south, Haryana in the north and Meghalaya in the North-East mentioned that only 3 percent of the married women were aware of their rights. As regard women's social and economic status among the women of North-Eastern states, Meghalaya enjoys better status than other states which might be due to their traditional system. It is no wonder that social change in India where about 80 percent of the total population still lives in villages comes so slowly. To make it speedy, people must be aware of their own rights and duties. Mukherjee felt that only strong mass based movement organized by an enlightened female leadership would be able to provide women the freedom and equality to work in partnership with men for their mutual development and to improve their status in different branches of life.

Women in India are considered as weaker section of the society or what is called fair sex are mostly under estimated, undermined and exploited in various ways. Women are not the weaker section of the society rather they are the pillars of the society. It is a known fact that women are constitutionally weak compared to men, but so far their caliber and intelligence is concerned, one competent woman can do the job of ten persons.
at a time successfully. But women in India could not achieve their constitutionally
guaranteed rights and women’s competency is persistently ignored by male folk. As a
result, even after sixty two years of Independence, in higher administrative jobs and
higher judiciary women are not nationally represented. It is a matter of great concern that
female education is around 39.3 percent as against 64.1 percent male (1991) census and
54.16 percent as against 75.16 percent male (2001) census. Society is yet to realize the
fact that educating a man means educating an individual but educating women means
educating a family and society at large...

It is a reality that the working women suffer from role conflict especially in a
conservative society and in traditional families. Some working women have to witness
unbearable burden in the form of physical and mental strains in discharging their
responsibilities in their homes and as well as in their service spots. Generally illiterate
women are engaged in low skill, low wage, low productive and unsecured, unrecognized
sector which kept them insecure occupation. On the other hand rural women are engaged
in agriculture, dairy farming, cattle rearing, fishery and handlooms etc. for their
supplementary earnings.

The national perspective plan for women (1988 – 2000) recommends 30 percent
reservation for women legislature, other administrative bodies and positions of power as
a temporary measure. This will entirely encourage women to participate in diverse fields
affective and will go a long way to accelerate the development process of women in
Assam.

Till the middle part of the 20th century, conservation marked the social and
economic life of the women in South Assam region. Due to some old practice of purdaha
system, early marriage and child marriage practices, women in almost all the families
were prevented from going outside and acquiring knowledge in going to schools and also
they were forced to lead a solitary life within the four walls of the house. At that time
women had no freedom to go outside but to stay within house. But after independence the
situation has been changed which marked a revolutionary change in South Assam region when women's movement for equal education and employment started. During independence movement many of the women of the region took part in socio-political movement of the country along with male counterparts.

With the gradual spread of education and social development, the women of Assam along with South Assam, particularly in urban areas have learned effectively to reach the inhibitions they had so long and are now participating in all kind of activities and competitions with their counterparts of other states of the country. The spread of literacy among the women is not only boosting up their own self confidence and moral but also has been inspiring many unemployed women of the state as a whole. Finally, all these studies indicate that theoretically and legally women are recognized as the social equal to men. But in reality they are still in the grip of traditional roles and have not yet freed themselves from the dominance of manpower.

5.1.5. Women’s Role in Decision Making:-

Indian women are marginalized in various ways especially in decision making and leadership by a variety of processes which begin from her childhood. Like boys, girls are not encouraged to play active roles and given less opportunity to make their decisions to develop leadership skills. They are taught and compelled to accept the decisions of parents, elders, teachers and others. As a result they lack self confidence and skills required to function properly in the public sphere.

In most cases, within the family as well, women have little say in decision affectively their own lives, even after their marriage. Even today, for most Indian women, marriage itself is not a matter of choice. It has been observed that only a small number, even among educated women of well to do families, have had any role in deciding when and to whom they will get married. Surprisingly till today, it is observed that millions of Indian women get married when they are still children, both legally and biologically.
Almost 60 percent of women in the country especially in rural India were married before the age of 18 years, when they were still in the stage of adolescents. But this practice at present has been lessened with the spread of education and change of modern outlook. The fact that the legal provisions for compulsory registration of births and marriages, has its some effects over the child marriage.

In modern society, any kind of social and national policy which has an immense impact of women’s education, work, employment, income, social participation etc. and welfare cannot be implemented without enlarging women’s participation in decision making (Report – 1974). Apart from long standing social tradition, cultural norms also dictate the identity of a woman. There are also several legal protections for the women that can protect the decision making powers and the legal position of the women within and outside the family.

