

# **A CRITICAL ANALYSIS OF ECONOMIC PARTICIPATION OF RURAL WOMEN IN BIHAR**

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## **ABSTRACT:**

The aim of the study 'Economic Participation of Women in Bihar' supported by SER division of Planning Commission of India was to establish a reasonable estimate for the extent of women's contribution to the country's economy and social development through their unpaid work. For the purpose of the study, the researchers conducted in-depth interviews with women in working and non- working category with a special focus on Self Help Groups (SHGs) in rural areas of Bihar to understand their attitudes and views regarding the value of household work that they and others undertake. At the same time, the researchers collected quantitative data from both men and women in urban and rural areas to assess the time that they spent on paid work and unpaid household activities. The study offers some insights into the enabling and disabling factors in women's economic participation and empowerment. The research study discusses the strategy of accelerating the economic participation of women by overcoming structural as well as socioeconomic barriers.

**Keywords:** Rural livelihoods, rural women, economic development, Gender inequality, empowerment, bottom-up approach.

## **INTRODUCTION:**

Even after more than fifty years of Indian democracy the struggle of women to get equal rights and opportunities continues all over the country. Nonetheless, over the years, while the status of women in the states of south India has shown signs of significant improvement, the other states, particularly the Hindi heartland states, which include Bihar, have lagged behind. Much has been said about the endemic nature of social and economic backwardness in Bihar.

Development also demands equality of opportunity, that is, equal access to economic, social, political and cultural opportunities to all citizens especially women. To find out how Bihar fares on this count, a second equally important question must be asked: How equal are women vis-à-vis men? This research study is a small effort to bring issues of women's economic freedom and gender equality more centrally into the arena of public debate- to make those the concerns of every citizen, not just of activists, researchers, or policy-makers.

The point that we wish to emphasize is that the pervasive nature of Bihar's social and economic backwardness has prevented researchers in focusing on vital social sectors concerning women. Hence the overall condition of women in the state has remained a neglected terrain. In a state where more than 40% of the population live below the poverty line and more than 80% of the population live in the pitiable conditions of rural Bihar, to talk of the marginalization of women has been considered meaningless. However, there is a catch in this situation, and this pertains to being a victim of double discrimination—



Being a women



Being member of a backward region

This research study has tried to situate the general condition of both working & non-working women in Bihar in terms of their health, education, empowerment, autonomy, access to productive resources, participation in work and the institutional efforts in order to reach women. This hopefully will enable us to contextualize our study of “Economic Participation of Women in the Bihar” deals with the condition of women in general in Bihar, especially on indicators that play an important role to the extent of economic participation by women.

### **Importance of women's economic empowerment to development:**

Gender inequality imposes costs on societies. While it is difficult to empirically establish the relationship between gender inequality and economic growth, International Monetary Fund survey concluded that “societies that increase women's access to education, health care, employment, and credit, and that narrow differences between women and men in economic opportunities, increase the pace of economic development and reduce poverty.” Similarly, a recent Goldman Sachs research report, ‘Women Hold Up Half the Sky’, pointed out that education is key to gender equality, which in turn leads to a virtuous circle of higher productivity, growth of gross domestic product, more entrepreneurial success, higher return on investment and

a more favorable demographic structure.

### **LITERATURE REVIEW:**

Although it is clear that the economic contribution of women through their unpaid (domestic) work is being overlooked in India, existing research on this issue, important though it is, is insufficient to influence policy makers at the national and international levels. Some prominent studies conducted in relation to this issue are as follows:

1. **Tiwari (2014)** talks about bottom-up development of women on the basis of a study conducted on some selected self-help groups. The groups are formed by the poorest and socially excluded women. The researcher stated that the drivers of change are these women themselves.
2. **Masika and Joekees (1996)**, equality of opportunity and treatment of women in employment sector is a critical issue. In their work, they have highlighted the inequalities faced by women in their access to and participation in economic structures and policies.
3. **Agarwal (1994)**, while talking about women empowerment stated that the single most important economic factor that affects the situation of women is the gender gap in command over property. This factor contributes to the as a whole development of women; their economic well being, social status and also their political representation in society.
4. **Bernstein et al. (1992)**, while talking about how livelihoods are structured on the basis of caste, class, gender, religion, ethnicity and cultural identity; pointed out that some social relations inevitably govern the livelihood structure in society. The questions of who owns what, who does what, who gets what and what do they do with it are some vital questions in the livelihood analysis. Issues of gender and other dimensions are very much necessary in analyzing the livelihood structure of our society.
5. **Kanungo (2013)** has stated in her work about the issue of exclusion of women in the important aspects of the society. Based on the study of women in mining work, she is analyzing how women are being excluded in achieving the economic advantages and the way forward.
6. **De souza (1975)** in his work discussed about the condition of empowerment of rural women. He stated that in spite of decades of planning for economic development, the structure of employment opportunities for rural women has remained quite unchanged. Most of the female workforce is engaged in agricultural work but very less attention has

been paid to improve the social situation of these women.

