CHAPTER 8
SUMMARY AND CONCLUSIONS

Development of a nation in true sense cannot be achieved without development and empowerment of women population. Our culture from time immemorial has been relegating women to a lower position in terms of socio-economic status. As such, culture and traditions which encourage subordination of females are the major constraints to female empowerment and equality in her status with men. Women face discrimination with respect to birth, rearing, health care, education, social practices, access to ownership and control of resources. As a result women are not allowed to equally participate in household and community decision making.

Various indicators like Gross National Product, Physical quality of Life Index, Human Development Index, Gender Development Index are used to measure progress of nations but these indices do not allow a close look at family’s well being. These are used for macro level discussions and ignore household base line data to improve life of the people. The purpose of livelihood security assessment is to help us identify their livelihood systems, their assets, opportunities and the constraints women feel in their well being. Effective policy making can help to overcome these constraints.

All round prosperity was ushered in the state of Punjab in mid sixties as a result of technological changes in the form of green revolution in the agricultural sector in particular. The question that needs to be looked into is whether changes in technological and economic development in the state have positive effect on women’s status, welfare and empowerment. Statistics indicate that high gender disparities still persist in the state. The low sex ratios at birth (893 females to 1000 males) and in 0-6 age group (847 females to 1000 males) in the state are much less than the National average of 943 and 914 respectively as per 2011 census. There has been decline in Female Work Participation Rate (FWPR) in Punjab by 5.2% in 2011 from previous census of 2001. FWPR in Punjab was 13.9% in 2011 as compared to 25.5% at the national level and 55.2% for male work participation in the state. The success of green revolution has
pushed women who were important contributors back into household domain. The state achieved female literacy rate of 70.7% which was lower than male literacy of 80.4% in 2011. Punjab ranked 14th in Human and Gender development indicators (HDI and GDI) among 32 states/UTs but value of GDI was less than HDI indicating low status of women. Also GDI does not take into account sex ratios and female work participation for calculation.

There has not been any integrated and comprehensive study on deeper analysis of status of rural women in Punjab, their livelihood securities and constraints they feel in their welfare. Present study is an in-depth search of these aspects in the state so as to come out with appropriate policy measures to shape the destiny of rural women in terms of her status and livelihood avenues.

**OBJECTIVES OF THE STUDY**

The study attempts to:

a) examine involvement of sample women in various activities/organizations for women empowerment;

b) examine the socio-economic indicators contributing to the status of women in Punjab;

c) measure and examine livelihood securities of rural women in the study area.

**HYPOTHESIS**

In order to examine socio-economic indicators contributing to the status of women, our expectations with respect to potential relationship for these variables have been presented as given below:

**Age:** It is hypothesized that this variable bears a positive sign as it is expected that in our society, women’s status in the household increases with age and so does her power of decision making.

**Marital Status:** Married women have to bargain with their spouses and as such their decision making is hypothesized to be less than the single woman cases who might be
associated with greater economic and social autonomy as they are not constrained seeking their partners consent or agreement in household decisions.

**Education:** Tendency to take household decisions by a woman increases with increase in the level of education and so does her level of confidence and awareness. Hence the expected sign of the relationship between education and dependent variable is positive.

**Number of Children:** It is expected that responsibilities of a woman increase with more number of children. It is hypothesized that decision making also increases with more number of children and hence expected sign of relationship is positive.

**Family Type:** Women in the nuclear family set-up are independent in taking decisions as against those of joint set-up where decision making is more in the elder’s hands or the head of the family. So it is hypothesized that expected sign of relationship is negative i.e. women in joint set up have less autonomy.

**Work Status:** Women’s employment is expected to be positively related to their status. She becomes more independent, aware of her outside world, better informed and as she earns, her economic independence increases and so does her decision making at home. So, the variable is expected to have positive relationship.

**Marital Duration:** Women with longer duration in marriage can participate more in household decision making as compared to those with shorter duration, so it is hypothesized that the variable bears positive relationship with decision making.

**Control of Income:** A woman who has access or control over household income can influence decision making at household level to a great extent. So it is hypothesized that the variable bears positive relationship with decision making.

**Woman’s Income:** Woman’s income supplements household income, improves economic condition of the household. She can satisfy her own and children’s need in a better way and hence her decision making improves. Hence the expected sign of the relationship between women’s income and dependent variable is positive.

**Woman’s Savings:** Woman’s savings can also affect her status in a positive way. Woman having savings is more confident, feel economically secured, if old, is looked
after well by her children, can deal with personal health, personal needs and other related decisions in a big way. So the expected sign is positive.

**Community or Social Participation:** Women who are participants of community organizations are expected to involve more in household decision, are more informed and well aware of the outside world. Expected sign of women’s decision making with this variable is positive.

**Husband’s Status:** Husband’s status can influence decision making considerably in a positive and a negative way. Expected sign in Logistic Regression for this variable is hypothesized to be negative for businessman, positive for service spouse and wage earners.

**Husband’s Qualifications:** An educated husband is expected to be sensitive to his spouse’s needs, rights and duties. Education can bring behavioral change in the form of good adjustments and as a result educated spouses can increase women’s autonomy in household decision making. Expected sign of women decision making with this variable is positive.

**Caste:** Forward and backward castes in the state are mainly patriarchal, do not give due status to women in society as indicated by sex ratios and hence expected sign for women’s decision making is negative. Scheduled caste respondents earn their livelihood and their dependence on their spouses is less compared to forward caste so their expected effect on women decision making is positive.

**DATA BASE**

Primary and secondary data were collected to achieve the objectives of the study. The secondary data were collected from Human Development Report (2013) of UNDP, Statistical Abstract of Punjab (2012), Economic survey of India and Punjab (2012-13), Census reports and various reports of the centre and state government.

For collection of the primary data, comprehensive survey of sample districts of Punjab was conducted for the year 2011-12. An especially prepared schedule was used to collect information from the selected farm and landless respondents. Multistage
stratified random sampling technique was employed to select districts, blocks, villages and households.