As regards child related decisions Table – 5.1.5 shows that the major decision making role of women of almost 78 percent was found in settling children’s arguments. Followed by 13 percent and the rest 9 percent was done jointly. The data also reveals that almost 48 percent men decide about children’s purchases followed by 37 percent women and the rest 15 percent are of joint decision. Further men are more prone to decide about medical treatment, schooling and type of education, occupation etc. of son, daughter. In other words where any decisions related to financial matters are concerned women are pushed to the background and men occupy the dominant role. Joint decision making process is observed a favourable practice in deciding about the marriage of son and daughter.

Ability to take decisions in various family affairs is very essential and vital for the smooth running of household and society as a whole. Therefore women who have greater autonomy of taking decision may decide where they should go and what they should do outside the household activities. It helps them to work along with their male partners to earn money for the welfare of the family. In many hilly areas of Assam including South
Assam region, it has been observed from different studies that the tribal women are enjoying much greater autonomy to take decisions in many family affairs like construction of houses, selling and purchasing of produced goods and articles, children's education, managing shops and in social affairs within and out their household.

On the other hand both literacy and female work participation rate in rural areas are very low in all the three districts of South Assam as compared to urban areas. As a result such decision making power of rural women in different categories is marginalized. Further it has also been observed that, in spite of this, female work participation rate is low in all the three districts of South Assam, as compared to male and the participation position is also not all encouraging. It may be said that where many of the women are in a position to take decision at least within the household, but in practice such decision making power is not always gainfully transformed into economic and productive activities.

It is revealed Cencus Report 2001 that on an average almost 65 percent women in South Assam region are enjoying autonomy to decide as regards their household affairs such as spending of money, children's education and maintenance, purchasing of essential articles etc. and the rest 35 percent have no such autonomy. Men's supremacy and subordination of women is thus clearly reflected even in profession where women are excluded from taking decision as regards job involvement. From this discussion it is reflected that in spite of women's capability and capacity less weight age is given in decision making process and selection of right candidate.

5.1.6. Health Status of Women:

Gender inequality and the sex ratio of population is generally determined by the relative health conditions governing the two sexes both male and female in the society. Various studies on utilization of health related facilities consistently point out that females avail of medical facilities are less frequently and at much later stage. According
to Dandekar's (1975) survey, it is revealed that although higher percentages of females were ill than males, lower percentages received proper medical facilities and treatment and also those who were treated received only home remedies and treatment while male members received treatment at medical institutions. Consequently health status emerges as one of the important determinants of gender inequality.

Thus enhancement of health status not only helps the foundation of national prosperity and well being but also improves the status of women of the nation which in its turn influences the gender inequality and sex ratio. The improved health status of women is determined by higher life expectancy, low rates of mortality, morbidity etc. which has positive relationship with better health status of women. Mitra (1979) reported higher proportion of death among females from respiratory deficiency of vitamins, blood and gastrointestinal etc. diseases and also observed that generally females were brought for treatment at a much later stage when the illness was far advanced to respond readily to medical care and was likely to end fatally.

The effects on women's reproductive health of potential occupational hazards for example indoor pollution from smoking chullas have been, probably, the major focus of concern in the health of women workers. This concern has increased in recent years as additional environmental hazards are identified and as more women enter the paid workforce. Generally, poverty and unemployment have forced many women to work in the sex industry, where they are at high risk of contracting HIV and Sexually Transmitted Diseases (STDs). Longer working hours, for women a central feature of informal sector employment, create serious impediments to smooth infant care, maintenance of breast feeding, care of family members and exhaustion and stress.

Studies on discrimination against women's health status and gender inequality reveal that men outnumber women in India unlike in most other countries where the reverse is the case. Census 2001 recorded that there were only 933 women for every 1000 men. The reason for this imbalance is that many women die before reaching adulthood.
The majority of women go through life in a state of nutritional stress as they are anemic and malnourished. Girls and women face nutrition discrimination within the family, eating last and least. This results in chronic nutrition deficiency. The average Indian women bear her first child before she is 22 years old and has little control over her own fertility and reproductive health. Only 53.7% of Indian women were literate as compared to 75.3% man (Census 2001). Far fewer girls than boys go to school. Even when girls are enrolled many of them drop out of school to care for young siblings. Women’s work is undervalued and unrecognized. Women work longer hours than men, and carry the major share of household and community work, which is unpaid and invisible. Women generally earn a far lower wage than men doing the same work. In no state of India do women and men earn equal wages in agriculture.

