8.1. FINDINGS

- In the study area 60.0 per cent of the respondents are Hindu and 30.0 per cent of the respondents are Christians and only 10.0 per cent of the respondent is Muslims.
- The study clearly indicates that the majority of women labourers in the farm economy belong to Hindu religion. Muslims are not engaged more in agricultural work in the study area.
- 58.4 per cent of the women labourers in the farm economy are Scheduled Caste, 34.3 per cent of the respondents are Backward Community, and 7.3 per cent of the respondents are Most Backward Caste in this study area.
- 68.7 per cent of the respondents belonging to the age group 31-50 have higher percentage and working hours more.
- 42.4 per cent of the women labourers in the farm economy are illiterate and they are unable to read and write any language. 24.3 per cent of the respondents have completed the primary education that is upto-5th standard.
- 10.3 per cent of the women labourers in the farm economy have finished the middle school education that is 6-8 standard. 9.7 per cent of the women labourers in the farm economy have completed the High School education that is 9-10 standard.
13.3 per cent of the respondents have completed the higher secondary school education that is 11-12 standard.

33 per cent of the respondents have pucca house, in High area which is higher. 27 per cent of the respondents have pucca house in Medium area which is lower.

54 per cent of the respondents have semi-pucca house in High area which is higher. 48 per cent of the respondents have semi-pucca house in the study area which is lower. And 24 per cent of the respondents have kachha house in the study and Medium area respectively, which is higher. 13 per cent of the respondents have in High area which is lower. From this table it is observed that the High area respondents have better house conditions compared to the remaining two areas.

Rs.1643.00 is the average food expenditure of the respondents in High area which is higher. Rs.1398 is the average food expenditure of the respondents in Medium area which is lower.

Rs.359.20 is the average cloth expenditure of respondents in High area which is higher, Rs.339.00 is the average cloth expenditure of the respondents in Medium area which is lower.

Rs.161.00 is the average medical expenditure of the respondents in High area which is higher. Rs.153.50 is the average medical expenditure of the respondents in Medium area which is lower.

The respondents have saved their money in different categories viz., cash in hand, chit funds, post office, co-operative societies, bank, insurance and others.
- Rs.1745.00 is the average saving of cash in their hands in High area which is higher and Rs.740.50 is in Medium area which is lower.

- Rs.1496.50 is the average post office saving of the respondents in High area which is higher, and Rs.634.00 in both Medium and Low area respectively is lower.

- Rs.192.50 is the average insurance of the respondents in High area which is higher and Rs.95.50 is in Medium area which is lower.

- The respondents have invested in different ways in bank, business and Livestock. Among the three study areas, High area respondents have invested in bank Rs.6845.00 which is higher, and the Medium study area respondents have invested Rs.5000.00 in bank which is low.

- The respondents have invested on livestock. It means that the respondents have invested on cow or buffalo. The average investment is Rs.7275.50 in High study area, which is higher. And Medium area has the investment of Rs.3559.50 which is lower.

- The respondents have invested on livestock. As the significance value is 0.00 is less than 0.05 it means there is significant difference between the investments on livestock in three chosen areas.

- The DUNCAN Post Hoc analysis clearly explains the area wise comparison of investment in livestock population. The table 4.1.10 shows Rs.7275.50 is investment in livestock population in High area which is higher compared to the other two areas.
The respondents who have invested in Bank in three averages, viz., High, Medium and Low. From the ANOVA table, the significance value is 0.257 which is higher than 0.05 which means there is no significant difference between the investments on Bank between the three areas of study viz., High, Medium and low.

The area wise investment in business of the respondents. The significance value of 0.591 which is greater than 0.05 means, there is no significant difference between investments in business in area wise.

The borrowing status of the respondents in the study area. From this study we observe that, out of three hundred respondents, 58.3 per cent of the respondents have borrowed money while 41.7 per cent of the respondents have not borrowed money.

52.6 per cent of the respondents have borrowed money from money lenders which is higher because it is so easy to get the money from them when compared to others. 16 per cent of the respondents have borrowed money from banks.

