

ECONOMIC PARTICIPATION OF WOMEN IN BIHAR

A STATUS REPORT

Supported by- Planning Commission, Government of India
Prepared By- EQUITY Foundation

A Study of 4 Districts of Bihar - Kishanganj, Madhubani, Vaishali and East Champaran



FINAL REPORT

ECONOMIC PARTICIPATION OF WOMEN IN BIHAR: A STATUS REPORT

*A Study of 4 Districts of Kishanganj, Madhubani, Vaishali and East
Champanan*

SUPPORTED BY

Socio-Economic Research Division (SER)
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Government of India
New Delhi



SUBMITTED BY

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CONTENTS

Glossary & Abbreviations	
Executive Summary	1-9
Introduction & Objectives for the study	
Methodology	
Major Findings/Conclusion	
Recommendations for policy level changes	
Acknowledgement	10-11
Foreword	12-13
BACKGROUND OF THE STUDY	14-20
General Scenario in India	
State Policy and Women Development in India	
Literature Review	
Background of Bihar	
INTRODUCTION TO ECONOMIC PARTICIPATION OF WOMEN IN BIHAR	
Section I	
WOMEN IN BIHAR	
Sex Ratio	22-23
Health	23-24
Education	24-26
Empowerment	26-27
Institutional efforts to reach Women	27-28
Economic Empowerment	28-29
Section II	
Women from four districts (East Champaran, Madhubani, Kishanganj & Vaishali) and extent of their economic participation	
Spatial attributes and demographic features	30-33
Infrastructural Facilities	33-36
Social profile of the Respondents	36-38
Dimensions of economic life	38-42
Autonomy	42-45
Unaccounted household work performed by women	45-46
Status & position of respondents in the family	46-47
Violence against women	46-47
Awareness about government schemes and political aspirations	47-48
Access to credit	48-48
Micro credit and information about SHG	48-52
Sustainability of economic enterprises of women and institutional support	52-52
GDP and Women's contribution to it	53-54

Section III

MAIN FINDINGS, CONCLUSIONS & RECOMMENDATIONS

Major findings in a nutshell	55-55
Sector-Wise Profile of the Respondents	55-62
A Comparative analysis of economic status of women SHG members and Non -Members	63-66
Conclusion	67-68
Recommendations	69-70
Bibliography	71-72
Annexure	
Annexure I FGD & Field Observation	73-76
Annexure II List of Districts/Block/ Panchayats covered in the study	77-77
Annexure III Members of Research Team	78-78
Annexure IV Questionnaire	79-89

List of Tables and Figures

Table 1: Comparative Profile of Bihar and India	18-18
Table 2: Rate of Participation	20-20
Table 3: HDI and GDI for major states	21-21
Table 4: Women in Bihar: A General profile	22-22
Table – 5: Sex ratio in Bihar, District-wise	22-22
Table 6: Literacy Rate 1951-2001	24-24
Table 7: Literacy rates by sex for State and Districts	25-25
Table 8: Districts in decreasing order of female Literacy rates, 2001 Census	25-25
Table 9: Household Decision Making	26-26
Table 10: Crimes against Women Reported from Bihar – 1995 to 1999	27-27
Table 11: Number of SHGs Promoted by responding Mother NGOs	29-29
Table 12: East Champaran	30-30
Table 13: Madhubani	31-31
Table 14: Kishanganj	32-32
Table 15: Vaishali	33-33
Table 16: Infrastructural Facilities in the Four Select Districts	35-35
Table 17: Caste and Religious Background of Respondents	37-37
Table 18: Type of House of the Respondents	37-37
Table 19: Distribution of Respondents by Age Group	37-37
Table 20: Whether eligible to Read or Write	38-38
Table 21: Work History of Non-Workers	39-39
Table 22: Occupation of Workers.	40-40
Table 23: Wage Differential	42-42
Table 24: Do you receive equal pay for equal work?	42-42
Table 25: Household decision making	43-43
Table 26: Economic Decision making	44-44
Table 27: Can you/could you spend the money you kept in any way you liked	45-45
Table 28: Women, Work and Their Health	45-45

Table 29: Government Schemes for women	47-47
Table 30: Are you interested in contesting PRI election?	48-48
Table 31: Details about the knowledge level of respondents	49-49
Table 32: Training (Theme camps and workshops on Panchayati Raj Health Education Gender legal rights)	50-50
Table 33: Training (Group norms and dynamics-formation and facilitation-regarding leadership book-keeping)	50-50
Table 34: Can you manage on your own if the project is withdrawn	51-51

Figure 1: Types of schools available	35-35
Figure 2: Types of hospitals available	36-36
Figure 3: Changes in personal and social life after job loss	40-40
Figure 4: Benefits other wages	41-41
Figure 5: Employment status of respondents	41-41
Figure 6: Mode of payment	41-41
Figure 7: Change in attitude since working out	41-41
Figure 8: Status and Position of Respondents in the Family	46-46
Figure 9: Feeling about the extent of success achieved	46-46
Figure 10: Violence against women	46-46
Figure 11: Access to credit	48-48
Figure 12: Sustainability of economic enterprises of women and institutional support	52-52
Map 1: East Champaran	30-30
Map 2: Madhubani	31-31
Map 3: Kishanganj	32-32
Map 4: Vaishali	33-33

GLOSSARY AND ABBREVIATIONS

Anganwadi – Government Healthcare Worker and Primary School Teacher

Gram Panchayat (or Panchayat) – council; institution of local government (lowest tier of the Panchayati Raj)

Gram Sabha – Village Public Meeting

Musahar- Traditional Rat Eaters

OBCs -Other Backwards Castes

SCs- Scheduled Castes

STs -Scheduled Tribes

NABARD- National Bank for Agriculture & Rural Development

Panchayati Raj – India’s three-tiered system of decentralized self-governance

SHGs- Self Help Groups

BDO- Block Development Officer

D.M. - District Magistrate

NFHS- National Family Health Survey

FI- Field Investigator

NHDR- National Human Development Report

CAW - Crimes against Women

NCRB- National Crime Records Bureau

Pucca Road- Concrete Road

Kuchha House- House made without concrete

Kendra- Centre

GDP- Gross Development Product

FWPR- Female Worker Participation Rate

NSS- National Sample Survey

VT- Volunteer Teacher

PHC- Primary Health Care Centre

SJGSY- Swarn Jayanti Gram Swaraj Yojana

IAY- Indira Awaas Yojana

DDM- District Managers

GEM- Gender Empowerment Measure

PHCs- Primary Health Centres

NGO- Non Governmental Organisation

UNDP- United Nations Development Programme

SER- Socio Economic Research Division

HDR- Human Development Report

COMFED- Cooperative of Milk Federation

BPL- Below Poverty Line

SIDBI- Small Industries Development Bank of India

GAD- Gender and Development

WID- Women in Development

HDI- Human Development Indicator

GDI- Gender Development Indicator

EXECUTIVE SUMMARY

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 both working and non- working category with a special focus on Self Help Groups (SHGs) in rural areas of 4 districts of Bihar namely Kishanganj, Vaishali, Madhubani and East Champaran 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.

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. According to a recent study conducted by Rajiv Gandhi Foundation 26 out of the 100 poorest districts in India, are from Bihar. This constitutes more than two-third of the state (*Source: District level deprivation in the new millennium*).

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

The Human Development Report of UNDP says that while 67% of the world’s work is done by women only 10% of global income is earned by women and mere 1% of global property is owned by women.

Key research findings include the following:

Woman typically work 16 hours per day on both paid and unpaid labour;

Most women have no leisure time;

Women bear the greatest responsibility for household chores, including many tasks related to income generation;

Women generally assume full responsibility children;

Rural women perform a wider variety of tasks;

While both men and women recognise that women’s household activities constitute important work, they fail to grasp the extent of its economic value;

Livelihood insecurity, lack of employment, lack of strong local collectives in terms of Self Help Groups, the failure of sustainability of SHGs, lack of information on government schemes, law, scarcity of drinking water, illiteracy, health problems and associated expenditure, lack of infrastructure and above all lack of Government support;

The most crucial point that emerged in our interaction with members and non-members was that there was no increased intervention of SHG members in the decision making process in their household activities as compared to non-SHG members.

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 marginalisation of women has been considered meaningless. However, there is a catch in this situation, and this pertains to being a victim of double discrimination—

1. Being a women
2. Being member of a backward region

This research project 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 contextualise our study of '**Economic Participation of Women in the four selected districts**'. *The report is divided into 3 sections-*

Section I 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.

Section II deals with our own findings with respect to the participation of women in economy from the four select districts of Kishanganj, Vaishali, East Champaran and Madhubani.

Section III tries to synthesise the results and attempt few conclusive remarks on vital aspects of economic participation by women.

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, classess 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. '**The Status Report on 'Economic Participation of women in Bihar'**' by Equity Foundation aims to fill some gap by providing an in- depth assessment of economic participation of women in four districts of Bihar namely, East Champaran, Vaishali, Kishanganj and Madhubani covered under the Planning Commission of India (PCI) funded research project 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:

1. To study the economic status of rural women in East Champaran, Madhubani, Vaishali and Kishanganj districts of Bihar with a special focus on SHG members;
2. Study the social conditions of rural female workers/non-workers;
3. 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;
4. Study the impact of government policies and Five Year Plans on empowerment of women;

5. Suggest possible solutions and to make recommendations to Planning Commission of India 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. Local dialects such as Bajjika in Vaishali, Bhojpuri in East Champaran, Maithili in Madhubani and Surjapuri in Kishanganj were used by the Field Investigators during the interview and FGD.

Focus Area of study

The fieldwork covered the **4 districts of East Champaran, Madhubani, Vaishali and Kishanganj** 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- see annexure*).

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

Quality Check Measures

In order to maintain the quality of data collection, the following measures were adopted at different stages of survey:

⇒ *Recruitment of Skilled Staffs*

The study team was drawn Department of Rural Development from Patna University, P.G Diploma in Women studies from Magadh Mahila College and L.N. Mishra Institute of Management. Some had earlier work experience in conducting similar research. Equity Foundation organised 5 days formal training workshop that included 2 days pilot survey at the beginning of the first phase of field study. The purpose of the pilot survey was to ensure

uniformity in data collection procedures in different districts. There were 10 members in each group. The field supervisor was responsible for the overall operation of the field study.



Major Findings

1. **90%** women respondents were between the age group of 30-50 years and were married;
2. The respondents were largely SCs, Muslims, general and other backward classes;
3. **66%** respondents were illiterate;
4. **75%** respondents had large families consisting of 5-10 members, and more than **50%** women had 5 or more children;
5. 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;
6. **75%** respondents lived in kachcha houses;
7. Women interviewed were mainly involved as daily wage laborers, agricultural laborers, vendors and in animal husbandry;
8. **100%** women felt that they were exploited by their owners as they were paid less wage for more work;
9. 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;
10. Majority of the respondents felt the need of training for their skill up gradation;
11. The respondents are not getting government facilities like BPL card, Indira Awas Yojana, ration card, PDS system etc.;
12. The respondents took loan from SHG at an interest rate of **2%-3%**;
13. Most of respondents took loan from mahajan or money lenders at an interest rate of **8%-10%**;
14. There is a common need for housing, sanitation and infrastructure facilities;
15. While all the 4 districts are poorly endowed in terms of the number of SHGs, Kishanganj and East Champaran is even worse in this regard;

16. The basic hurdle towards credit linkage depends on the quality of the SHG; and
17. Finally, **90%** SHGs have failed to sustain once the project is withdrawn.