Public health is concerned with the health and well being of population as a whole. Yet almost no policy attention has been given to addressing violence against women as a public health issue and even less to tackling its underlying causes. It should be mentioned that the women have an important role to play in making their families healthy with their own health. The improper food habits have made them prone to diabetes, obesity, blood pressure and other chronic diseases. In many cases lack of nutritious food and improper food habits make them to suffer from various diseases. Such dietary problems tend women to malnutrition, anemia and gynecological problems.

Efforts in health education and education in general can be the most effective way of transforming women’s lives by empowering women to use the existing health, legal and other infrastructure to protect their own living. An overall analysis of women’s health status reveals that the discriminatory attitudes and behaviour against females thereby adversely affecting their health and well being. This discrimination refers to non-availability of adequate and nutritionally satisfactory diet, non-availability of medical attention and in general exposure to conditions causing ill health. Sen (1987) has argued that gender inequalities within a household are a special case of the situation of cooperative conflict that characterizes most relationship.
5.1.7. Government’s Schemes for Women’s Welfare and Development:

Women are a vital part of Indian society and economy, both at the national and the household levels. They make up one third of the national labour force. Compared with their men folk, Indian women contribute a much larger share that women’s earnings to basic family maintenance with the result that women’s earnings positively and immediately affect the incidence and the severity of poverty. Despite all this, social conventions and gender ideology deprive them of the access to and control over, the resources which would enable them to increase their productivity. Since independence, government’s policy on women’s development has taken varying types of emphasis, form the initial welfare oriented approach to the current focus on development and empowerment.

The planning commission with the aim of converging the benefits in social and economic development sectors for women in the ninth plan, envisaged “inclusion of an identifiable women component plan in the programmes of the respective ministers right from the planning process and to monitoring and implementation of programmes to ensure the reach of benefits to women”.

The main objective of all the plans is to develop the human resources both male and female and to boost up the national economy and social welfare of the people both in the rural and urban areas. Following the recommendation of planning commission government has undertaken several schemes and programmes from time to time. To understand the governments policy with which schemes for women’s development have been evolved and discussed with some important schemes and programmes.

**Education and Literacy:**

In pursuance of the emphasis embodied in the national policy of education (NPE) and reiterated in the national agenda for governance, several schemes have been launched
by way of central intervention, primarily for meeting the needs of the educationally
disadvantaged and for strengthening the social infrastructure for education. Education,
the most crucial investment in human development, is an instrument for developing an
economically prosperous society and for ensuring equity and social justice. A holistic
view was taken in 1986 when the national policy on education (NPE) visualized
education as a dynamic, cumulative, life-long process providing diversity of learning
opportunities to all segments of society.

Generally, the literacy rate among the rural women is very low in comparison to
the urban women, which influences the use of credit for economic betterment of women.
It seems that the SHGs are giving equal importance to both illiterate and literate women.
The important schemes by way of illustration are (a) operation blackboard (OB), (b)
non-formal education (NFE), (c) national programme of nutritional support of
primary education (NPNSPE) (d) total literacy campaign (TLC), (e) Shiksha Karmi
Project (SKP), etc. The approach to the ninth five years plan during the period of 1997 –
2000, has been formulated in the light of these objectives considering the special
attention to be paid for the female education. The National Literacy Mission (NLM) was
set up to represent a national and political commitment on the need to harness all social
forces to achieve the objectives of eradicating literacy and effecting a qualitative change
in the lives of the people.

**Medical Health Care Programme:**

Gender inequality is now receiving greater attention. Women and children
represent 67.7 percent of country’s total population. The government is keen to
ensure that women are empowered both economically and socially and thus
become equal partners in national development along with men. For the holistic
development of the women and child, various programmes / schemes have been
undertaken which inter-alia include the most unique outreach programme of the
Integrated Child Development Services (ICDS) besides schemes for improving
health and nutrition levels of the women and child. The major policy initiatives
undertaken by the government in the recent past for welfare of women include, inter-alia restructuring of Indira Mahila Yojana (IMY), *Balika Samriddhi Yojana* (BSY), Rural Women's Development and Empowerment Project (RWDEP), setting up of the National Commission for Women (NCW).