Three districts of Amritsar, Hoshiarpur and Bathinda, each from three soil zones of Punjab-Central Punjab, Eastern Punjab and South Western Punjab respectively were randomly selected. Two blocks from each district and two villages from each block were randomly selected. All the cultivator households were enlisted and arranged in ascending order on the basis of area operated and cumulative frequency was obtained and distribution transformed to arrive at three different farm size groups of small (<2 hectare), medium (2-4 hectare) and large farm (>4 hectare). Married women respondents from these farm size groups and landless households were enlisted. The household sample included 25 randomly selected households per village making a total sample of 300 comprising of 187 farm and 113 landless category from all the three soil zones of Punjab.

**METHODOLOGY**

For analysis of the sample data, different research methods were used.

For examining socio-economic profile of the respondents, simple tabulation technique was used to work out averages and percentages. For estimating participation of rural women in various activities, average time used on all activities was worked out.

Different indices related to Education Disparity, Decision Making and Livelihood Security were estimated for the purpose of the study.

Educational Disparity Index (EDI) measures disparity between male and female in literacy.

\[ \text{EDI} = \frac{\text{Percent of literate females}}{\text{Percent of literate males}} \]

- EDI=1 indicates no disparity
- EDI<1 indicates disparity

Decision Making Index (DECIND) was worked out to determine women’s involvement in decision making in twelve household economic and social matters. Economic matters are: expenditure on heavy financial investment; expenditure on
consumer goods; expenditure on personal needs; day to day expenditure; buying and selling of gold; decision to save and to borrow. Social decisions are: personal health care; children’s matters; joining friends and relatives; what to cook and whom to vote.

If the decision in these matters is taken by respondent alone, weight age of 1 was assigned. If joint decision with husband is taken, 0.5 was assigned. If she does not participate in decision, 0 score was assigned. A composite index was worked out summing up all values for twelve decisions outcomes.

Decisions were classified as:
Low: DECIND < 4
Medium: DECIND 4 - 8
High: DECIND > 8

To determine key factors contributing to the status of women, Binary Logistic Regression as a statistical technique was employed.

**Logistic Regression Analysis:**

Backward Step wise Multivariate Logistic Regression was estimated to identify key factors in determining women’s status in household socio-economic decision making. Each question in the schedule had three responses: (1) respondent alone (2) respondent and husband (3) husband and others. To create a binary variable for the analysis, the first two responses were grouped (in which she has some power) as yes (1) and response III (in which she has no say in the decision) as no (0). Case is that of a sampled respondent’s involvement in household decision making (Y=1) or otherwise (Y=0). The socio-economic status characteristics obtained from the data are age, work status, marital status, marital duration, education of the respondent, education of the spouse, family type, community participation, control over income, women’s income and women’s saving. Analysis has been conducted using SPSS version 18.0. The association between the predictive (socio background) factors and outcome measures of women decision making has been explored using cross tabulation. Explanatory variables were checked for collinearity. Factors found to be significantly associated
with the outcome measures in bivariate analysis were then used in backward stepwise multivariate logistic regression by generating odd ratios. Significance of ‘p’ level was used to determine factors determining status of women.

Livelihood security indices were worked out to assess the well being of the sample respondents in terms of her basic needs. Components of livelihood security were grouped into six security areas viz., food and nutrition, health, habitat, economic, social and educational. To assess these components, indicators were selected from Standard Menu of Indicators for different Livelihood Securities, CARE, USA. Each of the indicators was measured for availability, accessibility, quality and status on a 5 point ordinal scale whose ranges were pre-calibrated according to local norms and requirements.

Weighted average scores were calculated by scoring various indicators in order of their beneficence/merit on a five point ordinal scale (Likert scale) ranging from 1 (poor or serious threats to livelihood) to 5 (excellent or secured livelihood). With the help of score, composite index score was computed. To compare the scores of the respondents for different livelihood outcomes along various districts and farm categories, scores were standardized. Three standardized ranges of vulnerability to livelihood were assessed under low, moderate and high.

**PLAN OF THE STUDY**

The study is organized into 8 chapters.

1. Introduction
2. Review of Literature
3. Data Base and Methodology
4. Socio-Economic Profile of Sample Respondents
5. Participation of Rural Women in Various Activities
6. Socio-Economic Status of Rural Women
7. Livelihood Securities of Rural Women
8. Summary and Conclusions

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First chapter introduces the study with description of the problem. It outlines the issues, rationale and objectives of the study.

Second chapter reviews the literature focusing the issues relating to the study and broadens the base for the present study.

Third chapter elucidates data base and details of methodology adopted and various analytical techniques employed to achieve the objectives of the study.

Fourth chapter details the characteristics of the study area and the socio-economic profile of the respondents.

Fifth chapter presents account of various activities (farm, non-farm, off-farm and activities of women empowerment) in which rural women participate.

Sixth chapter measures status of rural women in terms of autonomy in household economic and social decision matters. Bivariate and multivariate logistic regression analyses have been used to identify key factors contributing to status of rural women.

Seventh chapter measures the progress and satisfaction of basic needs of the respondents in terms of their Household livelihood Security, identifies the constraints and barriers to better health, nutrition, habitat, economic resources, social networks and education.

Eighth chapter describes the major findings and scope for further research.

FINDINGS OF THE STUDY

Chapter IV: Socio-Economic Profile of Sample Respondents

This chapter is divided into two sections. Section 4.1 describes the profile of sample districts. Section 4.2 provides information of socio-economic profile of the sample respondents.

4.1 Profile of Sample Districts

This section details general features of the sample districts of Amritsar, Hoshiarpur and Bathinda and briefly compares their area characteristics, demographic and socio-economic indicators.
4.1.1 Land Utilization Pattern

Of the total geographical area in Amritsar district, 82% is net sown area. The corresponding percentage for Hoshiarpur is 59% and for Bathinda is 88.24%. Cropping Intensity in Amritsar district is 193%, Hoshiarpur (179%) and Bathinda (187%). Area under forests is 10 thousand hectare (th ha) in Amritsar, 108 th ha in Hoshiarpur and 6 th ha in Bathinda.

4.1.2 Cropping Pattern

Amritsar district has maximum area under wheat, paddy, maize, sugarcane and potatoes as main crops and pear, guava and mango as main fruits.