CONCLUSION

In 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, Kishanganj 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.

Unless these trends reach the bottom strata of society, attaining the MDG of gender equality will remain an impossible vision. 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.

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, Family and Poverty: SPIU Briefing Sheet 3, March 1998*). Women's vulnerability to poverty and their low positions in the labour 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 labour 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 to 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, labour,

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 recognised that government cannot act alone.

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, a 2006 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 favourable demographic structure.

RECOMMENDATIONS FOR THE GOVERNMENT TO MAKE CHANGES AT POLICY LEVEL

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:

1. 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;
2. Training centers should be set-up to impart skill training on handloom weaving, tailoring, sewing, embroidery and food processing;
3. Ensure affordable and adequate childcare and family-friendly employment policies which allow parents to reconcile caring and work;
4. SIDBI, NABARD and other organisations should evolve proper mechanism for monitoring, supervision, direction; appraisal and evaluation of self help promotion institutions;
5. 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;
6. 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;
7. 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;

8. 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;
9. Provide innovative forms of irrigation to marginal and small women farmers;
10. 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.
11. 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;
12. 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;
13. 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;
14. 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;
15. 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
16. 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.

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In the present study, an attempt has been made to probe the status of economic participation of women in 4 districts of Bihar, namely, Vaishali, Kishanganj, Madhubani and East Champaran, with a special focus on the Self Help Groups (SHGs). After detailing the social profile of the respondents, the role played by them in the economic activities has been examined. The constraints to empowerment have also been brought out. The main objective of the study was to assess the economic participation of women, measure the extent to which it proved empowering for them and identify gaps.

The study offers some insights into the enabling and disabling factors in women's economic participation and empowerment. The last chapter discusses the strategy of accelerating the economic participation of women by overcoming structural as well as socioeconomic barriers.

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 report 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.

In preparing this report, help and support from different organisations and individuals were received. In this connection, we convey our sincere thanks to Bihar Sewa Samiti, Madhubani, Kantishri Sewa Sansthan, Madhubani, Rajlakshmi Rashtra Sewa Sansthan, Madhubani, Samajik Shodh ewam vikas sansthan, Mehsi, Sundari Swayam Sahayata Samooh, Kishanganj, Raahat, Kishanganj, Nehru Yuva Kendra, Kishanganj, Mahila Kalyan Sewa Ashram, Mothari and Jan Sewa Sansthan, Vaishali for extending support for the study, especially in organising Focus Group Discussions with the villagers of sampled panchayats. Thanks to Nidan, Vaishali for providing resource persons.

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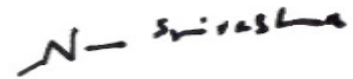
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The members of the research team also deserve our thanks for facing the problems they encountered during fieldwork, yet relentlessly carried out the research to its successful conclusion.



Patna

Nina Srivastava

**Executive Director
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The consequence of underestimating women and their contributions to the economy are reflected in the life of Renu Sada and her children. Renu is a 30-year-old married woman who lives in a remote village of Lakhnaur Khairi in Madhubai. She has never been to school, and got married at the age of 14. She is completely ignorant about childbirth, child care, vaccinations, reproductive health issues, and contraceptives. She does not possess any say in decision-making, even for issues like pregnancy. As a result, at the age of 30, Renu has 7 malnourished children, not one of whom goes to school. None of her children are vaccinated, apart from the polio campaign. If this is a common scenario among the lower socio-economic sector of Bihar, is making India a developed country by 2020 a realistic vision?

FOREWORD

Regardless of caste, class or age, most Indian women are expected to be responsible and accountable for the invisible and unpaid work within the home. Women's right to work outside the home, on the other hand, cannot always be taken for granted. For women in India as everywhere else, the right to gainful employment is far more than just a matter of survival. For many women, work provides the only opportunity to step outside the four walls of the home, and to meet and interact with other women. Work can enable a woman to earn significant wage and build self-esteem, and if she is able to exercise control over her income, work can enable her to increase her autonomy and bargaining power within the family. A vast majority of Indian women work throughout their lives. The irony is that this fact is not officially recognised. Statistics on work-force participation rate continues to show low figure for women workers. For instance, only 22% women in rural India were recorded as workers in 1997. National data collection agencies accept the fact that there is a serious under-estimation of woman's contribution as worker. The National Sample Survey calculates that as many as 17% rural women and nearly 6% urban women are incorrectly recorded as non-workers.

The percentage of adult women who are actually working is an accepted indicator of women's status, and a component of the Gender Empowerment Measure (GEM) used in the UNDP Human Development Reports. Many economists have pointed out that a higher workforce participation rate does not always signal greater autonomy or higher status for women. In India, where a woman's seclusion within the home is seen as a matter of status, it is the woman from poor families and oppressed communities who form the bulk of the workforce. "*Ours is a respectable family. Our women do not go out to work like low-caste women*" is a statement often heard. Indeed, the overwhelming mass of the women's movement in rural India is made up of women from landless families and subordinate castes, who work as wage laborer in agriculture and who are usually far more fearless and willing to struggle for their rights than secluded women from upper-caste families.

The person who conducts survey often interviews only the head of the household. A man whose automatic response to the question-Does your wife work? - would be 'No, she's just a housewife'. As a consequence, most of the work that a woman does such as collection of water, fuel and fodder; cooking, cleaning and taking care of children and elderly; unpaid work on

family land or in family enterprises is made invisible and removed from national estimates. The volume and value of this work is completely missing from national statistics. Legally, the existing Minimum Wage Regulations should be enough to ensure that employers do not exploit workers or discriminate between men and women in the payment of wages. The truth is very different – a woman's wage is, on the average, 30% lower than a man's wage.

Despite the research conducted to date on related topics, very few advocacy efforts have been conducted to date in India (or elsewhere) on calculating the unpaid contribution of women who engage in household work. For about the last two decades, important international forums have been demanding that “unpaid contributions of women to all aspects and sectors of development should be recognised.” In the backdrop of this situation, **Equity Foundation with the support of SER division of Planning Commission of India, New Delhi**, in conducted a study to assess the status of economic participation of women in Bihar. The study aimed to influence state and national policy makers regarding this pressing issue, and to provide valuable information and ideas to all those working towards greater gender equality.

To influence policy makers one not only needs to have awareness and knowledge of the problem but also good research to present relevant information. Whether for programme delivery or for advocacy, one cannot operate purely on the basis of a hypothetical situation which may be or may not be accurate or demonstrable. This study attempted to fill that gap and thus contribute to better advocacy efforts in future.

BACKGROUND OF THE STUDY

My field is in the hills, it takes so much weeding. For how many years will we die from toil? ...to fetch, to carry, to cook, to wash...year after year a submissive silent slave sold to life for nothing.

-Indian woman

A. General Scenario in India

Discrimination against women in all sorts of social and economic life has been a worldwide phenomenon; however, it appears more acute in developing nations including India. On the basis of Global Gender Gap Index it is generally agreed that economic discrimination is probably the root cause of difference between the sexes in matters of economic participation and opportunity, educational attainment, health, survival and political empowerment. The Global Gender Gap Report 2006, which surveyed 115 world economies placed India way ahead of some advanced nations like USA, France and Japan so far as political empowerment is concerned, however, the participation of women in the economy, their educational attainments and access to health is far below these advanced countries. India ranks 20th in political empowerment and 110th in economic empowerment. Indian women constitute a meager 8% in the Lok Sabha and 3% cent of them hold ministerial post. In India, workforce participation of women is 34% in the labor force and 21% in technical and professional workforce. Comparative figures of women participation in the work force in the US show a percentage of 60 and 55 respectively.

Nevertheless, in accordance with the global phenomena of increased economic participation by women, Indian women have also witnessed a rise in economic sphere, whereas in developed countries it has increased from around 38% in 1970's to around 45% in 1990'. In developing countries it has increased from around 20% to 30% (*World Employment Report 1998-99*). The global increase in women's participation in workforce coincided with the stagnating or decreasing participation of male in workforce. Diversifications of work opportunities for women have also brought several adverse consequences. This is witnessed in the work status and working condition of women, which has been referred to as 'marginalisation' in the concerned literature, and this has been rather pronounced in India. Several researches and documents have gone into the question of women's work and their marginalization. The three major reports on women in 70's and 80's – Towards Equality (1974), Shramshakti (1980) and National Perspective Plan for Women (1988) assembled vast amount of information about women's work, their miserable condition and their contribution to the economy which has remained largely unnoticed for a long time. These researches and reports have thrown light on the women's status in the workforce, especially those concerning participation rates, occupational diversification, employment status and other related aspects. Broadly these studies indicate that –

1. Female labour force in India is still concentrated in farm based subsistence activities
2. Their limited entry in non-agricultural sectors is mainly in low skill wage activities
3. Most women workers enjoy extremely limited prospects of upward mobility
4. The terms of employment of most female workers are unfavorable

B. State Policy and Women Development in India

It was generally assumed that progress made by the population as a whole is shared by all sections, and whatever accrued to men would also percolate to women and result in their better status and gender equality. This, however, turned out to be a wrong interpretation in the case of India. Since the 'household' is generally targeted as the beneficiary unit in all development programmes, the approach is towards an extension of the concept of patriarchy. In these

programmes, there is no mention of specific needs of women in any of the areas listed for priority attention. Changes in this approach was initiated in early eighties and a specific section on 'Women and Development' was first included in Sixth Plan (1982-87) document, underlining a shift from earlier welfare dominated approach to the new focus on 'development through empowerment'. Thereafter, the Seventh Plan (1987-92) document had gone further and had tried to operationalise the concern for women's equality and empowerment through programmes which inculcates confidence among them, generates awareness about their rights and privileges, trains them for economic activity and thus makes them an integral part of development. It was with this transition in the state policy towards women that Self Help Groups (SHGs) were primarily conceived to play the role of grassroots level institution for increased economic participation by women. Based on feedbacks & discussion deliberations with Self Help Groups the basic objective of this movement was formalised to go on increasing empowered women in the society who will *a) demand their rights from family, community and government, b) have increased access and control over their material, social and political resources, c) have enhanced awareness and improved skill, and d) be able to raise issues of common concern through mobilisation and networking.*

Besides group action and participation, the earlier experience has also clearly indicated that credit is a crucial input in the process of development. However, faced with the problems in extending institutional finance in this respect the concept of micro-finance evolved to support the entire modus operandi of Self Help Group (SHGs) movement and meet the specific needs of the Self Help Group (SHGs) clientele, viz., rural poor, specifically women. The Self Help Group (SHGs), besides being an institution for group action and participation, are also the basic unit for micro-finance supported by credit institutions. The women Self Help Group (SHGs) have been popular in many countries like Bangladesh, Malaysia, Phillipines and Indonesia for a long time. Based on these experiences, it is now widely maintained that the rural poor women in India too can transit from dependency to self-reliance through Self Help Group (SHGs), with direct economic interventions.

C. 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 India in relation to this issue are as follows:*

- Factors affecting the utilisation of time in performing household activities by rural homemakers in the Narangawali village in Ludhiana district, by Dhesi and Sandhu (1975);
- The time utilization pattern by tribal and non-tribal women in home and farm activities, by Sumarani Bhatnagar and Daya Saxena (1988);
- Time utilisation patterns of rural women in Atkur village on performance of household activities from the time of rising to the time of retiring to bed at night, by Lakshmi Devi (1988);
- The average time disposition of rural labour households of a Kerala village, carried out by Kutty Krishnan and Suchetha Kumary (1989).