- **Indira Mahila Yojana (IMY)** which aims at empowerment of women was launched during 1995 – 96 in 200 blocks. Based on findings of the joint study team of the planning commission, the recent IMY with the awareness generation and training component has recently been approved to overcome the existing weaknesses, as a mid-term correction. The Mahila Samriddhi Yojana (MSY) has been merged with IMY.

- **Balika Samriddhi Yojana (BSY)** launched in 1997 with the specific aim to change the community's attitude towards the girl child has been further recast in June 1999. Earlier, the mother of a girl child born on or after August 15, 1997, in a family below the poverty line in rural and urban areas was given a grant of Rs. 500/-. In the recast scheme, the post delivery grant of Rs. 500/- per child is deposited in an interest bearing account in the name of the new born girl child. In addition the benefit of scholarship approved will also be deposited in the same account.

Rural Women's Development and Empowerment Project (RWDEP) sanctioned in October, 1998 as a centrally sponsored project is aimed to create an environment for empowerment of women in the six states, viz. Bihar, Haryana, Karnataka, Gujarat, Madhya Pradesh and Uttar Pradesh at an estimated cost of Rs. 186.21 crore.

*National Commission for Women (NCW)* is mandates to safeguard the rights and interests of women by reviewing of laws, intervention in specific individual complaints of atrocities and social harassment of women at work place, and suggest remedial action.
A central provision of Rs. 1320 crore has been allocated in 1999-2000 (BE) as compared to Rs. 1134 crore in 1998-99 (RE) for implementation of various welfare schemes for women and children.

In this context, health care service can play an important role in alleviating the health problems of women both in the urban and rural areas to some extent but question arises here, how far they do. Women’s health has been confused with maternal health once again on the assumption that women and maternity is one and the same thing. But the health system has yet to be wakening to the fact that there are large numbers of women in need of health care who are neither pregnant none lactating. The outreach of health services and its infrastructure is very poor especially in the rural areas with respect to women.

**Employment Schemes for Women:**

One of the most daunting challenges facing India today is to provide employment not only for the additions to the labour force but also to reduce the backlog of unemployment problem accumulated from the past. It is therefore, necessary to change the focus of employment opportunities lead to significantly better living though economic stability and working conditions of the people and to uphold the dignity of labour. It is important to note that average annual growth rate of overall employment in the country declined continuously from 2.75 percent in the period 1972-78 to 1.77 percent in 1983-88 but increased to 2.37 percent in the period 1987-94.

To solve the nationwide unemployment problems, government of India has initiated some schemes to solve the problem following the recommendation of Second national Commission on Labour both in the rural and urban areas keeping in mind the poor condition of the women. In India, most of the programmes for women have been aimed at the development of rural women. It is assumed that rural women are more disadvantaged than the urban. Also because 80 percent of our population lives in rural
areas, the thrust of development programmes should be in the rural than the urban sectors. Accordingly number of employment programmes both for men and women have started in a big way in India since the beginning of the sixth plan. These government programmes are evaluated below:

Given the fact that India continues to be home to the largest number of poor in the world. The country has instituted numerous poverty alleviation programmes by way of wage employment or self-employment.

(a) Integrated Rural Development Programme (IRDP):

The IRDP launched in all the blocks of the country on 2nd October 1980 as a major credit linked self employment programme for alleviation of poverty. The objective of IRDP is to enable identified rural poor families to augment their income and cross the poverty line through acquisition of credit based productive assets which would provide self employment on a sustained basis through financial institutions like commercial banks, co-operative and rural banks for income generating activities. The programme is implemented in all the blocks of the country as a centrally sponsored schemes funded on 50:50 basis by the centre and states. The total investment made under IRDP during the period of 1980-1996 was around 25,000 crores and 4.9 crores of families were assisted during the same period. To ensure better participation of women in the development process it has been decided that at least 30 percent of those assisted should be women. But later on the target for women was raised from 30 percent to 40 percent in the year 1990-91. To eradicate poverty in the rural areas by providing income generating assets to families below the poverty line proper step should be taken. Under this programme, capital subsidy to the extent of 25 percent to small farmers, 33.3 percent with a ceiling of Rs. 4000/- to the general category and 50 percent with a ceiling of Rs. 6000/- to the scheduled castes and handicapped is provided by the state and central governments on matching basis while loan for a particular venture is arranged from institutional financing
agencies. Families which are yellow card holders in the rural areas one-third of all IRDP beneficiaries are women.