Hoshiarpur district has maximum area under rice, wheat and maize as the main crops and mangoes, kinnows, oranges, guava and peach as the main fruits.

Bathinda is mainly covered with rice, wheat, oilseeds like rapeseed and mustard, potatoes, American cotton, desi cotton as main crops and kinnow, orange, malta, guava, pear, peach and ber as the main fruits.

4.1.3 Demographic Indicators

Punjab registered 6.11% decrease in growth rate of population in 2011 from the previous 2001 census. Corresponding decrease has been 11.61% for Amritsar, 6.86% for Hoshiarpur and 2.75% for Bathinda district.

Among 22 districts in Punjab, Hoshiarpur has the highest sex ratios at birth in both rural (973) and urban areas (919), Amritsar reported low sex ratio for rural (907) and urban (877) and Bathinda has the lowest sex ratio for rural (874) and urban (858) in 2011.

4.1.4 Literacy and Educational Status

(i) In literacy, Hoshiarpur district leads in female literacy rate of 85.48% as compared to 72.80% in Amritsar and 62.9% in Bathinda. Corresponding male literacy has been highest in Hoshiarpur (91.61%), followed by Amritsar (81.2%) and least in Bathinda (75.3%). Urban female registered highest literacy in Hoshiarpur (85.48%) followed by Amritsar (80.94%) and least in Bathinda (74.96%). Rural women literacy has been 79.56% for Hoshiarpur, 63.27% for
Amritsar and Bathinda district lagged behind others in rural literacy of 56.29% as per census 2011.

(ii) From primary to secondary level, all districts show higher percentage of boys enrolled than girls. But at graduation and post graduation level, girls enrolled outnumber boys in Amritsar and Hoshiarpur as against Bathinda district where percentage of girls enrolled is lesser than boys. In Ph.D. course also, girls’ enrolment is outstanding in Amritsar district.

(iii) Hoshiarpur performs better with more educational institution serving the population. 1633 and 4373 persons were being served per primary and middle school respectively in Amritsar as compared to 1101 and 2831 in Hoshiarpur in 2011. Bathinda lagged behind other sample districts with corresponding figures of 2717 and 4034 persons. Amritsar district lagged behind other districts in high/sec school education with one such institution serving 8033 population as compared to 5795 population being served in Hoshiarpur and 6039 in Bathinda.

4.1.5 Health Status

(i) In 2000, 1470 and 1636 persons were being served per doctor and nurse respectively in the state but in 2010, 1250 and 630 persons were being served per doctor and nurse respectively. Hoshiarpur lags behind other districts with 1391 persons being served by one doctor as compared to the figures of 1059 and 1003 in Bathinda and Amritsar district respectively.

(ii) In Amritsar district, 18,224 persons were being served by a medical or health institution compared to 12,167 and 13,692 for Hoshiarpur and Bathinda respectively. An institution served an average radius of 2.68 km in 2011 in Punjab. In Amritsar 2.25 kms were being served by an institution as compared to 2.60 kms in Hoshiarpur and 3.01 kms in Bathinda district.

(iii) As per census 2011, 100% of the villages in Bathinda had water supply scheme. In Hoshiarpur and Amritsar districts, respectively 98.9% and 93.9% villages had water supply scheme commissioned.
(iv) The state has an average of 442 households per thousand having access to toilets. Bathinda performed better having 751 households per thousand with access to toilets as compared to Amritsar (228) and Hoshiarpur (247).

4.1.6 Human and Gender Development Indices

Of all 22 districts of the state, Hoshiarpur ranked fifth in Human Development Indices with value of 0.718, Amritsar ranked ninth (value 0.70) and Bathinda ranked fourteenth (value 0.674). In Gender Development Indices (GDI), Hoshiarpur ranked third (value 0.64). Bathinda lagged behind with rank seventh (value 0.62) and Amritsar slips down to rank seventeenth (value 0.54). Districts in which GDI is lower than HDI must be targeted to improve social and economic status of women.

4.2 Profile of Sample Respondents

4.2.1 Demographic Profile

(i) The sample consisted of 187 farm and 113 landless respondents. The sample was drawn from each size class of farmers viz. large (34), medium (55) and small farmers (98).

(ii) Average household size for sample districts in Punjab has been worked out to be five members as 51.8% of the households have 5 or less number of members. Census 2011 reports mean size of households to be five in Punjab, 5.2 for rural and 4.8 for urban while the corresponding score was 4.9 for rural and 4.6 for urban India.

(iii) Sample respondents were in the age group of 20-60 years. Maximum farm respondents (41.76%) were in the age group of 40-50 years followed by 33.69% in 30-40 years. For landless categories, maximum respondents (33.63%) were in the age group of 30-40 followed by 30.97% in 20-30 years.

(iv) 80.21% of farm respondents belonged to forward caste, 17.11% to backward and 2.68% from scheduled caste. Landless category had maximum respondents (92.03%) from scheduled caste and 7.97% from backward caste.

(v) Sex ratio with respect to children of all ages have been worked out to be .736 (or 100 boys to 74 girls) and is very low on farm categories. However landless
categories have higher sex ratio of 1.07 (100 boys to 107 girls). Size wise analyses show that sex ratio is lowest for large farmers (0.57) (100 boys to 57 girls), followed by small (0.834) and medium (0.87). Combined ratio for farm and landless category is highest for Hoshiarpur district (0.996) followed by Amritsar (0.897) and least for Bathinda (0.858). Lower female sex ratio reflects women’s status, entrenched patriarchy which may be due to deep rooted socio cultural beliefs of age old preference for boys. Farm categories have low sex ratio as they could afford and misuse technology to get preferred sex of the child and also limit their families to their desired level.

(vi) Average number of children (2.50) increases with increase in farm size and landless households has an average of 3.13 or 3 children. 93.58% of sample farm families in the state surveyed reported less than 3 children. For landless categories, 54.87% of families have less than three children and 45.13% have greater than three children. Small farmers reported less number of children compared to large and medium farmers.