Although the need of women empowerment has long been legitimised by international development agencies, what actually comprises empowerment, and how it is measured, is debated in the development literature. Malhotra, Schuler and Boender, 2002 provide an excellent review of this debate. They are of the view that empowerment can be measured and suggest that researchers pay attention to the process by which empowerment occurs.

The frequently used Gender Empowerment Measure (GEM) is a composite measure of gender inequality in three key areas: 1) Political participation and decision-making, 2) economic participation and decision-making and 3) power over economic resources (HDR: 2003). It is an aggregate index for a population and does not measure Empowerment on an individual basis. It is made up of two dimensions: Economic participation and decision-making (measured by the percentage of female administrators and managers, and professional and technical employees), and political participation and decision-making (measured by the percentage of seats in parliament held by women). For our purposes GEM is limited and does not capture the multidimensional view of women's empowerment. It cannot be assumed that if a development intervention promotes women's empowerment along a particular dimension then empowerment in other areas will necessarily follow. A number of studies have shown that women may be empowered in one area of life while not in others (Malhotra and Mather 1997; Kishor 1995 and 2000b; Hashemi et al.1996; Beegle et al. 1998).

While we do not attempt to resolve this debate, we take the position, that women's empowerment can be measured by factors contributing to each of the following: their personal, economic, familial, and political empowerment. We make a point to include household and interfamilial relations as we believe is a central locus of women's disempowerment in India. And by including the political, we posit that women's empowerment measures should include women's participation in systemic transformation by participating in political action (Batliwala 1994; Bisnath and Elson 1999; Kabeer 2001; Narasimhan, 1999; and Sen and Grown 1987 ;).

Several different efforts have been made in recent years to develop comprehensive frameworks delineating the various dimensions along which women can be empowered (Malhotra, Schuler and Boender, 2002) We construct four separate components of empowerment that draw from many of the authors mentioned earlier and especially rely on Hashemi (1996) and Amin Becker and Bayes, (1998), as their work seems most relevant for rural women in India.

These measures reflect our belief that to measure women's empowerment more fully and in the broadest sense, it is necessary to add an individualized component representing her political autonomy to the autonomy within the family. Given that the legislation in India reserves special seats for women in elected bodies, even at the village level, an empowerment index for rural women should include her awareness of political issues and participation in the political process. Institutionalists empirically studying the Indian labor market fall into three main types. First there are the women-in-development specialists (WID), who focus on gender differentiation (Bhowmik and Jhabvala, 1996; Gautum and Tripathi, 2001; and Gulati, 1995). Secondly, there are studies of discrimination against women and its causes (Chatterjee, 1993; Dunn, 1993; Swaminathan, 2002; Narasimhan, 1999). Deshpande and Deshpande argue that the gender pay gap observed in urban India occurs because *Gender-based discrimination is universal and enduring. . . That women are overcrowded in low-paid, dead-end and insecure and in short, a bad job is easily verified . . . (1993: 223)*. Kingdon (1999) argues that we need detailed evidence for such claims, since the situation varies from place to place and from job to job.

In response to the perceived weaknesses of the individualistic approaches to labor-force involvement, authors from the "gender and development" school (known as GAD) have argued that households have cultures (Hart, 1986b), households engage in social class relations (Kalpagam, 1994), and households experience both bargaining and cooperation among their members (Agarwal, 1997; Sen, 1990). The gender and development school differs from the women-in-development school in that class and gender are seen as interacting. Women are not simply seen as a homogenous group.

Many upper-class women utilise the labour of low-caste women to do their domestic work. GAD and WID are sometimes posed as opposites, but GAD builds upon the insights of WID (Kabeer, 1994). Kalpagam (1994) is a typical GAD author who prioritises class over gender and aims to see the whole system transformed to create richer lives for both men and women. A richer life might mean a better childcare/employment mix, reasonable working hours, decent pay, productive farming and the eradication of poverty, says Kalpagam. Their view, the emancipation of women so that they are not coerced into excessively limited roles is critical to move toward this overall goal. In this sense of questioning rigid gender divisions, WID and GAD overlap normatively. They also share a deep interest in the details of women's lives. GAD authors are also very interested in men's lives.

Participation of women in economic activities outside home has an important bearing on gender relations within the household. The inter-relationship among economic power, gender, and household variables started to receive the attention of researchers from the early 1980s only and that too mainly from sociologists. Women's economic power (defined as control of key economic resources such as income, property, and other means of production) relative to that of men is posited as the most important dependent variable affecting gender relations at the household level. There exists at least three important gender-based distortions in resource allocation (i) discrimination against women in access to resources and services, (ii) unpaid work that women are obliged to undertake in social reproduction and family maintenance, and (iii) unequal exchange within households in terms of patterns of work and income distribution, reflecting conflict as well as co-operation (Elson and Mc Gee, 1995).

The social influence of a woman's work is also quite extensive. Work opportunities outside home reduce the economic dependence of women on men and in turn, increase her economic command within the family. Woman's work outside the household would alter the concept of male bread winner and would reduce considerably the societal biases regarding the roles of women that are primarily responsible for underestimation of women's work. A woman's earning gives access to and control over an independent income, which would make her economic contribution to the household visible and high (Basu 1996). This in turn improves her access to and control over household resources and would offer a better bargaining power (Dixon 1978). This bargaining power can strengthen her participation in and the ability to influence household decision-making, which are crucial to her autonomy in the household.

A significant work that appeared in this direction has been the collection of essays under the title '**Women and Work**' (Sharma and Seema Singh, 1993). The various articles in the book clearly shows that women workers immensely contribute to the production process of the economy, although due to various factors such as nature of their work, defects in the statistical system, etc. Their work is very often grossly underestimated. However, even after discounting the underestimation, heavy household burdens along with social constraints on participation in non-household activities, prevent most of them from becoming a part of the labour force. Labour Force Participation Rates are, therefore, significantly lower among women than men, though they vary widely across different regions of the country. Due to the nature of economic policies pursued and technological development, women have been 'marginalised' in the process of economic development throughout this century as revealed by their declining participation rate. However, from the 1980s onward a significant increase in women Labour Force Participation Rates has taken place. The structure of women's employment shows that they are concentrated in their activities and occupations with a relatively low level of productivity, income and stability as well as security of income. Agriculture accounts for 82% of the women workers. Manufacturing and community, social and personal services are other sectors where a significant number of women workers are employed. Further, women workers in non-agricultural activities like manufacturing and services are mostly concentrated in the low

wage occupations and informal segments of these sectors. Most women workers are found in the category of self-employed, generally in agriculture and other low earning household based activities. Thus women workers, by and large, have been bypassed by the development process. Though in some areas a few development programmes have shown good results, the general picture is far from satisfactory.

Together the articles in the book offer some insights on broad policy contours that may be summarised as below:-

- a) The planners should note the significant changes taking place in the labour market concerning women workers and appropriate safety nets must be provided by the machinery in this regard.
- b) Effective coordination is needed between government, NGOs and various women's organisations for effective implementation of the various development programmes concerning women.
- c) In the long run a rise in educational levels of women alone would lead to their meaningful participation in economic activity.
- d) In the short run, however, necessary measures should be taken to ameliorate their conditions in the traditional and informal activities.

D. Background of Bihar

Inhabited by more than 100 million people (83 million according to 2001 Census), Bihar is the third most populous state of India. Even before the bifurcation of the erstwhile Bihar into two states – Bihar and Jharkhand, it was the most backward region of the country. After bifurcation, the truncated Bihar is worse off in most respects. The economic backwardness of Bihar can be judged from the fact that its per capita income is less than 40 percent of the national average and the rural poverty ratio here is as high as 43.1 percent compared to a national average of 27.1.

Table 1: Comparative Profile of Bihar and India

	Characteristics	Bihar	India
I	Demographic		
1.1	Total population(million)(2001)	83	1027
1.2	Decadal growth rate (%) (1991-2001)	28.4	21.3
1.3	Sex ratio(females/1000 males) (2001)	921	933
1.4	Urban population((%)(2001)	10.5	22.2
1.5	Total fertility rate(1998-99)	3.5	2.8
II	Economic		
2.1	Per- capita Income(2000-01)(1993-94 price)(Rs)	3859	10254
2.2	Poverty ratio Rural(1999-00)	43.1	27.1
2.3	Poverty ratio Urban(1999-00)	32.0	23.6
III	Literacy		
3.1	Literacy rate – Total(2001)	47.5	65.4
3.2	Literacy rate – Male(2001)	60.3	75.8
3.3	Literacy rate – Female(2001)	33.6	54.2
3.4	Enrolment ratio(6-11 year) (Male) (1991)	41.7	56.6
3.5	Enrolment ratio(6-11 year) (Female) (1991)	26.1	45.4
3.6	Human Development Index(1991)	0.308	0.381
IV	Status of Women		
4.1	Percent of working Women	26.4	38.5
4.2	Percent regularly exposed to mass media	27.3	59.7
4.3	Percent of women with Anemia	63.4	51.8
4.4	Percent involved in decision about own health	47.6	51.6
4.5	Gender Disparity Index	0.469	0.676

Source: Census of India (2001), National Sample Survey Organisation, National Family Health Survey and a few other government reports.



In the urban areas too, the comparative poverty scenario is equally depressing. With a population density of 880 persons sq. mile (as compared to a national figure of 324 only), the state is not only overpopulated, but its demographic woes are increasing with an intercensal population growth of 28.4% (1991-2001). This is much higher than 21.3% for the country as a whole. Except for infant mortality rate which is only marginally higher in Bihar than in India, the demographic situation of Bihar is extremely difficult. On the social front too, Bihar lags far behind the other states and the starting point of its social

backwardness is obviously its educational backwardness. The overall literacy rate in Bihar is only 47.5 percent as compared to 65.4 percent for India and the disparity is even wider for female literacy – 33.6 percent and 54.2 percent for Bihar and India respectively. This status will remain unaltered even in coming decades as more than half of the young boys and nearly 4 lakhs young girls are not enrolled in primary schools even today (*Source: SCERT*). As regards the status of women the abysmal scenario in Bihar is indicated by several indicators like lower percentage of working women, thinner exposure of women to mass media, incidence of anemia being of endemic dimension and limited participation of women even in such ordinary decisions like own hectare. The Gender Disparity Index for Bihar is only 0.469, much lower than the national index of 0.676. (*Source: Census 2001*)

As far as work and activity pattern of women in Bihar is concerned female participation in rural Bihar is significant in subsistence and other economic activities. A survey carried out by Alakh Narayan Sharma (*Source: Access of the poor in Bihar to land and other productive assets-May, 2006*) in Bihar on their work and activity pattern in the period that coincides with the onset of liberalization era among roughly 450 women spread across 12 villages in the plains of Bihar suggest that apart from domestic work, women from all categories are engaged in many types of subsistence and other economic activities which are very important for the survival and well-being of their families.



Due to social and feudal values, participation is relatively lower in some economic activities like wage work and self-employment in agriculture and animal husbandry outside the home; but even in such activities the participation of women from lower castes and classes is extremely high. Women drawn from such households not only work within the confines of their houses and in their own cultivation to add to their household income, but they also undertake wage work for earning a living. In addition to providing substantial income to their families by such work, these women still have to devote time for gathering fuel, processing

food, fetching water, cooking and many other household chores. Though all the women are under the pressure of ‘double bind’ of domestic as well as economic activities, the load is the heaviest in case of women from poorer and lower castes/classes. The argument that women are supplementary earners does not apply in the case of this rural agricultural ‘proletariat’.