The target for women was raised from 30 percent to 40 percent in 1991. As shown in the table 5.1.7(a), the coverage of women has been constantly raising under IRDP from mere 10 percent in 1985-86 to almost 34 percent in 1994-95.

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent</th>
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<tbody>
<tr>
<td>1985-86</td>
<td>9.90</td>
</tr>
<tr>
<td>1986-87</td>
<td>15.13</td>
</tr>
<tr>
<td>1987-88</td>
<td>19.54</td>
</tr>
<tr>
<td>1988-89</td>
<td>23.17</td>
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<tr>
<td>1989-90</td>
<td>25.63</td>
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<td>33.39</td>
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<tr>
<td>1993-94</td>
<td>33.62</td>
</tr>
<tr>
<td>1994-95</td>
<td>33.90</td>
</tr>
</tbody>
</table>

Source GDI (1996)

(b) Training of Rural Youth for Self-Employment: (TRYSEM)

The Training for Rural Youth for Self Employment (TRYSEM) is a supporting component of the IRDP, started as a centrally supported scheme on 15th August 1979. It aims at providing to enhance skills that would lead to self employment. Under TRYSEM, technical skills are imparted to rural youth in the age group of 18 – 35 from the families below the poverty line to enable them to take up self-employment and to an extent wage employment in any of the economic sectors. The coverage of women in this programme is targeted at 40 percent. An important mode of training at present is through local service establishments, industrial units, master craftsmen, artisans and skilled workers. The scheme also provides for payment of a stipend to the trainees and an honorarium to the trainees and expenses on tools kits, raw materials etc. The duration of the training varies from six months to one year depending upon the nature of the trade. In this scheme, Rural Yellow Card holders, one third of all beneficiaries are to be women. Table 5.1.7(b) shows that during the eighth plan, the share of women youth trained increased to around 50 percent in comparison to sixth and seventh plan. In spite of various evolutions on TRYSEM, it reveals that it has many problems similar to IRDP.
Table –5.1.7(b)

Percentage of women among youth trained under TRYSEM

<table>
<thead>
<tr>
<th>Plans</th>
<th>Sixth Plan</th>
<th>Seventh Plan</th>
<th>Eighth Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>33.8</td>
<td>46.00</td>
<td>48.9</td>
</tr>
</tbody>
</table>

Source-calculated from the information in GDI (1996)

(c) Development of Women and Children in Rural Areas (DWCRA):-

Development of Women and Children in Rural Areas (DWCRA) is a sub-scheme of IRDP. It was started in the year 1982-83 on a pilot basis in 50 districts but has now been extended to all districts of the country. The basic objective of the programme is to provide income generating skills activities to poor women in rural areas, thereby improving their social and economic status. Through such social and economic empowerment, the programme seeks to improve the access of rural women to health, education, safe drinking water, sanitation, nutrition etc. thereby bringing about an improvement in the quality of life and general well-being of the women and children. The scheme exclusively focuses on women members of rural families below the poverty line.

(d) Jawhar Rozgar Yojana (JRY):-

Jawhar Rozgar Yojana is significant in increasing employment opportunities in the rural areas which annually generated around 700 million persons days of work, accounting for about 1 percent of total employment. All districts of the country are supposedly covered by the JRY, which is financial through a contribution of the central government (80 percent) and through expenditure by the states (20 percent). Primary objectives of JRY, is to generate additional gainful employment for unemployed and under-employed persons, both men and women, in the rural areas. Secondly objectives of the programme is to create productive community assets of direct and continuing benefits.
to the poverty groups and strengthening the rural economic and social infrastructure for a rapid growth of the rural economy and a steady rise in the income levels of the rural poor. It also aims to provide the overall quality of life in the rural areas. Most of the funds (both state and central) are transferred to the gram panchayats. 30 percent of employment opportunities under the yojana will be for women below the poverty line.