(vii) 49.73% of sample farm households and 62.83% of landless comprise single couple family. Joint families appear to be elbowed out by increasing percentage of nuclear families (farm and landless combined) in sample districts of Amritsar and Hoshiarpur whereas for Bathinda, equal percentage of both types of families existed. This indicates major societal shift from traditional joint families. In the sample districts, farm and landless combined results indicate that 56.28% of families are single couple. Call it forward looking or reflection of increasing tensions in the institution of joint families, the figures for Amritsar (64.18%), Hoshiarpur (56.80%) and Bathinda (46.97%) reflect trend of families turning to single couple homes. Census data 2011 reveal major shift to single couple families in the country with all India percentage of 70.1%, Andhra Pradesh (75%), Uttar Pradesh (64%) and Punjab (76%).

(viii) The survey recorded 95.19% of farm and 93.80% of landless respondents to be married. 4.28% of farm and 6.20% of landless are widowed with one incidence of divorce.
Educational status of the respondents in sample districts show that illiteracy increases with decrease in farm size. One-fourth of farm respondents (25.67%) and more than half of landless (55.75%) in the sample were illiterate. The literacy rate was markedly higher for males (91.45%) as compared to females (74.33%) for farm households. For landless categories, literacy rate for male was 68.14% and female 44.25% which amply speaks of educational disparity between gender for farm and much more for landless categories. District wise analysis indicates that Hoshiarpur lead in farm women literacy (95.02%) followed by Amritsar (77.78%) and Bathinda (54.54%) lagging far behind. For landless categories, literacy percentage for Hoshiarpur worked out to 69.39%, Bathinda (29.39%) and Amritsar (14.29%). No educational disparity between genders is indicated in Hoshiarpur district. Disparity index score is low for large farm respondents (0.95) and maximum (0.74) for small farms. Rural women literacy for 300 respondents worked out to be 56.73% for all sample districts. The corresponding figure revealed by Census 2011 was 66.27% for the state as a whole. It is mainly because that one block each in Amritsar (Chowgawan) and Bathinda (Maur) were backward in terms of women literacy. Chowgawan block being in border areas of Amritsar reported poor women literacy. Maur block respondents showed their inability to send their daughters for education beyond middle school due to poor accessibility of high schools. Male literacy for all households worked out to be 79.80% for sample districts which corroborates with census 2011 report of 77.92% of male literacy of rural Punjab.

4.2.2 Economic Profile

Only 4.81% of the farm women and 46.90% of the landless have been found to be employed in different capacities. District wise analysis shows that 6.12% of farm women in Hoshiarpur, 4.35% in Bathinda and 4.17% in Amritsar are employed. For landless households, maximum employed respondents (57.14%) are in Amritsar followed by 50% in Bathinda and 39.22% in Hoshiarpur. Employment status of all the sample respondents (farm and landless) taken together indicate that 20.67% of rural women in sample districts are participating in different work status. As per census data 2011, female work participation rate was 13.9% in the state as compared to male participation rate.
of 55%. Female work participation rate at the national level has been 25.5%. One sampled village (Bhulpur) reported work in ongoing project under MGNREGA in Hoshiarpur district in which number of women were participating. Both villages under Jandiala block of Amritsar district reported considerable women participation in vegetable plucking. Occupation of farm respondents included three sarpanches and two members of Zila Parishad, one government and two private school teachers and three private company employees. Occupation of landless respondents included one sarpanch, three aaganwadi workers, ten maid servants and thirty nine wage earners.

(ii) Less female work participation in the sample districts results in less income accruing to rural women. Average share of sampled respondents’ income in total family income is marginal i.e. 1.81% for farm and 13.16% for landless categories. Contribution by respondents of medium farms is maximum in household income (3.21%) followed by small (2.74%) and least by large (0.21%). Average income of a woman from all sources worked out to be maximum of Rs12,227 per annum accruing to medium farms followed by Rs5582 on small and least of Rs 1823 on large farms. Landless category respondents earned average income of Rs 7537 p.a. for all sample districts with maximum earnings by landless of Hoshiarpur district (Rs 9945), followed by respondents of Amritsar (Rs 7445) and least by Bathinda (Rs 3565). Medium farmers happen to save more (Rs 11276) followed by small farmers (Rs 6228) and least by large farm respondents (Rs 6198).

(iii) Estimates reveal that 75.74% of sampled farm respondents reported no control, 16.2% partial and 8.06% full control over household income. For landless categories, 58.41% reported no control, 30.97% partial and 10.62% have full control over household income.

(iv) Land ownership pattern emerges skewed towards males in all the districts as 96.79% of farm and 99.11% of landless respondents reported no land or other assets title in their names.
4.2.3 Social Participation Profile

Overwhelming majority (90.37%) of farm and 84.96% of the landless sample respondents have no social participation in any organization in the sample districts. Two sampled villages in Amritsar reported presence of NGO named Asha Kiran and NABARD sanctioned project in Chowgawan block of Amritsar. Hoshiarpur district reported presence of a social worker in a village working without any outside assistance. Few landless category respondents have joined dera of a religious preacher where respondents provide their services for daily routine activities and in turn are provided meals, medical help and other monetary benefits to sustain themselves and their families in Bathinda district.

Chapter V: Participation of Rural Women in Various Activities

5.1 Rural farm women in the sample districts work on an average for 3283.27 hours per annum (i.e. 9.35 hours a day) on all activities. 74.62% of the total time is used on nonfarm or domestic activities, 18.48% on dairy related activities, 5.85% on crop production, 0.97% on off farm activities and 0.081% on activities of women empowerment. An average landless household respondent works for 2632.27 hours a year (6.82 hours a day). She contributes 58.25% of the total time on nonfarm or domestic activities, 24.10% on off farm activities, 7.46% on crop production, 9.75% on dairy and 0.44% on activities of women empowerment.