14.3 per cent of the respondents have borrowed money from relatives. Eight per cent of the respondents have borrowed money from chit funds which is lower and 9.1 per cent of the respondents have borrowed money from co-operative banks.

The respondents have borrowed money for the various purposes to meet their requirements. From this analysis the researcher observes that the majority of the respondents have borrowed money from money lenders.
The standard of living of the respondents is classified into low, medium and high category. Among the 300 respondents, 81.0 per cent of the respondents were in medium standard of living, which is higher. 5.7 per cent of the respondents were in low standard of living which is lower in the study area.

40 per cent of the respondents were in high standard of living in High area which is higher. The medium standard of living of the respondents were 30 per cent both in medium and low area.

The standard of living of the respondents was very low in High area, but in Medium and Low area, the standard of the living of the respondents was the same which is 41.2 per cent respectively.

13.6 per cent of the respondents who are up to 30 years of age are in medium of standard of living.

The respondents who are in the age group of 31-50, 76.5 per cent of the respondents have low standard of living, 62.5 per cent of the respondents have high standard living in the same age group.

In the age group of above 50, 27.5 per cent of the respondents have high standard of living, 13.2 per cent of the respondents have medium standard of living.

The religion wise standard of living of the respondents. Among the Christian respondents 47.1 per cent have low standard of living. 31.7 per cent of the respondents have medium of standard of living. The table also indicates that 68.3 per cent of Hindu respondents have medium standard living and 52.9 per cent of the respondents have low standard of living. From this analysis religion does not influence the standard of living.
The community wise standard of living of the respondents. From the SC community 41.2 per cent of the respondents have low standard of living and 20.0 per cent of the respondents have high standard of living. From the BC community 75.0 per cent respondents have high standard of living and 47.1 per cent respondents have low standard of living.

From the MBC community 11.8 per cent respondents have low standard of living and five per cent respondents have high standard of living.

The average income of the respondents in High area is Rs.16235.70, Rs.12123.50 is the average income of the respondents in Medium area is Rs.14118.70 is the mean income of the respondents in Low area.

The mean income of the respondents in High area is higher, and the mean income of the respondents in Medium area is lower. The total average income in three areas of the respondents is Rs.14159.30.

The area wise total income of the respondents in different study areas. Among the three areas, High area respondents’ income is Rs.16233.927 and the Medium area respondents’ income is Rs.12305.158 which is low when compared to others.

39 per cent of the respondents are casual labour and 28 percent of the respondents are combined labour and 33 per cent of the respondents are contract labour. The agricultural women labourers are casual workers in the study area.
56 per cent of the respondents started their work at the age of 10-20. 30 per cent of the respondents started their work at the age of 21-30, then 14 per cent of the respondent started their work at the age of 0-10. The age 0-10 started the work because family illness and poverty.

20 per cent of the respondents’ are paid above Rs.150 per day 41 per cent of the respondents’ are paid Rs.101 to 150 per day. 39 per cent of the respondent are paid Rs.100 and below Rs.100 per day. From this analysis the women agricultural labourers in the form economy are not getting high wages.

The above table explains that the wage difference on gender basis. Wage difference is based on the gender and the nature of the work. Generally male respondents are getting more wage than female respondents, because of being female, they get low wage. The study shows that 100 per cent of the respondents have agreed that there is wage difference in the study area.

The discrimination of wage between male and female is huge. The study explains the wage difference is depending on male and female and the nature of the work, such as weeding, transplanting, threshing, harvesting, winnowing and others. The study shows that 50 rupees difference for weeding between male and female 70 rupees for transplanting 100 rupees for harvesting and 50 rupees for winnowing.
8.2. SUGGESTIONS

- The following suggestions and strategic plans may help in better participation women in agriculture.

- First of all recognize women’s role as farmers and producers of crops and livestock; as users of technology; as active agent in marketing; processing and storage of food and as agricultural laborer. Secondly asses the needs of women farmers and provide support services such as input support, technological support and extension support.