(e) Nehru Rozgar Yojana (NRY):-

To generate employment in the urban areas Nehru Rozgar Yojana was started. It is a centrally sponsored scheme which is implemented through the local bodies (Municipal Committee). The urban poor both male and female are given loans up to Rs. 20,000/- of which 25 percent is subsidy for setting up urban enterprises. The urban population below the poverty line is the main target of this yojana. Much importance has been given to women’s participation. The beneficiaries of this scheme may be employed or un-employed but should fall below the poverty line.

(f) Swarna Jayanti Shahar Rozgar Yojana (SJSRY):-

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) which subsumed the earlier three urban poverty programmes viz, Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister's Integrated Urban Poverty Alleviation Programme (PMIUPEP) came into action from 1997. It aims to provide employment to the urban employed poor both men and women living below the poverty line and educated up to IX standard through encouraging the setting up of self-employment ventures of provision of wage employment. The scheme gives special impetus to empower and uplift the poor women.

- Welfare and Development Schemes for women:-

For the welfare and development of the women, various schemes have been launched to improve their social, economical status and empowerment
(a) Mahila Mandals:-

The aim of the Mahila Mandals is to implement the programmes for the development and welfare of the women and children. The main function of the institution is to impart skills to women, so as to enable them to augment their earnings. The Mahila Mandals, with the help of volunteers are to give an integrated thrust to the services provided by a number of agencies. These services include balwadi craft centres, maternity services etc. The staff for each centre consisting of a Gram Sevika, a craft instructor and dai, is under the supervision of a Mukhya Sevika. The component of income generation through poultry, dairy, handicrafts etc. also come under the Mahila Maldals. In order to strengthen the financial position of the Mahila Mandals and to infuse the spirit of self participation, it has been made compulsory for the Mahila Mandals from 1994-95 to contribute 1/3rd of the seed money to be provided by the state government. These institutions take up various activities such as manufacturing of dresses, preparation of washing soap, leather purses and bags, shuttle cocks, pull over, garments and embroidery articles etc.

Some of the Mahila Mandals have taken step forward and are engaged in socio-economic activities such as renting our shamianas, utensils etc. office bearers of the Mahila Mandals are given training in setting up Balwadies, kitchen gardens, poultry units, mother and child care and adult literacy. Each village is encouraged to form a Mahila Mandal so that, larger section of women can be included.

It has some drawbacks. The Mahila Mandals seldom take the initiative to start any schemes. Members of the Mahila Mandals largely come from the old village society and represent the interest of the dominant groups in the village.
To provide energy for cooking, heating and lighting to the weaker sections of women and also to generate employment is the principal objective of Integrated Rural Energy Programme. To utilizes locally available energy resources to the maximum extent. The provision of energy as critical input for economic development in the rural areas is expected to result in the creation of employment, increased productivity and income by promoting sustainable energy technologies. The programme includes popularization of pressure cookers, energy efficient fluorescent tubes, solar cookers, spy lights, solar water heating systems, portable chullahs, energy efficient kerosene stoves etc.

The main target of Mahila Samridhdhi Yojana is to provide rural women with some economic autonomy by encouraging the habit of saving. Under this scheme women are encouraged to open a savings account in the post-office in their village. The account can be open with a minimum of Rs. 4/- and a maximum of Rs. 300/- in a year. The government contributes 25 percent of the deposited amount on completion of 12 months for each deposit. Deposits that remain in the post office for 30 days are given an incentive at the rate of 12 percent per annum. The scheme is a continuous one. However, the deposits mature after one year. If the money exceeds Rs. 300/- then it can be transferred to another normal account. The depositors can also withdraw a minimum of Rs. 20/- before the completion of 12 months, but only twice in a year.

The main objective of the schemes is to provide some income to the poor aged women or widows both in the urban and rural areas. To make the programme a success a
specific amount is disbursed to the target group. This scheme may not be applicable in all states.

(e) **National Rural Health Mission (NRHM):**

The government of India and several state governments are encouraging NGO involvement in various development sectors over the years. There have been good examples of well established Go-NGO collaborative models in the field of education, women and child development programmes. The Government of India under the ambit of the National Rural Health Mission (NRHM) launched in April, 2005 for 7 years. The goal of (NRHM) is to improve the availability of an access to equality, health care by the people, especially for those residing in rural areas, the vulnerable women and children. The NRHM being a comprehensive strategy has provisions of approximately 2.5 lakh village-based. Accredited Social Health Activist (ASHA) under the Janani Suraksha Yojana (JSY) has extended its service. The vision of JSY is to decrease the overall maternal mortality ratio and infant mortality rate in pregnant women of below poverty line and certified poor families.