5.2 District wise total time used on all activities in Amritsar works out to be 3593.17 hours per annum, out of which 23.85% was spent on dairy, 6.90% on crop production, 67.53% on non-farm, 1.53% on off farm and 0.19% on women empowerment activities. Hoshiarpur respondents used 2971.24 hours p.a, out of which 12.12% was used on dairy activities, 1.67% on crop production, 85.40% on non-farm, 0.76% on off farm and 0.05% on women empowerment activities. Bathinda respondents used total of 3285.27 hours p.a, 18.34% of the total time was spent on dairy, 8.47% on crop production, 72.63% on non-farm, 0.56% on off farm and nil on activities related to women empowerment.
5.3 For landless category, district wise total time used on all activities in Amritsar works out to 2597 hours, out of which 11.16% was spent on dairy, 8.89% on crop production, 50.56% on nonfarm, 28.15% on off farm and 1.23% on women empowerment activities. Hoshiarpur respondents used 2625 hours p.a., out of which 10.86% was spent on dairy activities, 3.73% on crop production, 68.72% on non-farm, 16.57% on off farm and 0.11% on women empowerment activities. Bathinda respondents spent total of 2674.81 hours p.a. out of which, 7.30% of the total time is spent on dairy, 9.72% on crop production, 55.42% on non-farm, 27.56% on off farm and no time on activities of women empowerment.

5.4 Milching and processing operations in dairy accounted for maximum percentage of time spent by the farm respondents and sanitary operations in cattle sheds for landless category.

5.5 Of all operations in crop production, plucking of vegetables accounted for maximum time used in Amritsar followed by picking up of cotton in Bathinda district and storage of produce in all districts by farm respondents. Marginal participation of farm women was reported in operations of irrigation, application of manures and fertilizers, weedicides and insecticides in Hoshiarpur district. Landless respondents spend maximum time on miscellaneous activities like collecting the grain (paddy and wheat) left squandered in the field after harvesting with combine for their home consumption. Both category respondents do not participate in activities of ploughing and marketing.

5.6 Among non-farm activities, cooking and servicing of food, cleaning of house, utensils and laundry consumed maximum time of all the respondents. Main reasons for landless spending lesser time on these activities compared to farm respondents are: they participate more in off farm activities; smaller dwellings entail lesser cleaning; less diversity in food requires lesser time to prepare; their children have the advantage of mid day meals provided free in school and respondents working for wages are sometimes provided meals by the employer also.
5.7 Main off-farm activities carried for wages by landless categories include, work under ongoing project under MGNREGA in village Bhulpur in Hoshiarpur district, vegetable plucking in both villages in Jandiala block (Amritsar district) and in one village in Hoshiarpur, cotton picking in Bathinda district. Beside these, landless respondents transplanted paddy, graded and winnowed produce, helped in storage at home etc. across all districts as hired agriculture labour on wages.

Chapter VI: Socio-Economic Status of Rural Women

This chapter examines socio-economic status of rural women in the sample districts and is organized into two sections. Section 6.1 analyses women’s autonomy in household decision making. Section 6.2 examines factors contributing to her status.

6.1 Women’s autonomy in Household Decision Making

6.1.1 Autonomy of the respondent has been estimated for household decisions in Economic and Social matters. Results indicate that decisions taken independently by the women are maximum among small farms and lowest for large farms. Decisions taken by husband and others are maximum for large farms and minimum for small farm categories. Women are involved little in making major economic decisions.

6.1.2 Economic decisions relating to buying and selling of gold, expenditure on consumer goods and social decisions relating to health care, children matters and what to cook involve decision of the majority of the respondents independently. But they are found to be least autonomous in decisions relating to major financial investment, saving, personal needs, daily expenditure, borrowing, whom to vote and joining friends. District wise, it has been observed that respondents of Hoshiarpur are the most assertive in independent decisions followed by those in Amritsar and Bathinda are the least. This may be due to higher percentage of literacy in Hoshiarpur district and also due to the fact that some of the spouses of respondents are foreign based and sending money to their wives on regular basis for sustenance. In the absence of their spouses, women are free to assert their say in economic and social matters.
6.1.3 Distribution of respondents in Decision Making Index (DMI) shows that 45.45% of farm and 53.98% of landless respondents in the sample districts fall in medium DMI (4-8), 11.23% of farm and 11.50% of the landless respondents are in high DMI and 43.32% of farm and 34.52% of landless are in low DMI. Hoshiarpur district respondents perform better with 22.45% of farm and 19.61% of landless categories in high DMI as compared to 5.56% of farm and 3.57% of landless in Amritsar and 9.09% and 5.88% of respective respondents of Bathinda in high index. This shows that women of Hoshiarpur are more autonomous and of Bathinda least autonomous in household decision making, Bathinda has 54.55% of farm and 44.12% of landless respondents in low DMI as compared to 26.53% of farm and 23.53% of landless in Hoshiarpur and 44.44% of farm and 42.86% of landless in Amritsar district.

6.1.4 Size wise analysis reveals that decision making increases as the size of farm decreases.16.33% of small farm respondents are in high decision range as compared to corresponding score of 7.27% and 2.94% respectively for medium and large farm. Half of the respondents of large and medium farms fall in low range of DMI as against 36.73% of the small farms.

6.2 Determinants of Autonomy in Decision Making

Results of Logit Regression

6.2.1 Sample of 300 farm and landless respondents was examined for women’s say (yes or no) in household decision making in economic and social matters which was considered as dependent variable in Logit Regression. In all regressors - socio-economic factors were examined influencing decision making of the respondents. These were: age, marital status, family type, marital duration, number of children, women’s control over income, work status, caste, women’s income, women’s savings, women’s level of education, husband’s qualification, husband’s status community participation, landownership and place of residence (district).

6.2.2 To identify factors influencing decision making of rural women in sample districts, results of logit regression indicate that some of the variables bear
expected signs as hypothesized. Age of the respondent has been found to be positive and significant factor to affect women’s decision making in expenditure on consumer goods, personal needs, day to day expenditure, decision to save (at p< .001), in major financial investment and in buying and selling of gold (p<.01). In social matters, age influences decision making favourably in children matters, joining friends and relatives (p< .001), in decision of personal health (p<.01) and what to cook (p<.05) significantly. Hence it can be inferred that women gain autonomy as they age. Women of growing age are more likely to assert their say in all decision outcomes as they are more likely to be head of the family/become mothers-in-laws. Still in decision to borrow and in whom to vote, they are unlikely to be autonomous.