Table 2: Rate of Participation

Activities	Class						
	Landlord including gentleman farmers	Big peasants	Middle peasants	Poor middle peasants	Agricultural labour households	Agricultural labour households, untied	Non-Agriculture class
1 Working in own cultivation and animal care	0.0	0.0	25.0	10.7	10.9	19.3	7.1
2 Wage work in cultivation and animal care	0.0	0.0	0.0	2.7	76.6	68.9	28.6
3 Other wage work	0.0	0.0	0.0	3.3	7.8	10.1	3.6
4 Other Subsistence activities	32.7	53.9	95.8	80.0	82.8	82.3	60.7
5 Festivals, social & religious activities	58.6	47.2	12.5	33.3	10.9	16.8	53.6
6 Fetching water	81.0	75.3	100.0	83.3	92.2	94.9	89.3
7 Other household activities	96.5	95.5	100.0	96.7	95.3	96.6	92.8
Total Number	58	89	24	30	64	119	28

Source: Census 2001

SECTION I. WOMEN IN BIHAR

According to the National Human Development Report 2001, at the national level, Gender Equality Index (GEI) increased from 62% in the early 80s to 67.6% in the early 90s. Implying that on an average the attainments of women on human development indicators were only two-third of those of men. The Report further says that in the 90s, Himanchal Pradesh had the highest equality rate, whereas Bihar was at the bottom and witnessed a decline in absolute terms over the earlier period. In general, women were better off in the Southern India than in the Indo-Gangetic plains comprising mainly the States of Bihar and Uttar Pradesh. States like Tamil Nadu and Andhra Pradesh in the south and Haryana and Jammu Kashmir in the north have made considerable progress in improving the status of women. The Report further asserts that, in general, states that have done well in improving their female literacy levels are also the ones that have substantially improved their gender equality. And, on the whole, gender disparities across the states have declined over the period.

Table 3: HDI and GDI for major states

STATE	A.K. SHIVKUMAR		HDI				GDI (1992-93)	
			1997 HDR of South Asia 1997		1997 UNFPA (1992-93)		Value	Ranking
	Value	Ranking	Value	Ranking	Value	Ranking		
Andhra Pradesh	0.400	9	0.393	9	0.413	9	0.371	8
Assam	0.379	10	0.374	10	0.395	10	0.347	10
Bihar	0.354	13	0.350	12	0.340	15	0.306	14
Gujarat	0.467	5	0.458	5	0.478	6	0.437	3
Harayana	0.489	4	0.476	4	0.506	5	0.370	9
Karnataka	0.448	7	0.442	7	0.468	7	0.417	5
Kerala	0.603	1	0.597	1	0.628	1	0.565	1
Madhya Pradesh	0.349	14	0.341	15	0.367	13	0.312	12
Maharashtra	0.523	3	0.513	3	0.555	2	0.492	2
Orissa	0.373	11	0.368	11	0.372	11	0.329	11
Punjab	0.529	2	0.516	2	0.549	3	0.424	4
Rajasthan	0.356	12	0.354	13	0.371	12	0.309	13
Tamil Nadu	0.438	8	0.432	8	0.511	4	0.402	6
Uttar Pradesh	0.348	15	0.343	14	0.355	14	0.293	15
West Bengal	0.459	6	0.452	6	0.454	8	0.399	7
India	0.423	-	0.436	-	0.428	-	0.388	-

Source: (*Human Development Report, 2001*)

Bihar that ranks third in population among the major states of India has a very low ranking in terms of human development. In a comparison of 15 major states, the undivided Bihar ranked 12 in its Human Development Index (HDI) and 15 in Gender Development Index (GDI) (*Human Development Report, 2001*). These indices imply that Bihar, in terms of expansion and use of capabilities, for both men and women, depicts a dismal scenario. The consequence of being a low Human Development Index (HDI) state is far worse for women as reflected in the lowest GDI position of the state. It means that women suffer not only as a result of being from the families that have lower access to opportunities and capabilities but also on account of their gender which culturally deprives them of social and economic opportunities (*In Table 3 above is presented a comparison of HDI and GDI for different states of India*).

In Table 4 below is presented the general profile of women in Bihar as an introductory guide.

Table 4: Women in Bihar: A General profile

Aspects	Early 1990s	Late 1990s	Gender Gap	
	(a)	(b)	(a)	(b)
Life Expectancy at Birth (SRS)	58.0	58.2	1.9	2.0
Infant Mortality Rates/000 (SRS)	72	73	4.0	3.0
Sex Ratio (Decennial Census)/000	907	921		
Sex Ratio by age (NFHS)				
0-4 yrs	981	953		
5-14 yrs	934	943		
15-29 yrs	1043	1062		
30-49 yrs	935	897		
50-64 yrs	879	890		
65+	792	700		
All	907	921		
Literacy and Education				
Literacy Rates (Decennial Census)	22.0	33.6	29.4	26.8
% Completed Primary Schooling (NFHS)	7.3	9.3	6.2	4.9
% Completed High Schooling and above (NFHS)	6.6	6.1	14.0	13.5
% School attendance 6-10 years (NFHS)	38.5	55.0	22.1	14.3
% School attendance 11-14 years (NFHS)	37.9	52.6	30.9	19.8

Source: NFHS

A. SEX- RATIO

The sex ratio in Bihar since 1901 had always remained higher than that for the country as a whole till 1981. However, the sex ratio of 911 for the composite state of Bihar and 907 of divided Bihar, recorded in 1991, is much below the national sex ratio of 927. In the Census of India 2001, sex ratio of Bihar at 921 is still lower as compared to the national sex ratio which is 933. In the Table 5 below we present the district wise sex ratio of the state since 1901 to 2001.

Table – 5: District-wise Sex ratio in Bihar

Sl. No.	State/District	Sex – ratio (Number of females per 1000 males)										
		1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bihar	1061	1051	1020	995	1002	1000	1005	957	948	907	921
2	East Champaran	1022	1026	1004	985	976	1005	1005	942	925	883	898
5	Madhubani	1056	1074	1051	1015	1036	1063	1056	991	982	932	943
8	Kishanganj	962	963	941	936	949	863	873	907	922	933	940
9	Vaishali	1089	1092	1079	1037	1048	1065	1069	1017	994	921	921

Source: NFHS

It can be clearly seen that the ratio has been favourable to females till 1961 except in the year 1931 when it came down to 995. After 1961, sex ratio has always remained unfavorable to females and the general trend during this period, over the decades, is that of decreasing sex ratio with exceptions of increases in 1961 and 2001. There has been an increase of 14 points in the sex ratio of Bihar at 2001 Census (921) as compared to 1991 Census (907). It can further be seen from the above table that Gopalganj, Siwan, Saran and Nawada are the districts where sex-ratio had always remained favourable to the females' right up to 1981. Siwan has continued this trend even till 2001. On the other hand several other districts have registered a favorable

trend till 1961 and thereafter the sex ratio has shown a declining trend. However, according to the 2001 figures, with the sole exception of Bhojpur all the other districts have registered an increasing trend. The situation of Vaisahali district in this regard has remained unchanged. Ironically, the sex ratio in the capital city of Patna (873) has been the lowest.

The urban and rural divide in sex-ratio is also striking. According to the 2001 Census the female-male ratio stands at 921 in rural areas and 844 in urban areas. As expected the lower presence of women in urban areas is due to the larger male in-migration for the purpose of wage employment. However, the female to male sex ratio records an improvement from 907 in 1991 to 921 in 2001. But the child sex-ratio displays an alarming drop. The sex ratio among the 0-6 years population has declined by 15 points over the decade (from 953 in 1991 to 938 in 2001). Prevalence of gender discriminatory practices such as infanticide, feticide, lack of nutrition and poor health care accounts for such skewed demographic balances. Further, the child sex ratio ranges from 885 to 974 among the districts of Bihar.

B. HEALTH

The consumption of a wide variety of nutritious food is important for women's health. This also has an important bearing on a woman's ability to work, especially in the context where major part of work constitutes physical labour. According to NFHS-3, women in Bihar consume vegetables most often. More than three-quarters of women consume vegetables on a daily basis. Pulses and beans are also part of the everyday diet for three quarter of women. On the other hand, very few women eat fruits, eggs, chicken, meat, or fish on a daily basis.

Women from scheduled castes, scheduled tribes, and other backward classes have relatively poor diets compared with the diets of other women. Women from scheduled tribes have a diet particularly deficient in dairy products. Poverty has a strong negative effect on the consumption of nutritious food. In general there is a high prevalence of nutritional deficiency among women in Bihar. Nutritional problems are particularly serious for women in SC/ST and Minority category, women employed by someone else or working on a family farm or in a family business. The standard of living is negatively related to chronic energy deficiency. Women from households with a low standard of living are more than two times as likely to have a low BMI (Body Mass Index) as women from households with a high standard of living. Currently married women are somewhat less likely than women who are currently not married to have a low BMI. According to NFHS 3, anemia is particularly high for women who are widowed, divorced, separated, or deserted, women from the scheduled castes, and women in the lowest wealth quintile; however, at least three out of five women are anemic in every population sub-group in Bihar.

B.1 REPRODUCTIVE AND MATERNAL HEALTH CARE

Women in Bihar tend to marry at an early age. 46% women in the age group of 15-19 are already married. Age at marriage is much lower in rural areas than in urban areas. In rural areas, one-half (50%) of women in the age group 15-19 are married, compared with only about one-quarter (24%) in urban areas. 59% of women who are now in the age group of 45-49 married before they were 15, compared with 24% of women in the age group of 15-19. Although this indicates that the proportion of women who marry young is declining rapidly, the majority of women in Bihar still marry before reaching the legal minimum age of 18 years. On average, women are five years younger than the men they marry. Early marriage inevitably leads to early child bearing. Early marriage and frequent childbearing naturally places a higher burden on woman's health. This is reflected in both the low female-male ratios across districts and high maternal mortality rates in the state. Its impact on the unbridled economic participation by women can hardly be underestimated.

It must be further stressed that caste and community factor plays a very important role in determining women's health status. Socio-cultural and economic factors dictate the scale of women's entitlement and access to curative health care. This is quite apparent in the case of Schedule caste women with regard to the antenatal care. Antenatal care forms an important component of the Reproductive and Child Health programme and Safe Motherhood initiatives. Scores of SC women have their productive life shortened as a consequence of pregnancy and child birth related complications. According to the NFHS data over 70 % of the Scheduled Caste women received no antenatal check up at all. The corresponding figure for the non-scheduled population was about 50%.

B.2 FERTILITY AND FAMILY PLANNING

From the information provided in NFHS-2 and NFHS-3, a picture emerges of women marrying early, having their first child soon after marriage, and having two or more children in close succession by the time they reach their late-20s. At that point, about one-third of women get sterilized. The median age for female sterilization has been declining in recent years and is now 27.7 years. Very few women use modern spacing methods that could help them delay their first births and increase intervals between pregnancies.