(f) **Below Poverty Line Programme:**

According to World Bank report on “Rural Development from Vision to Action” more than 1.3 billion people are compelled to live on less than one dollar a day. More than 800 million people are hungry and the number may exceed one billion people by the year 2020. The report also pointed out that 72 percent of them live in rural areas. The Human Development Report 2005, published by UNDP has decided that “fighting hunger and poverty and promoting development are the truly sustainable way to achieve world peace; there will be no peace without development and there will be neither peace nor development without social justice.”
The rate of poverty and hunger is higher in rural areas of the country as compared to urban areas and is more felt everywhere among the landless labour class in rural areas as compared to land owning class in the country. According to the National Human Development Report 2001 (NHDR), 26.5 percent of families in the rural areas are living below the poverty line. Another report on “Food Security in India” opines that 3.3 percent of families in rural areas are suffering from hunger due to their poverty. This percentage of the people below poverty line and hunger both in rural and urban areas is high in West Bengal, Orissa, Assam and Bihar in comparison to some other states of India. Table 5.1.7(f) shows the actual picture of the poor people of the country.

Percentage Living Below the Poverty Line and Hunger in Rural India

Table 5.1.7(f)

<table>
<thead>
<tr>
<th>States</th>
<th>% of BPL Families</th>
<th>% of Hunger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Pradesh</td>
<td>10.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Assam</td>
<td>40.2</td>
<td>7.1</td>
</tr>
<tr>
<td>Bihar</td>
<td>44.0</td>
<td>6.0</td>
</tr>
<tr>
<td>Gujarat</td>
<td>12.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Haryana</td>
<td>7.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Karnataka</td>
<td>16.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Kerala</td>
<td>9.4</td>
<td>2.9</td>
</tr>
<tr>
<td>Orissa</td>
<td>47.8</td>
<td>8.0</td>
</tr>
<tr>
<td>West Bengal</td>
<td>31.7</td>
<td>10.4</td>
</tr>
<tr>
<td>India</td>
<td>26.5</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Source: National Human Development Report, National Planning Commission, New Delhi, 2001

In course of long survey work in different parts of the three districts of South Assam region it has been observed that little fruits or benefits of all the development programmes for the women as launched by the Government, especially for the poor have touched them in their region for want of proper implementation and as well as for the
ignorancy of the poor people. Some time it has also been observed that various government mechanaries are corrupted quite in different to the interest of the poor women of the region. As a result of which the deprivation and sufferings of the poor female folk did not lessen at all and their poverty problem also did not solve in the region. To solve the problem of the women’s poverty in the region, it needs hearty care and sincere attention from allcornrs including NGO groups.

Analysis of data obtained from different sources of the three districts of South Assam region viz. (a) Cachar (b) Karimganj and (c) Hailakandi; indicate that the present discrimination of women in different aspects is extremely serious which indicate the grave poverty of women and their deprivation. While 40.2 percent people of Assam are under poverty line, 7.1 percent are suffering from hunger both in the urban and rural areas. The sufferings and poverty of the poor people are more prevalent in rural areas specially the women who are worst sufferers due to their helpless condition and ignorance including South Assam along with other parts of Assam.

In Cachar district, while analyzing the data and examining the implementation of various programmes of the government regarding the welfare of the poor both male and female, it is indicated that during the Ninth Five year plan, some of the major initiatives taken in this regard included observing 1999 as the international year of old persons, revision of assistance schemes for Panchayati Raj Institutions / Voluntary organizations etc. announcement of a National Policy for Older Poor Persons, launching of an integrated programme for the old and poor both male and female. The main object of this programme is to provide some income to the aged or widows especially in the rural areas. But in Silchar under Cachar district total number 2519 persons received the benefit of this old age pension out of which only 600 were women or only 24 percent. As regard BPL programme out of 6984 persons, or 17 percent women enjoy the benefit under the self employment scheme, under Self Help Group (SHG) only 18 percent women are covered. In Barjalenga area only 7 percent poor women are covered by BPL Card, 3 percent women by Indira Abash scheme, 33 percent by rural self employment, 34 percent rural
self help group programme. In Kalain Block under Katitorah Z.P., 11 percent women received the benefit of BPL Card, 13 percent old age pension, 7 percent Indira Abash and 37 percent rural self help group.