6.2.3 Odd ratios for family type indicate less likelihood of involvement of respondents of joint families in decision making in all economic matters of expenditure on consumer goods, personal needs, day to day expenditure and decision to save (p< .001), in major financial investment (p<.01) significantly. In social matters, these respondents are less likely to involve in matters of joining friends and relatives, what to cook (p<.001) and in children’s matters (p<.01) as compared to those in nuclear set up. Respondents of nuclear family remain independent, mobile and as a result well informed and hence are at freedom to take part in all major and minor decisions.

6.2.4 Control of household income by the respondents has significant positive impact on making her assert in decisions in economic factors of major financial investment day to day expenditure, decision to save and borrow (at p<.001), in major financial investment, in personal needs (p<.01) and in buying and selling of gold (p<.05) significantly. In social matters, the variable empowers the respondents to assert more in visiting and joining friends and relatives (p<.001), in children matters, in personal health and whom to vote (p<.05) as compared to those with no control over income.

6.2.5 Respondents with personal income of category I (Up to Rs 15,000), II (Rs 15,000–30,000) & III (Above Rs 30,000) are hypothesised to participate more in
decision making as compared to those with no income. Multivariate analysis assessed that category I respondents are more assertive in deciding in buying and selling of gold (p<.01) and decision to borrow (p<.05). In social matters, category I respondents are more likely to influence decisions in personal health, joining friends and relatives and what to cook (p<.01). Category II respondents are more likely to affect decision in whom to vote at (p<.01). Category III respondents are likely to assert in only decision outcome of personal health significantly (p<.05). Category I respondents being from lower income group consisted of mostly wage earners and hence have been found to be more assertive than higher income category II and III.

6.2.6 Women from saving categories I (Up to Rs 15,000), II (Rs 15,000 – 30,000) & III (Above Rs 30,000) are expected to participate in decision outcomes as hypothesised. Results of multivariate analysis reveals that women of category I tend to influence decision making favourably in matters of decision on purchases of consumer goods, to save and in personal health (p<.01). Category (II and III) respondents are more likely to have a say in matters of day to day expenditure. Women who have savings at their disposal are looked after well by their children. They can look after their daily needs, can socialize with friends, feel secured and confident in times of financial and emotional crises and are more independent in dealing with their kin and in matters of her personal health.

6.2.7 Logit model estimates point out that work status of respondent establishes positive and significant relationship with buying and selling of gold in economic decision matters (p>0.01). For social decision making, outcome of joining friends and relatives (p<0.001) is influenced by women’s work status.

6.2.8 Marital status has been found not to affect any decision matter significantly.

6.2.9 Multivariate analysis points to significant and positive influence of marital duration on respondent’s decision making for outcomes on expenditure on consumer goods (p<.01) and in day to day expenditure (p<.05). Social outcome of decision of what to cook is significantly associated (p<.01) with longer duration of marriage in the study.
6.2.10 It was hypothesized that education improves decision making of the respondents. Multivariate analysis points to positive and significant influence of highest level of education (not of primary or secondary education) on decision making for expenditure on consumer goods, to save, to borrow and whom to vote. Women of high school and university/college level educated are significantly likely to have increased autonomy as compared to other categories for these decision matters.

6.2.11 Multivariate analysis establishes that women’s involvement in community organizations has a positive and significant impact only on decision of whom to vote (p<.01). Women who join organizations become more independent and aware and well informed about latest techniques.

6.2.12 Husband’s educational level has been found not to influence women’s decisions and hence unlikely to increase women autonomy significantly as hypothesized. Education levels of spouses do not help women increase the chances of their decision in household matters indicating that the curriculum in our schools and colleges is not sensitizing the students in gender equality.

6.2.13 Husband’s status as a wage earner has been found to promote decision making of his spouse in day to day expenditure and in joining friends and relatives(p<.01) significantly. Respondents with husbands in politics are less like to assert in matters of day to day expenditure and in joining friends and relatives (p<.05).

6.2.14 Odd ratios for districts exhibit statistical significance indicating that community effects have strong effects to play in setting parameters regarding do’s and don’ts for women behavior. Results of logit analysis indicate that women may enjoy making certain household decisions in one particular region and not in other. Decision to save and borrow by the respondent is significantly positive in Hoshiarpur district (p<.05) and negative for Bathinda (p<.001) as compared to Amritsar. In decision of joining friends, Hoshiarpur and Bathinda district respondents are significantly more likely to enjoy making this decision as compared to Amritsar (p<.05). In children matters, respondents of both these
districts are less likely to involve in this matter as compared to Amritsar. Thus regional differences are also important in deciding and setting norms for socio-economic status of a woman.

Chapter VII: Livelihood Security of Rural Women

This chapter measures the progress and satisfaction of basic needs of the respondents in terms of their Household livelihood Security, identifies the constraints and barriers to better health, nutrition, habitat, economic resources, social networks and education. The components of livelihood security were estimated for all the sample districts on a scale of 1 (poor and serious threats to livelihood), 2 (not satisfactory), 3 (satisfactory), 4 (good) and 5 (excellent and secured livelihood).

7.1 Livelihood Security Components

7.1.1 Food Security

Indices point to secured equilibrium of 3.81 for farm women and less than satisfactory (2.88) for landless category. An indicator of calorie adequacy points to a very good score of 4.63 for farm and good (3.61) for landless. This may be due to agricultural based rural economy in the study area for farm respondents and may be due to introduction of atta-dal scheme for the target group. Diet diversity indices point to less than satisfactory score for farm (2.98) and less than fragile score for landless categories (2.14). Farm categories consume on an average of eight food items and landless six out of total of 13 required food items.

Constraints: Diet diversity index is not satisfactory. The diet contains maximum of staples with no variations and frequency of common food items.

7.1.2 Health Security

Aggregate health score in sample districts is beyond fragile equilibrium of 2.50 but less than satisfactory for both farm (2.85) and landless (2.53) women. Access to primary health services points to satisfactory index of 3.42 for farm and 3.86 for landless with best score in Hoshiarpur and satisfactory in other two. Access to government hospital has been estimated at poor score for both farm (1.99) and landless (1.80). Visit of female health worker points to less than satisfactory services for both
farm (2.74) and landless (2.78). Sanitary facilities are satisfactory for farm (3.27) and poor for landless (1.70) categories.