C. EDUCATION

Education, according to NHDR (National Human Development Report) 2001, enhances individual's capacity to make best choices to improve their living condition. The process of education and attainments has an impact on all aspects of life. It captures capability of acquiring knowledge, communication, and participation in community life. Education has not only been an important precondition for sustained economic growth, both in the developed and the developing countries, but it has also played a critical facilitative role in the demographic, social and political transition of these societies. Male literacy rate is almost double (60.32%) the female literacy rate (33.57%) in Bihar, according to Census of India 2001. *The sex-wise comparative literacy rates for males and females over last six decades (1951 to 2001) can be viewed in the table 6 below-*

Table 6: Literacy Rate 1951-2001

Year	Persons	Males	Females
1	2	3	4
1951	13.49	22.68	4.22
1961	21.95	35.85	8.11
1971	23.17	35.86	9.86
1981	32.32	47.11	16.61
1991	37.49	51.37	21.99
2001	47.53	60.32	33.57

Source: NSS

In Table 7 below, comparative literacy rates for males and females in the 4 districts of Bihar during 1991 and 2001 Censuses have been presented:

Table 7: Literacy rates by sex for State and the Districts of East Champaran, Vaishali, Madhubani & Kishanganj

Sl. No	State/District	Literacy Rate						Literacy Gap	
		Persons		Males		Females		1991	2001
		1991	2001	1991	2001	1991	2001		
1	2	3	4	5	6	7	8	9	10
1	Bihar State	37.49	47.53	51.37	60.32	21.99	33.57	29.38	26.75
2	Purba Champaran	27.59	38.14	39.65	50.14	13.69	24.65	25.96	25.49
3	Madhubani	33.22	42.35	48.49	57.26	16.75	26.56	31.74	30.70
4	Kishanganj	22.22	31.02	33.12	42.80	10.38	18.49	22.74	24.31
5	Vaishali	40.56	51.63	55.62	64.00	24.08	38.14	31.54	25.86

Source: NSS

Table 8: Districts in decreasing order of female Literacy rates, 2001 Census

Rank in 2001	District	Literacy Rate
1	Patna	52.17
2	Munger	47.97
3	Rohtas	46.62
4	Bhojpur	42.81
5	Aurangabad	42.04
6	Buxar	40.36
7	Jehanabad	40.08
8	Nalanda	39.03
9	Kaimur	38.90
10	Bhagalpur	38.83
11	Vaishali	38.14
12	Gaya	37.40
13	Siwan	37.26
14	Begusarai	36.21
15	Saran	35.74
16	Muzaffarpur	35.20
17	Lakhisarai	34.26
18	Sheikpura	34.13
19	Gopalganj	32.81
20	Samastipur	32.69
21	Nawada	32.64
22	Darbhanga	30.35
23	Khagaria	29.62
24	Banka	29.10
25	Sheohar	27.43
26	Jamui	26.92
27	Madhubani	26.56
28	Sitamarhi	26.35
29	Paschim Champaran	25.85
30	Saharsa	25.31
31	East Champaran	24.65
32	Katihar	24.03
33	Purnia	23.72
34	Madhepura	22.31
35	Araria	22.14
36	Supaul	21.02
37	Kishanganj	18.49

Source: NSS

Female literates as a percentage are found to be lowest in Kishanganj district (18.49). In the *table 8* on previous page districts of Bihar are arranged in decreasing order of females' literacy rate, during 2001 Census. It can be seen from the Table that the four districts comprising our research area, viz., the districts of Vaishali, Madhubani, East Champaran and Kishanganj stands at 11th, 27th, 31st and 37th position in respect to literacy rate of females.

D. EMPOWERMENT

The much talked about **Bihar Panchayat Raj Amendment Bill, 2006**, passed by the Assembly at the recently concluded budget session, can indeed be considered as a great step forward by the new regime in Bihar. Following the Bill, women are enjoying 50 % reservation in all posts of three-tier Panchayati Raj system. The Bill aims at ensuring greater participation of women in developmental activities, as well as polity of the state. Effects of empowerment in the long run generally entails an enhanced work participation by women and the extent to which women enjoy autonomy, as measured by their participation in household decision-making, freedom of movement, and access to money they can spend as they wish. It further implies women's attitudes towards the acceptance of spousal violence under specific circumstances and their experience of physical violence.

D.1 AUTONOMY

Autonomy is a complex concept and it evades any definition and macro level data aggregation. In the case of Bihar, micro level studies reveal that 14 % of married women are not involved in any decision making and percentage of women not involved in any decision making is higher in south Bihar plains. Their access to money is also limited. The decision on what to cook lies with women in a majority of cases, however, their mobility outside the household and family is highly restricted, with only around 20% women not requiring permission to go to the market or visit friends/relatives, etc. Lack of autonomy has many implications such as low female work participation rate (FWPR), lower access to education and health and restrictions on involvement in public sphere.

The **table 9** presents the percentage distribution of ever-married women by person who are able to make specific household decisions.

Table 9: Household Decision Making

Household decision	Respondent only	Husband only	Respondent with husband	Others in household only	Respondent with others in household	Total %
Urban						
Obtaining health care for herself	23.0	33.6	32.9	9.3	1.2	100.0
Purchasing jewellery or other major household items	6.9	25.6	49.2	16.0	2.3	100.0
Going and staying with her parents or siblings	8.2	22.6	52.2	15.1	1.9	100.0
How the money she earns will be used	N/A	N/A	N/A	N/A	N/A	0.0
How many children to have	N/A	N/A	N/A	N/A	N/A	0.0
Rural						
Obtaining health care for herself	22.4	28.5	30.5	15.3	3.3	100.0
Purchasing jewellery or other major household items	10.3	26.1	39.4	19.6	4.6	100.0
Going and staying with her parents or siblings	9.5	23.1	43.9	19.4	4.1	100.0
How the money she earns will be used	N/A	N/A	N/A	N/A	N/A	N/A
How many children to have	N/A	N/A	N/A	N/A	N/A	N/A
Total						
Obtaining health care for herself	22.5	29.2	30.9	14.4	3.0	100.0
Purchasing jewellery or other major household items	9.8	26.1	40.8	19.1	4.3	100.0
Going and staying with her parents or siblings	9.3	23.0	45.1	18.7	3.8	100.0
How the money she earns will be used	N/A	N/A	N/A	N/A	N/A	N/A
How many children to have	N/A	N/A	N/A	N/A	N/A	N/A

Though NFHS-3 data does not indicate about the economic autonomy enjoyed by the women as reflected through the way they use money they earn. However, according to the NFHS-2 data it was reported that only half of the women who earn decide on their own as to how the money will be utilised, and more than one-fifth (22 %) made this decision together with their husbands or other members of the household. One-fourth of these women (26 %) were not involved in decisions about how the money they earn will be used. The proportions who did not participate in such decisions were higher in rural areas (27 %) than in urban areas (15 %).

D. 2 VIOLENCE AGAINST WOMEN

It has been brought out that Crimes against women (CAW) is increasing much more than overall crimes at the all India level. This holds true in the case of Bihar too. The category of crime, which contributes most for the increase, is cruelty at home (One third of CAW) by husband and his relatives (Section 498A IPC). The other category where reportage has been increasing for the state of Bihar is dowry deaths. In 1996, only 390 cases were registered, this has increased to 807 dowry death cases in 1999 (*Kindly refer to table 10 on next page*).

Table 10: Crimes against Women Reported from Bihar – 1995 to 1999

Year	1995	1996	1997	1998	1999
Rape	744	848	830	833	809
Kidnapping/Abduction	557	645	682	751	652
Dowry Deaths	0	390	616	791	807
Molestation	0	336	367	236	248
Sexual Harassment	0	80	38	73	30
Torture	0	491	701	1025	1005
CAW	1301	2790	3234	3709	3551
Total	78459	86162	87219	84198	87050

Source: NCRB

E. INSTITUTIONAL EFFORTS TO REACH WOMEN

a) Efforts made by the government

It is important to note that there is no specific department for women and child development in the state and that most of the women specific and pro-women programmes are carried out by the Department of Welfare. There are nearly 40 schemes that can be classified as women oriented. Out of these, the Department of Welfare is undertaking half of these programmes. Then comes the Department of Health and Family Welfare, which has approximately 10 women oriented programmes. There are some other departments such as Education, Agriculture, Rural Development, and Science & Technology, which also have few women oriented programmes. Most of the programmes are related to education followed by protective and welfare services. A major decline can be seen in the entrepreneurship development programmes by the Department of Labour.

Although the allocation for women entrepreneurship programmes at All India level has had a substantial increase of 38 percent in 2000-2001, in Bihar much of programme witnessed a decline for the same period. Several other schemes which has had an indirect impact on the socio-economic conditions of women are schemes for poverty alleviation and employment generation. Similarly, several other programmes such as pension schemes, rehabilitation and welfare programmes, water supply and sanitation etc. being administered by different departments have a strong impact on women's welfare. The two important pro-women schemes run by the department of urban development are *Swaran Jayanti Sahri Rojga Yojna* and *Bhangi Mukti Abhiyan*, and both suffer from lower budgetary allocations. The participation of other departments is from negligible to nil. Hence, it seems that far from being mainstreamed, gender equality concerns continue to be the responsibility of a few departments.

One stream of government programme focuses on providing either loans to groups who divide it amongst their members according to their absorptive capacity or imparting short duration skill training which will eventually result in enhanced earning capacity through self-employment and cooperative formation. This has resulted in the proliferation of many SHGs (Self Help Groups) all across the state.

b) Non-Government Efforts

Bihar has a tradition of voluntary, non-governmental initiatives in the field of social development. The 1990s has seen a proliferation of NGOs attempting to, in most cases work on rural and urban development issues while also including a gender component in their objective. The number of women that NGOs collectively reach is, however, small.

F. ECONOMIC EMPOWERMENT

Given the link between gender and poverty, it has been accepted that economic empowerment provides a stronger scaffold to build the overall empowerment of women extending to social and political spheres. The SHG model of economic empowerment with all its limitations has proved to improve women's physical mobility and autonomy to a considerable extent besides providing income security to the household during contingencies. The state needs to take a more pro-active role in promoting such groups, facilitating linkages with banks, institutionalizing groups at various levels through apex bodies etc.

F.1 WOMEN'S ACCESS TO LAND AND OTHER RESOURCES IN BIHAR

Women are intrinsically linked to land, being the producers and providers of food and nutritional security and managers of natural resources such as water, fuel-wood and fodder. In Bihar, rural women are increasingly becoming the primary cultivators, as men switch to non-farm activities or migrate in search of greener pastures. Yet, as in many rural societies, patriarchal customs debar women from holding land in their own names. The lack of a title becomes an obstacle when women apply for credit to improve their holdings and yields. Women are often bypassed in land reform or redistribution processes. When people are relocated after displacement by government projects, women's land rights are rarely acknowledged. Even when such rights are recognized and women are granted land, powerful local interests usually ensure that they cannot till it, particularly if the women belong to traditionally discriminated groups. In the personal sphere, discrimination is the norm within families and people routinely dispossess daughters, giving the land to sons. Widows, divorcees, deserted wives, unmarried and other single women rarely get land rights and they are always dependent upon their families.

F.2 SELF – HELP GROUPS (SHGs) IN BIHAR

At present, certain progress is visible in Bihar towards mobilization of rural poor women through the SHGs. A study conducted by UNICEF suggests that there are a limited number of SHGs in the state of Bihar. Moreover, 60 % of even these limited numbers of SHGs are concentrated in the 7 districts of Patna, Nalanda, Gaya, Jamui, Muzaffarpur, Khagaria and West Champaran. Among four districts under purview in the present study, while Kishanganj and East Champaran did not report any SHG very few were reported from Madhubani and Vaishali districts. From the above discussion we can conclude that basic thrust of development efforts in Bihar should be aimed at removing social backwardness and gender disparity without waiting for economic growth which would require much longer efforts. Indeed, one could expect the development process to be faster in Bihar, if through properly designed projects, one could improve the status of women in Bihar and empower them, which would then remove much of

the social backwardness and finally, it will create the social capital for the development to be a self-sustaining process.