7. **Sen and Batliwala (2000)** it leads to a growing intrinsic capability- greater self confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier. This view mainly emphasizes on two important aspects. Firstly, it is a power to achieve desired goals but not a power over others. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class, or caste. Though concept of empowerment is not specific to women, yet it is unique in that and it cuts across all types of class and caste and also within families and households

### **Objectives for the study:**

In the above backdrop it clearly appears that although status of economic participation of women has been earlier studied it is arguably poorly understood in terms of complexity and diversity and how it affects the different castes, classes, and groups of women. It is evident that in recent times virtually no study on the status of economic participation of women has been conducted in Bihar. Research study aims to fill some gap by providing an in- depth assessment of economic participation of women in Bihar. Research study with a view to offering practical suggestions for interventions to maximize the positives and minimize the negatives associated with the economic participation of women in rural Bihar. While the focus of our study is economic empowerment, researches conducted through other agencies has non-economic dimensions that draw on other aspects such as good governance and women's human rights. Therefore, it is important to understand the various dynamics of women's economic participation to accelerate the process of women empowerment and keeping this in mind the present research study was conducted to examine the nature and extent of women's economic participation in rural Bihar. It is evident that the economic status of women is not as satisfactory as we had expected and hence there was a compelling necessity to study their condition in the current socio-economic and political set-up.

### **The study aims at fulfilling the following objectives:**

- To study the economic status of rural women in Bihar with a special focus on SHG members;
- Study the social conditions of rural female workers/non-workers;
- Examine needs of rural women, their income, standard of living and to study the major

problems of female workers/factors that facilitate their economic participation;

- Study the impact of government policies and Five Year Plans on empowerment of women; Suggest possible solutions and to make recommendations to government of India and government of Bihar concerning the direction of future programs and initiatives in empowerment of women in the rural context.

The study focussed at qualitative & quantitative research methods, which aimed at comparing and interpreting findings, rather than relying on direct, potentially conflictive questioning.

### **METHODOLOGY:**

To achieve the objectives of the present study both primary and secondary data sources have been explored. The process started with review of available literature on economic participation of women in general as it obtains from the international and national experiences.

India has incorporated the tracking of women's unpaid work into national surveys. For example, the National Sample Survey (NSS) revealed that women from landholding households had higher levels of participation in unpaid work than females from landless and land-poor families. Such unpaid activities resulted in significant "expenditure saving" or led to "income replacing". Nevertheless, the ownership of resources affected which women did what activities. Unpaid activities involving common property resources (e.g. water and fuel) were largely done by poor women while females from landholding families used private means of production.

A number of secondary sources have also been used including research studies on poverty and rural development in Bihar as well as data from the block and district administration. We have also used data from Census and State election commission and other stakeholders. Information collected through interviews and group discussions has been cross checked with other reliable sources.

### **Focus Area of study:**

The fieldwork covered the 4 districts of East Champaran, Madhubani, Vaishali and muzaffarpur of which 2 are among the poorest and most backward districts of Bihar. Multi caste Panchayats were studied in each district. Some were remote and few were well connected. The target group under the study was selected using stratified random sampling method from those Panchayat where SHGs existed. A sample size of 2400 women was taken (i.e.40 women/per Panchayat \* 5 Panchayat \* 3 blocks= 600 women from each district.

**Research Technique:**

Since economic participation of women is the focus of the present study, quantitative as well as qualitative techniques, focus group discussions, structured as well as unstructured interviewing, and observations are used for collecting the data. Focus group discussions were conducted with members of SHGs, NGO representatives, Government functionaries and village level leaders. The methodology also included semi-structured in-depth interviews with female workers/non-workers and SHG members.