**Constraints:** Access to government hospital is a major constraint for both categories. Very poor availability of sanitary facilities was observed for the landless categories of all districts and less than satisfactory for small farm respondents of Amritsar.

### 7.1.3 Habitat Security Index

Habitat security in sample districts points at highly satisfactory indices for farm (3.89) and less than satisfactory for landless category (2.86) women. Hoshiarpur district performs better than Amritsar and Bathinda districts. Indicators of habitat for farm categories viz. roof, kitchen, water availability and accessibility points to a very good score of above ‘4’. Score for condition of walls and kitchen (above ‘3’) has been found to be satisfactory. Street conditions have been assessed to be satisfactory in Amritsar and Hoshiarpur but less than satisfactory for Bathinda district. Satisfactory index for condition of roof, walls and availability and accessibility of water (above ‘3’) was observed for habitat for landless category respondents.

**Constraints:** Poor index score is assigned for condition of roof (1.96), number of rooms (1.81) and kitchen (2.15) for the habitat of landless category.

### 7.1.4 Economic Security Index

Economic security indices point to serious threats to economic well being of both farm (2.10) and landless categories(1.58). Overall indices of women’s income show very poor score of 1.48 for farm and fragile equilibrium of 2.47 for landless. Women’s savings indicate less than satisfactory score for farm(2.04) and poor for landless (1.67). The only index above fragile equilibrium is in level of productive assets (3.21) for farm categories due largely to the fact that dairy in Punjab contributes substantially to the family income but is poor for the landless (1.47). Estimates for non productive assets (gold) show less than satisfactory indices for farm (2.67) and very poor for landless (1.27). In case of ownership of assets, very poor indices of 1.12 for farm and 1.00 for landless categories reflect serious threats to economic security.
**Constraints:** Poor income and savings of farm respondents is indicated in all the districts. Poor security of productive assets in the form of livestock, poor ownership and control of resources and poor security of unproductive assets (gold) for the landless are the constraints observed.

### 7.1.5 Social Security Index

The estimates are pointer towards poor social security indices for both, 1.76 for farm and 1.60 for landless respondents in all sample districts. Poor access to support from state and non government organizations is indicated for farm (1.77) and landless (1.58). Level of participation in community organization scores poor for both, farm (1.23) and landless (1.17). Involvement of respondents in key common goods scores very poor for farm (1.20) and landless (1.09). Indicator of mutual support of kins and friends exhibits less than satisfactory score of 2.85 for farm and 2.55 for landless category.

**Constraints:** Non availability of social security network, poor participation and poor management in key common good.

### 7.1.6 Educational Security

Educational security points to secured equilibrium with satisfactory indices for farm (3.28) and landless category (2.97). Indices for literacy point to above satisfactory score of 3.56 for farm and less than satisfactory of 2.30 for the landless. Availability of educational institutions indices points to below satisfactory score of 2.63 for farm and 2.71 for landless. Accessibility of primary schools points to excellent score of 4.71 and 4.81 for farm and landless categories respectively. Accessibility of higher secondary education scores low at below satisfactory score of 2.22 for farm and 2.08 for landless. Hoshiarpur district scores good, Amritsar satisfactory and Bathinda less than satisfactory in educational security for farm respondents. For landless, corresponding score has been satisfactory for Hoshiarpur and less than satisfactory for Amritsar and Bathinda.
**Constraints:** Poor literacy level is observed in Bathinda for both categories. Poor accessibility of higher secondary education was noticed in Hoshiarpur and Bathinda districts.

### 7.2 Ranges of Livelihood Security

Distribution of respondents (both farm & landless categories) on the basis of standardized ranges of livelihood security indices was examined.

#### 7.2.1 For food security, Hoshiarpur district performs better with 18% of respondents in high index range as compared to 16% of Amritsar and 9% in Bathinda. Hoshiarpur has lower percentage of 13% in low security range as compared to 21% in Amritsar and 24% in Bathinda.

#### 7.2.2 For health security, Hoshiarpur performs better with 31% of respondents in high security range as compared to 4% in Amritsar and 3% in Bathinda. 8% of respondents of Hoshiarpur are in low index range as compared to 25% in Amritsar and 52% in Bathinda.

#### 7.2.3 Better habitat security for Hoshiarpur respondents is indicated as 29% are in high security range as compared to Amritsar (11%) and Bathinda (13%). Hoshiarpur again has lesser percentage of respondents in low habitat security range (16%) as compared to its counterparts in Bathinda (19%) and Amritsar district (26%).

#### 7.2.4 In case of economic security, Amritsar performs slightly better with 12% of respondents in high security range as compared to Hoshiarpur (13%) and Bathinda (9%). Amritsar has lesser percentage of respondents in low security range (5%) as compared to Hoshiarpur (15%) and Bathinda (21%).

#### 7.2.5 Hoshiarpur district has better indicators for educational security, with 78% of its respondents in high security index score as compared to Amritsar (26%) and Bathinda (21%). Hoshiarpur has no respondent in low security index as compared to Amritsar (32%) and Bathinda (34%).

#### 7.2.6 For social network security, Amritsar performs better with 19 percent respondents in high security range as compared to Hoshiarpur (6%) and
Bathinda (1%). Amritsar again has lesser percentage of respondents (5%) in low security range as compared to Hoshiarpur (14%) and Bathinda (15%).

**7.2.7** Overall livelihood security index range reveals better livelihood security of respondents of Hoshiarpur district with 29% respondents in high security range as compared to Amritsar (15%) and Bathinda (6%). Hoshiarpur performs better again with lesser percentage of respondents (2%) in low security as compared to Amritsar (12%) and Bathinda (29%) in this range.

**CONCLUSIONS**

1. Among the sample districts, Hoshiarpur registered better demographic indicators; high sex ratio, high female literacy, better rank in Human and Gender Development Indicators followed by Amritsar and Bathinda lagging behind. Educational gender disparity has been maximum in Bathinda for farm respondents and in Amritsar for landless. No disparity in education was observed in Hoshiarpur. Gender disparity index in education increases with decrease in farm size. Only 20% of farm and landless respondents are employed in different work status. Less female participation leads to less income accruing to women. Land ownership is highly skewed towards males in all districts.