Table 11: Number of SHGs Promoted by responding Mother NGOs

TYPE OF SHGs	Number of Mother NGOs		Number of SHGs Promoted by responding Mother NGOs
	Listed	Responded	
DISTRICT			
PATNA	17	17 (100.0)	745 (14.8)
NALANDA	25	15 (60.0)	402 (8.0)
BHOGPUR	11	5 (45.0)	170(3.4)
ROHTAS	15	8953.0)	207 (5.9)
GAYA	14	10 (63.0)	416 (8.3)
NAWADA	23	16 (69.0)	125 (2.5)
JAMUI	12	7 (58.00)	159 (3.2)
KHAGARIA	15	13 (86.0)	245 (4.9)
BANKA	11	11 (100.0)	93 (1.9)
SARAN	13	9 (69.0)	121 (2.4)
MUZAFFARPUR	14	14 (100.0)	573 (11.4)
SITAMARHI	6	6 (100.0)	270 (5.4)
W.CHAMPARAN	6	6 (100.0)	549 (10.9)
DARBHANGA	7	4 (57.00)	131 (2.6)
MADHUBANI	21	10 (48.0)	160 (3.2)
SAMASTIPUR	11	6 (51.0)	94 (1.9)
SAHARSA	5	5 (100.0)	116 (2.3)
OTHER	81	26 (32.0)	359 (7.1)
DISTRICTS			
ALL SHGs	302	188 (62.1)	5027 (100.0)

Source: ADRI

SECTION II: WOMEN IN THE FOUR SELECT DISTRICTS AND EXTENT OF THEIR ECONOMIC PARTICIPATION

1. Spatial Attributes and Demographic Features

I. EAST CHAMPARAN

The district of East Champaran was formed in the year 1971 from the Champaran division of Tirhut Commissionary. The district lies between latitudes 26°16' and 27° 1' north and longitudes 84°30' and 85°16" east. The district is surrounded in the north by Nepal, Muzaffarpur and Gopalganj in the south, Sheohar and Sitamarhi in the east and West Champaran and Gopalganj districts in the west. Gandak, Sikarhana, Baghmata and Lal Bakeya are some of the main rivers that flow through the district, apart from other smaller rivers. The average annual rainfall in the district is 1240 millimeters. There are 27 Blocks in the districts with 409 Panchayats and 1345 revenue villages. The total agricultural area of the district is 391401 hectare with 303923 hectare of cultivable land. Of this 176115 hectare of land is irrigated. Rice, Paddy, Sugar Cane, Jute and lentils are the major crops of the district. The language spoken is Bhojpuri.



Table 12: EAST CHAMPARAN

Population & Household Size							
Population	Person	Male	Female	No of Household	645,949		
Total	3,939,773	2,077,047	1,862,726	Household size	6.0		
Rural	3,688,687	1,941,681	1,747,006	Involvement in Work	Person	Male	Female
Urban	251,086	135,366	115,720	Cultivators	350,295	301,019	49,276
SC	514,119	270,968	243,151	Agricultural labourers	704,768	508,977	195,791
ST	4,812	2,518	2,294	Workers in household industries	35,932	24,398	11,534
Sex Ratio(females per thousand males)			897	Other workers	195,848	178,791	17,057
Literacy rate	Person	Male	Female	Illiteracy rate	Person	Male	Female
(%)	37.5	49.3	24.3	(%)	89.5	77.0	103.5

Involvement & proportion of labour Participation							
	Person	Male	Female		Person	Male	Female
Total workers	1,286,843	1,013,185	273,658	Work Participation Rate (%)	32.7	48.8	14.7
Main workers	1,025,654	890,069	135,585	Proportion of Main Workers (%)	26.0	42.9	7.3
Marginal workers	261,189	123,116	138,073	Proportion of Marginal workers (%)	6.6	5.9	7.4
Non workers	2,652,930	1,063,862	1,589,068	Proportion of Non workers (%)	67.3	51.2	85.3

Source: (Census of India 2001)

II. MADHUBANI

The district of Madhubani was carved out of the old Darbhanga district in the year 1972 as a result of reorganisation of the districts in the State. This was formerly the northern subdivision of Darbhanga district. It consists of 21 development Blocks bounded on the north by a hill region of Nepal and extending to the border of its parent district Darbhanga in the south, Sitamarhi in the west and Supaul in the east, Madhubani fairly represent the centre of the territory once known as Mithila and the district has maintained a distinct individuality of its own. The district consists of a vast low lying plain intersected by numerous streams and marshes, but traversed also in parts by upland ridges. The land is generally high and the soil of the district is highly calcareous. It is a mixture of clay and sand in varying proportions. In the major part of the district, clay is mostly found. This contains negligible proportion of sand and since it can retain moisture, it is suited for paddy cultivation. The important rivers of the district are the little Baghmatai, Kamla, Kareh, Balan and Tiljuga. The average annual rainfall in the district is roughly 1275 millimeters. The language spoken is Maithili.

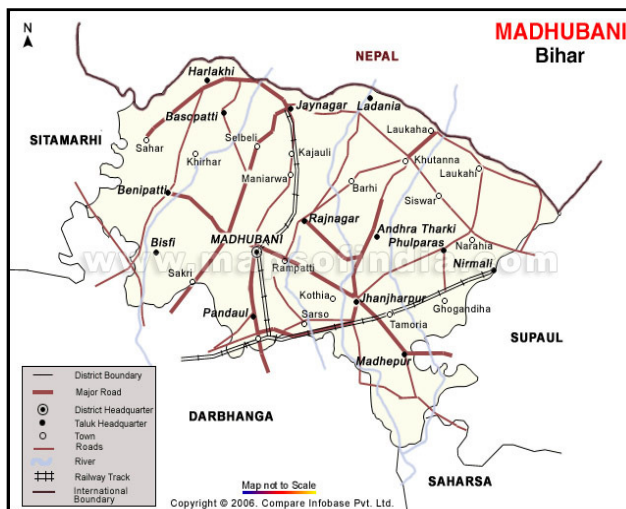


Table 13: MADHUBANI

Population & Household Size								
Population	Person	Male	Female	No of Household	656,858			
Total	3,575,281	1,840,997	1,734,284	Household size	5.0			
Rural	3,450,736	1,775,203	1,675,533	Involvement in Work	Person	Male	Female	
Urban	124,545	65,794	58,751	Cultivators	374,685	284,264	90,421	
SC	481,922	248,774	233,148	Agricultural labourers	647,632	421,834	225,798	
ST	1,260	647	613	Workers in household industries	41,726	26,480	15,246	
Sex Ratio(females per thousand males)				942	Other workers	163,680	146,539	17,141
Literacy rate	Person	Male	Female	Illiteracy rate	Person	Male	Female	
(%)	42.0	56.8	26.2	(%)	83.5	68.7	99.2	
Involvement & proportion of labour Participation								
	Person	Male	Female		Person	Male	Female	
Total workers	1,227,723	879,117	348,606	Work Participation Rate (%)	34.3	47.8	20.1	
Main workers	877,412	745,736	131,676	Proportion of Main Workers (%)	24.5	40.5	7.6	
Marginal workers	350,311	133,381	216,930	Proportion of Marginal workers (%)	9.8	7.2	12.5	
Non workers	2,347,558	961,880	1,385,678	Proportion of Non workers (%)	65.7	52.2	79.9	

Source: (Census of India 2001)

III. KISHANGANJ

Kishanganj district is located in the north-eastern part of Bihar. It shares its borders with West-Bengal on one side and Nepal on the other. It is often described as the corridor between northeast and rest of the country. The population of district according to 2001 census is 12.94 lakhs witnessing tremendous growth rate of 30% in last decade with little development to support the burgeoning population. About 90% of the population lives in rural areas. The sex-ratio is 940 females per thousand males. Most of the villages are scattered over the vast area with distance between two intervention areas being 60-75 kms. Some of the villages are densely populated while others are sparsely populated comprising mainly of OBCs, Surjapuri Hindus and Muslims. There are few Santhal pockets in between. These villages are relatively peaceful and co-exist together with little evidence of violence based either on religion or on caste. Most of the households are very poor and lead simple life. However being a predominantly Muslim society the people are conservative in their beliefs and ideas.

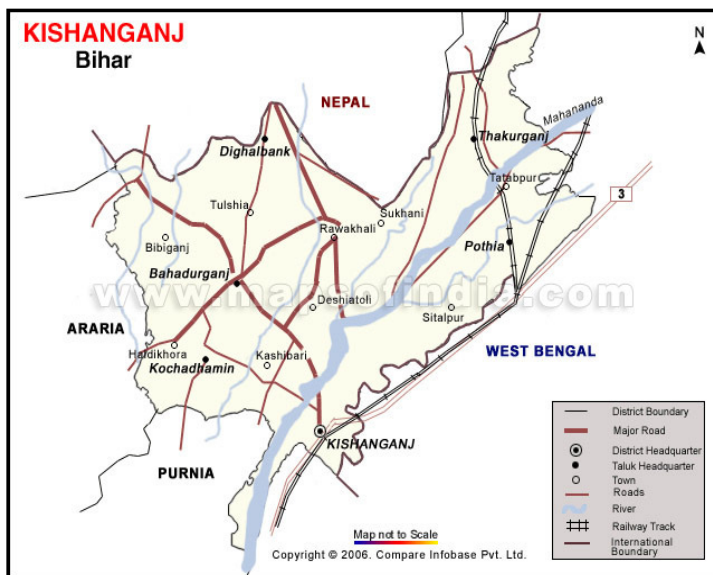


Table 14: KISHANGANJ

Population & Household Size							
Population	Person	Male	Female	No of Household	257,252		
Total	1,296,348	669,552	626,796	Household size	5.0		
Rural	1,167,340	600,300	567,040	Involvement in Work	Person	Male	Female
Urban	129,008	69,252	59,756	Cultivators	110,302	100,045	10,257
SC	85,833	44,304	41,529	Agricultural labourers	240,205	197,351	42,854
ST	47,116	24,176	22,940	Workers in household industries	8,344	4,093	4,251
Sex Ratio (females per thousand males)			936	Other workers	58,300	51,495	6,805
Literacy rate (%)	Person	Male	Female	Illiteracy rate (%)	Person	Male	Female
	31.1	42.7	18.6		97.5	85.6	110.1
Involvement & proportion of labour Participation							
	Person	Male	Female		Person	Male	Female
Total workers	417,151	352,984	64,167	Work Participation Rate(%)	32.2	52.7	10.2
Main workers	359,819	325,667	34,152	Proportion of Main Workers (%)	27.8	48.6	5.4
Marginal workers	57,332	27,317	30,015	Proportion of Marginal workers (%)	4.4	4.1	4.8
Non workers	879,197	316,568	562,629	Proportion of Non workers (%)	67.8	47.3	89.8

Source: (Census of India 2001)

IV. VAISHALI

The District of Vaishali is surrounded by river Ganga in south, Gandak in west. District Muzaffarpur is in north & Samastipur in East. The District is in semi tropical Gangetic plane. The state capital Patna is linked with famous Mahatma Gandhi Setu. The District is spread over 2036 sq km area. There are three sub divisions and 16 Blocks in the District. The District has 1638 revenue villages and 291 Gram panchayats. Traditionally the District was divided into 11 C.D. Blocks but five more Blocks were created during last decade. A few of the newly created Blocks are still in the formation process. The language spoken is Vajjika.