**Interview schedules:**

The Field Investigators collected information which would assist the policymakers and programme managers to formulate and implement strategies in the near future. Three types of questionnaires were used: the interview schedule for the women respondents, opinion leaders and the stakeholders. The overall content and format of schedules were determined through a series of discussions with the members and experts working on gender issues. The schedule/questionnaires were set up in Hindi and FIs were instructed to make use of local dialects during the discussion in order to extract the in-depth quantitative as well as qualitative information.

The schedules consisted of the following broad sections:

- Demographic indicators: age, marital status, caste, tribe, educational level, family size;
- Basic infrastructure & occupational indicators
- Access and control over resources: loans received, savings, income and expenditure patterns and support schemes

**FGD: The following issues were discussed:**

- Means of livelihood
- Availability of resources to engage woman in economic activities
- Access and control of women over financial resources
- Decision making authority of woman
- Social constraints affecting women's economic participation
- Problems faced by woman during work

**Interview of opinion leaders and Government officials:**

- To gauge their opinion on the status of women in their particular area
- Implementation of women development schemes in the area their evaluation of such

schemes

- Shortfalls seen in existing schemes
- Needs of women as perceived by the officers

## **RESULT AND DISCUSSION:**

As the present study shows, most rural women are reluctant to change their attitudes about themselves; as such attitudes are deeply rooted in culturally-determined gender roles. Change in women's roles would necessitate change in women's psychology and in women's ability to assert their selves in our male-dominated society. But such change is difficult given the nearly universally accepted gender constructs and the persistence of traditional gender roles. Perceived threats to male dominance make many in our society, as elsewhere, highly resistant to change. Overall, women remain the largest group that experiences poverty, despite the fact that women constitute 50% of the work force. But growth in women's jobs has mainly been in low-paid, part-time, temporary work that does little to improve women's desperate poverty, much less offer them a way out. Women's vulnerability to poverty and their low positions in the labor market are a result of a combination of economic, social, and cultural factors, including their continued role as homemakers and primary caregivers for family. A division of labor by gender within both paid and unpaid work exists in almost all societies in Bihar. Whatever the cultural, economic, caste-based, religious, social, and other differences, a few factors are universal: women are seen as being responsible for the home and family, and the image of women earning as much as or more than men would be threatening too many men. The economic dependence of women on men harms many, but is absolutely devastating for women such as widows or wives of abusive alcoholics, for whom there is no steady and safe support available from male relatives.

It is difficult to raise the status of women without raising their perceived value. Since virtually all women spend a significant amount of their time engaged in some of the most critical tasks in society—that of cleaning, feeding, and caring for others—the importance of those tasks must be emphasized as well as the valuable contribution of those who carry out such work without hope or expectation of economic return.

This research reveals that basic services including livelihood, health, housing, drinking water, education, infrastructure are the priority issues appearing as “drawbacks” in the analysis,




indicating intervention for development of the region and also reflective of critical information needs. It also emerges that Public Distribution System, SHG, Panchayati Raj system and Government support in general needs to be improved. Besides, natural resources, labor, skilled manpower could be judiciously tapped keeping environmental concerns in mind. Government has a key role to play in promoting improvements in individuals' economic independence and security. While public policy plays a key part in ensuring women's economic independence and security, it must be recognized that government cannot act alone.

### Major Findings:

- ✚ 90% women respondents were between the age group of 30-50 years and were married;
- ✚ The respondents were largely SCs, Muslims, general and other backward classes;
- ✚ 66% respondents were illiterate;
- ✚ 75% respondents had large families consisting of 5-10 members, and more than 50% women had 5 or more children;
- ✚ The data on wages and expenditure on health shows that 75% women spend 50%- 70% of their savings on health related problems of their family members leaving little amount for other household activity or their basic needs. Also the condition of government hospitals is bad, so women have to go to private doctor which is very expensive;
- ✚ 75% respondents lived in kachcha houses;
- ✚ Women interviewed were mainly involved as daily wage laborers, agricultural laborers, vendors and in animal husbandry;
- ✚ 100% women felt that they were exploited by their owners as they were paid less wage for more work;
- ✚ Women do not get work round the year. They receive work for 6-8 months and in the rest of the month they do household chores and their livelihood is affected due to lack of income to sustain their basic needs;
- ✚ Majority of the respondents felt the need of training for their skill up gradation;
- ✚ The respondents are not getting government facilities like BPL card, Indira Awas Yojana, ration card, PDS system etc.;
- ✚ The respondents took loan from SHG at an interest rate of 2%-3%;
- ✚ Most of respondents took loan from mahajan or money lenders at an interest rate of



8%-10%;

-  There is a common need for housing, sanitation and infrastructure facilities
-  The basic hurdle towards credit linkage depends on the quality of the SHG; and
-  Finally, 90% SHGs have failed to sustain once the project is withdrawn.