- Women’s programs must recognize the balance, which exists in the workloads and working condition of men and women. Many programs designed for women are neglected because of the heavy burden of the work they carry.

- Government should launch specific training skills courses and educational programs for rural women keeping in view their problems and also should be broadcast through television radio and group meeting at the access area.

- To enhance women’s literacy rates and to improve the levels of female education ratio, other urgent measures are required. A separate policy for women may serve the purpose.

- Women must be aware regarding their existing rights, access to judicial relief and redress, removing discrimination through legal reforms providing legal aid, assistance and counseling.
Agricultural education institutions and training centers should develop regular curricula and provide technical training in agriculture and allied sectors to help women farmers take up a vacation in agriculture and allied sector. Also, training in increased managerial organization entrepreneurial and decision making skill is needed.

Women must be involved in decision making bodies that have the potential to introduce structural changes. This action will bring some changes in the gender relations in the society.

Priority must be given to women in accessing credit on soft terms from banks and other financial institutions for setting up their business, for buying properties and for house building.

Intensification of agriculture through adoption of double and multiple cropping practices; would increase prospects of employment on the farm.

We should encourage labour intensive techniques in these activities and should not go for higher mechanization in the above activities, especially in dry areas.

Minimum and equal wages should be fixed by state Government for agricultural labour and the rates should be reviewed periodically.

There is need to make available cheap credit to needy agricultural women to start self – employment and as a result of that our rural women may get additional opportunity for gainful employment.
Conscious efforts are needed for training of female work force in the rural areas in alternative skills.

Development of Small Scale and Cottage industries and handicraft sector and expansion of rural welfare services would enhance employment opportunities for women. Hence, these are needed to be developed on the right lines in rural areas.

It is suggested that the literacy level should be improved in the case of females so that they could improve their efficiency and employment opportunity.

Female workers should make use of government programmes like women development and children in rural areas, which are exclusively for the female.

The researcher thinks that the supplementary economic programmes such as tailoring, basket making and job-oriented training could be introduced to argued their increase the standard of living.

8.3. CONCLUSION

Women in agriculture have vast potential, intelligence and ability, which if trapped properly, may enable them to join the mainstream of agriculture development. The source of exploitation and disabilities of these women are rooted in their ignorance, helplessness, landlessness, lack of education and inequality of status. It is, therefore, necessary to equip women with required information, knowledge and skills to enable them to do their work efficiently
and become equal partners in agricultural production. Agriculture is increasingly becoming the preserve of women as important implications for policy. Agriculture policy has been largely blind. In order to formulate policy that is sensitive to women’s roles and needs in agriculture, it is first of all necessary to improve the measurement of their participation and to recognize their contribution. Women empowerment should imply a process whereby women become able to organize themselves to increase their own self reliance, to assert their independent right to control resources which will assist in challenging and eliminating their own subordination. According to Jawaharlal Nehru, “Once she is on the move, the house hold moves, the village moves and the country moves and through the women her children are brought into the picture and given the opportunity of higher life and better training. Thus, we give the opportunity of the women of today we build the India of tomorrow”. The analysis of overall labour efficiency of the women agricultural labourers indicated that majority of them were under low efficiency group. There was significant difference between the women agricultural labourers in the farm economy in the study area.

8.4. AREA OF FURTHER RESEARCH

The analysis found that female agricultural labourers are getting lower wages when compared to the male agricultural labourers. So the government should take steps to eradicate such discrimination. The main feature of research is to find out the problems of women agriculture in the farm economy. The
researcher has analysed using statistical tools in finding the problems faced by female agricultural labourers and has given valuable suggestions. The further analysis will strengthen the topic and more tools can be used to make it valuable. It is also an important area which must be highly concentrated. In addition to this the research can be conducted area wise which also would enhance the significance of pertinent areas of women agricultural labour in the farm economy. Hence these aspects are highly expected from further research that is going to be made in future.