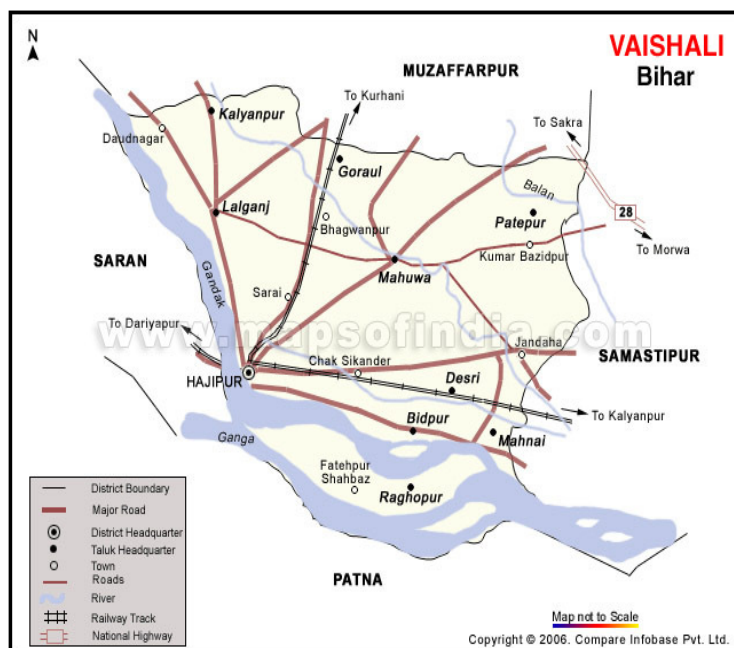


Table 15: VAISHALI

Population & Household Size							
Population	Person	Male	Female	No of Household	412,669		
Total	2,718,421	1,415,603	1,302,818	Household size	7.0		
Rural	2,531,766	1,316,796	1,214,970	Involvement in Work	Person	Male	Female
Urban	186,655	98,807	87,848	Cultivators	242,516	210,252	32,264
SC	562,123	292,711	269,412	Agricultural labourers	325,785	243,604	82,181
ST	3,068	1,595	1,473	Workers in household industries	32,640	23,145	9,495
Sex Ratio(females per thousand males)			920	Other workers	181,776	163,620	18,156
Literacy rate	Person	Male	Female	Illiteracy rate	Person	Male	Female
(%)	50.5	63.2	36.6	(%)	74.5	61.5	88.7
Involvement & proportion of labour Participation							
	Person	Male	Female		Person	Male	Female
Total workers	782,717	640,621	142,096	Work Participation Rate(%)	28.8	45.3	10.9
Main workers	624,452	554,129	70,323	Proportion of Main Workers (%)	23.0	39.1	5.4
Marginal workers	158,265	86,492	71,773	Proportion of Marginal workers (%)	5.8	6.1	5.5
Non workers	1,935,704	774,982	1,160,722	Proportion of Non workers (%)	71.2	54.7	89.1

Source: (Census of India 2001)

2. Infrastructural Facilities in the Select Areas

The four selected districts under the study have characteristics typical of a backward area. They are poorly placed in terms of infrastructural facilities. In 12 blocks across the 4 districts where our survey took place, electricity connection was present in just **6 %** of the area. The presence of electricity varied from an abysmally low figure of **0%** in Kishanganj district to **13.3 %** in Vaishali district. In East Champaran **5.7 %** area in the 3 blocks surveyed were fortunate to have electricity connection whereas **5.3 %** of the area surveyed in Madhubani district enjoyed electricity connection. Only **35.5%** of the respondents across the 4 districts surveyed reported having water facility available within the household premise. For the rest they had to cover some distance to get water for drinking and other purposes. The 3 blocks surveyed in Kishanganj district again reported the lowest presence of water within the household premise with as many as **83.2%** of the respondents reporting they had to cover some distance to collect water for drinking and other household purposes. This inevitably implies that majority of the women have to spend a fair amount of time in collection of water. The corresponding figure of those reported having water facility within the household was **38%** in East Champaran district; **53.2%** in Madhubani district and **33.7%** in Vaishali district.

Pucca road or some semblance of it is present only in roughly one-third of the area surveyed with nearly **65 %** of the respondents overall reporting absence of road for smooth conveyance in their area. Predictably, as with other infrastructural facilities Kishanganj seem to be most badly endowed in terms of presence of *Pucca* road. Only **18.8%** of the respondents in the 3 blocks surveyed in Kishanganj district reported having some form of *Pucca* road in their area. Following on in the heels of Kishanganj district is the East Champaran district where only **21.8%** of the respondents surveyed reported having *Pucca* road in the area. Corresponding figure of those reporting presence of *Pucca* road in their area in Madhubani and Vaishali district is **52.7%** and **49.2%** respectively.

Penetration of mobile phones have dramatically improved the communication network is also evident from the number of people across the four districts reporting enjoying telephone connection. Overall, roughly two-third of the respondents reported having telephone facility in their household. However, among the four districts Kishanganj and East Champaran is clearly more backward as compared to the other 2 districts. While **43.3%** of the respondents in Kishanganj and **54.7%** in East Champaran reported having telephone facility; **79.2%** of the respondents in Madhubani district and **88.8%** in Vaishali district said they were availing telephone facility.

Banks play a very crucial role in the economy of a region. In the area of our survey slightly less than half of the regions seem to have banking facility. Across the four districts, **47.2%** of the respondents reported having banking facilities in their vicinity. Surprisingly, the district of Vaishali that otherwise seems to be the most developed of the four district reported lower presence of banking facility in its area. While **38%** respondents in East Champaran and **41%** of the respondents in Vaishali district reported having banks in their area; **52.2%** of the respondents in Kishanganj and **57.7%** of the respondents in Madhubani district reported having banks in their area.

The situation, however, with regard to the presence of Post Offices follow the general trend of the relative backwardness of our 4 selected districts with just **15.3%** of the respondents in Kishanganj district reporting presence of Post office in their area. The number of people surveyed reporting presence of Post Office in the other 3 districts was **46.2%** in East Champaran, **64%** in Madhubani district and **53.2%** in Vaishali district.

Presence of police stations in the area of our survey seem to be fairly uniform sparing the district of East Champaran. While only **34.8%** respondents in East Champaran reported having police station in their area; **57.2%** respondents in Kishanganj, **57.8%** respondents in Madhubani and **51.2%** respondents in Vaishali district reported having police station in their area.

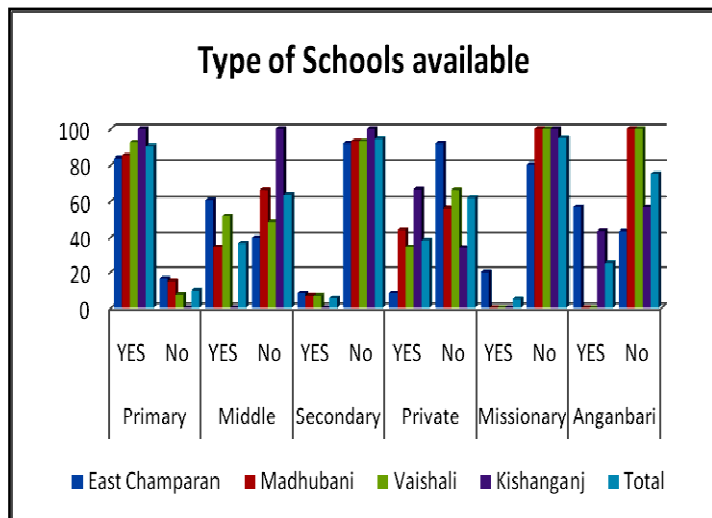
Importance of Fair Price Shops can hardly be minimised, especially for a backward region. Presence or absences of these outlets are also fair indicator of the strength of delivery mechanism of the state system in the local context. The presence or absence of Fair Price Shops, more than any other indicator truly represents the extent of outreach of the state mechanism. *Expectedly, Kishanganj represents the worse placed district in this matter. None of the respondents surveyed here reported presence of Fair Price outlets in their area.* **16.3%** respondents in Vaishali district and **18.2%** respondents in East Champaran district reported presence of these outlets in their respective area. However, **41.3%** respondents in Madhubani district reported presence of these outlets in their vicinity. Overall, **81%** respondents did not register the presence of fair price shops in their area, thus reflecting a dismal picture of delivery mechanism in these areas.

Table 16: Infrastructural Facilities in the Four Select Districts

Infrastructure	East Champaran		Kishanganj		Madhubani		Vaishali		Total	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Drinking Water (House premises)	231 (38.5)	369 (61.5)	101 (16.8)	499 (83.2)	319 (53.2)	281 (46.8)	202 (33.7)	398 (66.3)	853 (35.5)	1547 (64.5)
Electricity	34 (5.7)	566 (94.3)	0 (0.0)	600 (100.0)	32 (5.3)	568 (94.7)	80 (13.3)	520 (86.7)	146 (6.1)	2254 (93.9)
Mode of Transport (Pucca road)	131 (21.8)	469 (78.2)	113 (18.8)	487 (81.2)	316 (52.7)	284 (47.3)	295 (49.2)	305 (50.8)	855 (35.6)	1545 (64.4)
Telephone facility	328 (54.7)	272 (45.3)	260 (43.3)	340 (56.7)	475 (79.2)	125 (20.8)	533 (88.8)	67 (11.2)	1596 (66.5)	804 (33.5)
Post Office	277 (46.2)	323 (53.8)	92 (15.3)	508 (84.7)	384 (64.0)	216 (36.0)	319 (53.2)	281 (46.8)	1072 (44.7)	1328 (55.3)
Bank	228 (38.0)	372 (62.0)	313 (52.2)	287 (47.8)	346 (57.7)	254 (42.3)	246 (41.0)	354 (59.0)	1133 (47.2)	1267 (52.8)
Police Station	209 (34.8)	391 (65.2)	343 (57.2)	257 (42.8)	347 (57.8)	253 (42.2)	307 (51.2)	293 (48.8)	1206 (50.3)	1194 (49.8)
Fair Price Shop	109 (18.2)	491 (81.8)	0 (0.0)	600 (100.0)	248 (41.3)	352 (58.7)	98 (16.3)	502 (83.7)	455 (19.0)	1945 (81.0)

Source: Field Survey

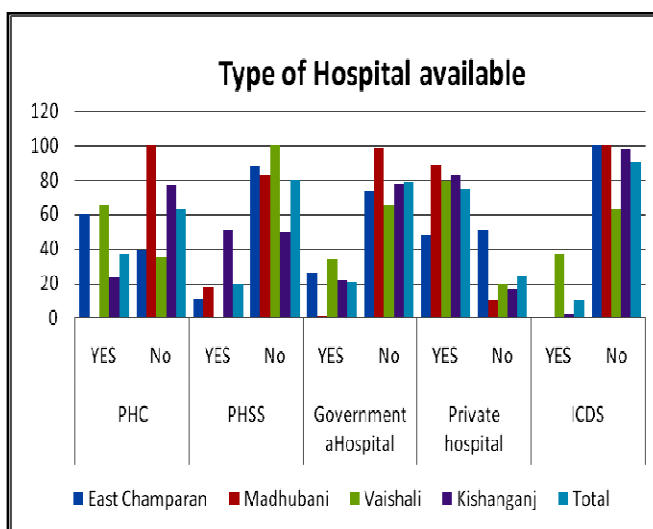
Source: Field Survey



As far as the educational facilities are concerned Primary schools were present in majority of the Panchayat where the survey was carried out. **50%** respondents reported having either government primary schools, private schools or Aanganwadi centres in their villages. However, education from secondary level onwards in most of the villages surveyed seemed to be the missing link. The distance of nearest Secondary school and high schools and Colleges vary from **10 to 25 kms**. School infrastructure up to

middle level is available in more villages compared to secondary schools. According to the respondents they were not aware about any college in their area. Hence illiteracy is a big hindrance in the development of human capital and lack of skilled labour force participation apart from having implications for individual welfare and economic growth.