2. A farm woman in the village works on an average for 3283.27 hours per annum (i.e. 9.35 hours a day) on all activities. Nearly one third (18.48%) of their time was spent on dairy related activities, 5.85% on crop production, 74.62% on domestic and nonfarm activities, 0.97% on off farm activities and 0.08% on activities of women empowerment. Landless woman respondent works for 2632.27 hours, out of which she spends 9.75% on dairy activities, 7.46% on crop production, 58.25% on nonfarm, 24.10% on off farm activities and 0.44% on women empowerment activities.

3. Women’s autonomy has been estimated for household Economic and Social decision matters. Results indicate that decisions taken independently by the women are maximum among small farms and lowest for large farms. Economic decisions relating to buying and selling of gold, expenditure on consumer goods
and social decisions relating to health care, children matters and what to cook involve decision of the majority of the respondents independently. But they are found to be least autonomous in decisions relating to major finances, saving, borrowing, whom to vote and joining friends. District wise, it has been observed that respondents of Hoshiarpur are the most assertive followed by Amritsar and of Bathinda. 45.45% of farm respondents fall in medium range of decision making, 43.32% fall in lower range and only 11.23% are in high range of Decision Making Index. For landless categories, 11.50% have high say in decisions, 53.98% have medium and one-third (34.52%) fall in lower range of decision making. Results of the Multivariate logistic Regression analysis reveal that growing age, nuclear family and full or partial control over income by the respondents are the factors solely contributing to her autonomy in economic and social decision matters. Other factors like respondent’s income and savings, her highest level of education, marital duration also contribute in some decision matters positively and are explanatory factors partially contributing not much to her status. Respondent’s marital duration, her work status and community participation affect one or two decision outcomes positively and contribute not much to her status.

4. Livelihood Security indices point to respondent’s secured equilibrium (3.81) in Food security for farm women and less than satisfactory with 2.88 for landless category. Aggregate Health score is beyond fragile equilibrium of 2.50 but less than satisfactory for both farm (2.85) and landless (2.53) women. Habitat security points at good indices for farm (3.89) and less than satisfactory for landless respondents (2.86). Economic security indicates serious threats to economic well being of both farm (2.10) and landless categories (1.58). The estimates point towards poor social security indices for both farm (1.76) and landless respondents (1.60). Educational security points to secured equilibrium with satisfactory indices for farm (3.28) and landless category (2.97) respectively. Overall livelihood security index range reveals better livelihood security of Hoshiarpur district with 29% respondents in high security range as compared to Amritsar (15%) and Bathinda (6%) and lesser percentage of
respondents (2%) in low security as compared to Amritsar (12%) and Bathinda (29%) in this range.

**POLICY IMPLICATIONS**

- The findings of the study reveal that there are serious threats to economic security of women. Personal income accruing to women influences her status and decision making positively and significantly and can go a long way to improve her status and autonomy in decision making. For this they need to engage themselves in economic activities or be employed to enhance their financial status. Employment opportunities are not available in rural areas. Sensitization of panchayats towards upliftment of women and towards women empowerment can serve the purpose. To achieve success in this, the government needs to take various steps. This could be in the form of having cash rewards for panchayats at the block level that initiate steps for providing self employment ventures to women in their respective villages. These steps could be in the form of providing training through professionals to women in improving their skills in knitting, sewing, designing etc so that they produce products that attract buyers in cities and towns. In the border villages of Amritsar, carpet weaving at one time was very common and this task usually used to be taken up by women. However the carpets did not have buyers due to the quality of wool used in weaving or due to the color combination and designing. If these same women are trained in designing and in the use of colors, their carpets will have a market in the cities. When these same women were hired by industrial units and given the specific designs and quality raw material, their carpets were reported to have been purchased by these units and sold.

- To impart training to women in various skills, panchayats can link up with industrial units and even with educational institutions. However industrial units and universities and colleges need to come forward. The government did open skill development centres but the success was limited as the training was not provided by professionals, as a result the products made by women were not of quality and did not find any market. Panchayats need to move out of their jurisdiction to help the women in earning from their own means of livelihood.
Formation of self help groups can help women in accessing necessary training, finance, improving skills for entrepreneurial activities. These Self Help Groups need to tie-up with industrial units or educational institutions and even with government departments for better skill development of women as it has often been seen that products of SHGs have not found acceptability in the market due to quality. SHG members need to be trained to produce quality products like pickles, honey, diary products etc.

Government needs to have all women sale outlets in cities and towns for sale of products like ‘saag’, ‘kheer’ made of sugarcane juice etc which can be made at home and sold in cities through these outlets which can be in the premises of departments like the agriculture department. Sale of products within the village will not give women that much of returns as compared to their sales in cities and towns. However for success of such ventures the Panchayats need to provide facilities to transport the women to the nearest city or town and then bring them back after they have sold their saag or kheer.

Panchayats can even tie up with shopkeepers of cities for helping the women of their villages earn some extra money for the household. The simple approach in this linkage can be -shopkeepers provide the raw material and the design and the women will provide the finished product. The government on its part can also provide subsidy to rural women in pursuing their ventures.

Higher educational institutions in rural areas should be opened so as to provide higher education to women since in the analysis, higher education and not just basic education has been found to positively and significantly affect decision making of respondents. The UGC has taken a step in this direction through its ‘University Colleges’ concept. The GNDU has opened colleges in Narli in Gurdaspur district, Bhikiwind in Tarn Taran besides a Regional Centre at Sathiala in Amritsar district. These institutions may not have immediate impact but in the long run these will help in providing higher education to women, as a majority of the students at the GNDU centres in the rural areas are girls, many of whom may not have gone in for education beyond plus two, if these colleges had not been opened close to their
homes. Courses in tailoring, knitting, designing etc can be started in these rural colleges and regional centres, specifically for illiterate, below matriculate girls and even for married women. Degrees from colleges will definitely help in getting jobs for rural women so there is need to study beyond the schools.