In Karimganj district also, while analyzing the collected data from various sources, it presents the same picture like Cachar district which indicate that the women are not considered to be equal to men in receiving the benefits of government’s scheme and programmes by the management as there existed some discrimination in distribution rate of the benefits of men and women. In Badarpur Town Committee under Karimganj district, 23 percent women and in Bundashil Gaon Panchayat under Mahakal Block 15 percent women enjoy the benefit of BPL Card, 35 percent women in Badarpur area and 25 percent in Bundashil are enjoying the benefit of old age pension. 30 percent women in Bundashil Gaon panchayat under Karimganj received the benefit of Indira Abash up to 2007 – 08 periods. As regard national family benefit scheme and women self employment scheme only 9 and 1 women respectively Badarpur Town area enjoy the benefit under Randhan Jyoti Scheme, 13 women in the first phase, 43 women in the second phase and only 7 women in the third phase were taken and distributed. Under the scheme of Jajani Suraksha Yojana 4 women are benefited. In women self help group 40 percent are brought under this scheme in Bundashil Gaon Panchayat whereas only 7 percent women under Bundashil enjoy in agricultural works.

In analyzing the data collected from Hailakandi district, the same disparity of distribution between men and women has been observed. In Hailakandi 8 percent poor women are offered BPL Card, 6.2 percent old age pension, 17 percent Indira Abash, 14.6 percent covered by self employment programme, 130 number by Andhan Jyoti. In the field of agriculture only 12 percent women are engaged in agriculture as against 46.2 percent in other parts of Brahmaputra Valley in 1981 – 91. On the other hand in Algapur block 8.6 percent women are enjoying the benefit of BPL Card, only 7 percent old age pension, 7 percent Indira Abash and 11 percent are engaged in the field of agriculture.
5.1.8 Conclusion:

It is observed from the above study and discussion that gender inequality is central to how societies assign roles, responsibilities, resources and rights between women and men. Allocation, distribution, utilization, position, status and control of resources are thus incumbent upon gender relations embedded in both ideology and practice. Gender inequality and analysis do not merely focus on the position of women, but also look at the ways in which both men and women interact with each other and the gendered nature of their roles, relations and also control over family and resources. Unfortunately, even today in most parts of the country along with this region, there exist gender biases that greatly disadvantage women in their day to day life. Therefore, it is sometimes inevitable that gender justice becomes synonymous with the rights and status of women and any discussion on gender and poverty in essence becomes a discussion on women and poverty.

This study has also attempted to throw some light on the observed inverse relation between women’s poverty, education, unemployment and status etc. It has brought out the fact that such relationships exist not only at the aggregate level but also at various cross sections, such as urban-rural, male-female, income-expenditure class, education level, regional level and relation between poverty and unemployment. Given the complexity of employment or unemployment in disguised and full, it is no wonder that the relationship between poverty and unemployment continues to be a chimera particularly in developing countries like India with high population burden.

For the proper implementation of the schemes various mass communication, media, social activists, voluntary agencies like Self Help Group (SHG), Non Governmental Organizations (NGO) Social and Educational Institutions along with society as a whole should come forward to make the programmes successful. Integrated multidisciplinary approach should be adopted covering employment, education, health, nutrition, application of science, technology and other related aspects in areas of the
interest to women. Efforts should also be made to extent facilities for income generating activities and to enable both rural and urban women to participate actively in socio-economic development. The educational programmes should be modified to eliminate gender bias. Enrolment of girls in elementary to high education courses formal as well as non-formal should be given priority. Training facilities for the rural females should be provided and they should be encouraged to take up self employment schemes. It is encouraging that recently the state government has announced 14 point programmes for promoting socio-economic welfare and development of the people of Assam and especially for the welfare of the women.

The success of all the plans and programmes in achieving the goals depends primarily on its proper implementation, in framing policies, honest activity and sincerity of the government agencies and various NGO groups. Due care should be given to the rural urban differences in socio-economic situations and the related problems of development unless the socio economic status of the women who constitute about half of total population can be raised by providing additional employment and income; it would be difficult to eliminate rural poverty. Therefore the rural female should be encouraged and brought to participate into the main stream of development activities and this would necessitate extension of education, training facilities, self employment etc. especially in the rural areas.
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