### **RECOMMENDATIONS:**

Based on the results of this research study, the following recommendations have been made specifically for the government to make changes at the policy level:

- ❖ Formation of SHGs may involve training or community development skills. Training packages must be evolved for entrepreneurship development to enable rural women as successful business managers and sustaining micro-enterprises. In this task, role of NGO's, Panchayats, Women's organizations etc. must be improved to impart training, skill development and technical knowledge;
- ❖ Training centers should be set-up to impart skill training on handloom weaving, tailoring, sewing, embroidery and food processing;
- ❖ Ensure affordable and adequate childcare and family-friendly employment policies which allow parents to reconcile caring and work;
- ❖ SIDBI, NABARD and other organisations should evolve proper mechanism for monitoring, supervision, direction; appraisal and evaluation of self help promotion institutions;
- ❖ More research should be carried out to assess the impact of micro-credit through SHG's. The impact assessment should be more focussed on socio-economic empowerment of women members, social change, dynamics of groups, business, leadership, promotion of viable micro enterprises etc;
- ❖ Augment social infrastructure and for this social capability building programmes should be organized from time to time to train the NGO's, Panchayat members, members of SHGs etc. to promote small savings and women's active and positive role in economic process, ensuring their right to decision making and due share in economic development benefits. Ensure full participation of women in the policy- making process;
- ❖ There is a need for Policy makers to recognize the potential of microfinance services to support investment and growth in key sectors of economic development and hence to contribute significantly to state economic growth;

- ❖ The Self help group should be able to handle its leadership, problem solving and conflict resolution successfully with minimal help. It should also be in a position to maintain its records and other books of account independently;
- ❖ Provide innovative forms of irrigation to marginal and small women farmers;
- ❖ There is also a need to introduce special programmes and schemes for development of SC/STs for improvement in their socio-economic status. The Programmes should be designed on the basis of the needs of women at the micro level. Planning self-employment for women needs a well developed strategy.
- ❖ A resource mapping of district/block/village should be done. Then according to the needs in the local market it is necessary to do a skill mapping and accordingly impart training;
- ❖ The mechanisms of operation of the insurance schemes and the flexible account procedures for savings is also felt as an important step towards innovative delivery of micro finance services to the poor;
- ❖ Panchayati Raj Institution should be taken into confidence for micro enterprise and the role of Panchayati Raj, Financial Institutions, Government and the Voluntary sectors should be clearly defined;
- ❖ The information system should be strong in the banking centers at the grass-root level and SHG lending should be kept outside the purview of money-lender's act;
- ❖ Increase women's access to and control over production and market resources (access to training, credit, employment, technical skills, entrepreneurship, etc.) while recognising that the goal is not to burden women with two full-time jobs; and
- ❖ Set the minimum wage at a level sufficient to allow workers to escape from the poverty trap; force companies to pay into nationalised systems of education, health care and pensions, so that they return some portion of what they have gained to the workforce and those who enable others to work outside the home.

## CONCLUSION:

Some ways and for some groups, women's lives have changed dramatically over time. Social, economic, and legislative improvements and scientific advances have allowed women to gain greater control over their lives. Women are much more valued and respected in the family than before. Women seem to have a more active role in family decision-making, and even to enjoy the freedom of leisure time and vacation that were previously only experienced by men. But sadly,

this promising picture is far from universal across different strata of society in the 4 districts of East Champaran, Vaishali, muzaffarpur and Madhubani, which were covered under our study. Our study has revealed that this changing trend among Indian families is mostly limited to the upper and upper middle classes, which form only a miniscule portion of the Indian population. Furthering the difficulty is the fact that gender equality appears to be misunderstood by many to refer to foreign feminist ideologies transplanted onto Indian soil. As a result, many are not able to assimilate the concept of gender equality with development. Gender indicators such as poverty, health, education, and reproductive and legislative rights, and their implications on women's lives and the country's development, have yet to reach the common men and women.