With regard to the health infrastructure, it is either very poor or conspicuous by its absence. The biggest sufferers are undoubtedly the marginal sections of the population in the area that overwhelmingly includes the women population. Easily treatable diseases such as tuberculosis, Poliomyelitis, leprosy, gastro-enteritis and malaria are widespread. Many women die during childbirth due to a complete lack of maternity services. Because of poor or inadequate training, village doctors often fail to recognise life-threatening complications. The nearest hospital on an average in most of the blocks surveyed is over 10-20 km away; it is private and much too expensive for the people to afford. The spillover costs include higher service charges for drugs and transport, loss of income and education during times of illness, lower productivity, reducing income and output. PHSS existed **according to less than 10%** respondents but they had no infrastructure and hence they had to go to the private doctors or ‘Quacks’ (Ojha, Guni, Vaidya and Homoeopath). In a nutshell majority of the villages surveyed did not have any medical clinic, doctor or a nurse. When they need medical help, they usually travel many miles to the nearest clinic which might be located in another town. At the time of medical emergencies people have no choice but to take loans from merchants and relatives on high interest rates. The negative implications of poor access to health services and educational facilities, for the general population and particularly the women population is hard to miss. For our present purpose it would be sufficient to say that the absence of bare minimum infrastructure on these counts places a negative impact on the positive participation of women in economic activities. It relegates them to a situation where their participation in economic activities is more driven by desperation and poverty rather than their skilled participation in economy. *The result of desperation driven participation in economic activities for majority of the women population in the area is also amply reflected in their income and wages as we shall discuss in a later section.*



Source: Field Survey

3. Social Profile of the Respondents

The purposive selection of women as respondents for this survey means that all our respondents are women. Further to serve the purpose of our project theme we have tried to speak to women who are members of some SHG group. This purpose makes our selection of respondents heavily loaded in favour of women who are in some ways associated with some SHG group. As a result **57.2%** respondents are members of one or the other SHG group. As *discussed in Section I*, the typical feature of a semi-feudal society like Bihar also implies that it is mostly the women belonging to low and lowest income groups who populate the women work-force. Moreover, the affinity between caste and class means that such groups of toiling women also invariably belong to the low caste groups. The average working age of female respondents were found in the age group of **25 to 45** and most of them were married.

Expectedly then **46.8%** respondents across the 4 districts belong to the Schedule Castes group. Heavy concentration of Muslims in Kishanganj district accounts for **26.7%** in our total sample size of the respondents, the second largest social group. OBCs account for **18.2%** of the overall respondents, while respondents from General category account for **6.2%** of our total sample size and **2.1%** of the respondents are from Schedule Tribe communities. The share of **85%** of Muslim population in the total population of Kishanganj means that all our respondents in this district are from this community. A more detailed caste and community wise break up of our respondents in different districts is given in *Table 17 below*.

Table 17: Caste and Religious Background of Respondents

District	SC	ST	OBC	General	Muslim	Total
East Champaran	514 (85.7)	7 (1.2)	54 (9.0)	6 (1.0)	19 (3.2)	600 (100.0)
Kishanganj	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	600 (100.0)	600 (100.0)
Madhubani	347 (57.8)	13 (2.2)	141 (23.5)	78 (13.0)	21 (3.5)	600 (100.0)
Vaishali	263 (43.8)	31 (5.2)	241 (40.2)	64 (10.7)	1 (0.2)	600 (100.0)
Total	1124 (46.8)	51 (2.1)	436 (18.2)	148 (6.2)	641 (26.7)	2400 (100.0)

Source: Field Survey

86% respondents are either living in Kuccha houses or huts. District- wise distribution of the type of houses of respondents is shown in *Table 18 below*.

Table 18: Type of House of the Respondents

District	Kuccha	Pucca	Hut	Total
East Champaran	377 (62.8)	75 (12.5)	148 (24.7)	600 (100.0)
Kishanganj	240 (40.0)	124 (20.7)	236 (39.3)	600 (100.0)
Madhubani	172 (27.7)	60 (10.0)	368 (61.3)	600 (100.0)
Vaishali	314 (52.3)	77 (12.8)	209 (34.8)	600 (100.0)
Total	1103 (46.0)	336 (14.0)	961 (40.0)	2400 (100.0)

Source: Field Survey

Instances of child and young women labour are abounding in our research area as it does in majority of the places all over the country and more specifically in Bihar. However, the real working age-group seem to be in between **25-45**. Lack of nutritious food and low access to health services is the reason that ageing process sets in early in the rural population and more specifically among the rural women population. Age-group wise break-up of the respondents in the 4 districts is given in *Table 19*.

Table 19: Distribution of Respondents by Age Group

Districts	< 25 Yrs	26-35 Yrs	36-45 Yrs	> 45 Yrs	Total
East Champaran	47 (7.8)	235 (39.2)	195 (32.5)	123 (20.5)	600 (100.0)
Kishanganj	78 (13.0)	470 (78.3)	52 (8.7)	0 (0.0)	600 (100.0)
Madhubani	82 (13.7)	222 (37.0)	241 (40.2)	55 (9.2)	600 (100.0)
Vaishali	102 (17.0)	258 (43.0)	170 (28.3)	70 (11.7)	600 (100.0)
Total	309 (12.9)	1185 (49.4)	658 (27.4)	248 (10.3)	2400 (100.0)

Source: Field Survey

As stated above in the section on infrastructure, standard of literacy is very poor in general and particularly among the women population it is abysmally low. Among our respondents literacy rate varied from virtually no literacy in Kishanganj district to **25.2 %** in Madhubani district. Overall, the number of literates among our respondents in the 4 districts stands at **7.5 %**.

A block wise break up of those responding affirmatively that they can read or write is shown in *table 20 below*.

Table 20: Eligibility to Read or Write

District	Block	Yes	No	Total
East Champaran	Mehasi	17 (2.8)	183 (30.5)	200 (33.3)
	Pakridayal	0 (0.0)	200 (33.3)	200 (33.3)
	Sugauli	3 (0.5)	197 (32.8)	200 (33.3)
	District Total	20 (3.3)	580 (96.7)	600 (100.0)
Kishanganj	Kishanganj	0 (0.0)	200 (33.3)	200 (33.3)
	Kochadhaman	0 (0.0)	200 (33.3)	200 (33.3)
	Pothia	0 (0.0)	200 (33.3)	200 (33.3)
	District Total	0 (0.0)	600 (100.0)	600 (100.0)
Madhubani	Bisfi	128 (21.3)	72 (12.0)	200 (33.3)
	Rahika	0 (0.0)	200 (33.3)	200 (33.3)
	Rajnagar	23 (3.8)	177 (29.5)	200 (33.3)
	District Total	151 (25.2)	449 (74.8)	600 (100.0)
Vaishali	Bidupur	35 (5.8)	165 (27.5)	200 (33.3)
	Hajipur	33 (5.5)	167 (27.8)	200 (33.3)
	Vaishali	9 (1.5)	191 (31.8)	200 (33.3)
	District Total	77 (12.8)	523 (87.2)	600 (100.0)
Grand Total		180 (7.5)	1820 (92.5)	2400 (100.0)

Source: Field Survey

4. Dimensions of Economic Life

a) Non-workers

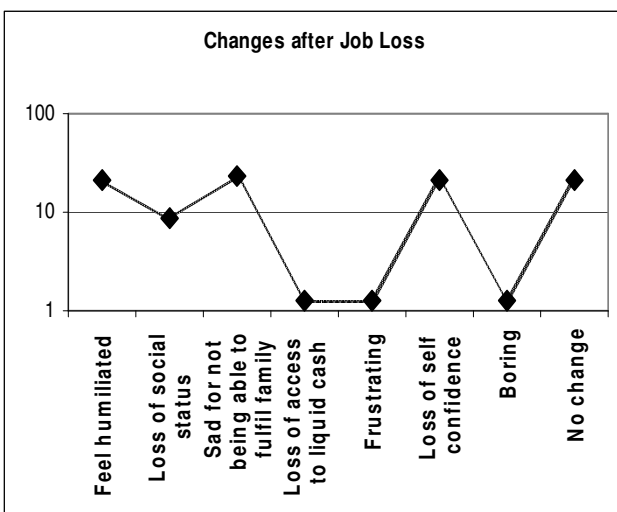
Table 21 on the next page presents the occupation of respondents who were not working at the time of the survey in the year 2006. It was found that across the four districts around **70.3%** among the non-workers were economically not active during the previous year while only **29.7%** non-workers were economically active. The largest number of non-workers active during last year obtained from the districts of East Champaran and Kishanganj. Those who were economically active during the last year were engaged in different occupations. Most of them were engaged in agriculture (**95.8%**, which is seasonal). A few were working in breweries and handicraft. **87.7%** said that they could get job only seasonally and hence were not occupied throughout the year. Around **12.8%** respondents had been working for more than 10 years while **38.0%** had 1 to 5 years of work experience. Amongst those who were economically active during the previous year, **98%** reported to have worked on daily wages.

Table 21: Work History of Non-Workers

Characteristics	Kishanganj	East Champaran	Vaishali	Madhubani	Total	Percent
Economically active during the last year						
Yes	71	74	30	12	187	29.7
No	279	70	76	119	544	70.3
Occupation						
Agriculture (tea garden etc.)	71	70	30	7	178	95.2
Others		4		5		4.8
Reasons for not working now						
Work is seasonal	71	61	20	12	164	87.7
Others		13	10		23	12.3
Period of work						
>1 Year	00	33	4	7	44	23.5
< 5 years	42	8	19	2	71	38.0
6-10 years	7	33	5	3	48	25.7
> 10 years	22		2		24	12.8
Income received						
Daily	71	72	30	10	183	98
Weekly		1		1	2	1
Monthly		1		1	2	1

Source: Field Survey

Source: Field Survey



Changes in personal and social life after job loss

Job loss leads to myriad changes in personal as well as social life. The pie chart represents the changes amongst the respondents after job loss. The figures are absolute. **21.51%** respondents have lost respect and self-confidence. This leads to dependency of most wives on a male breadwinner and his family's property, while **22.83%** said that they feel humiliated & sad for not being able to fulfill family responsibilities. **21.51%** respondents said

that they don't feel any change in their personal and social life after job loss.

b) Occupation of Workers

Table 22 below presents the occupation of respondents who were working at the time of the survey. **66.66%** respondents reported to work in agricultural fields in their villages while **2.3%** said they were engaged as workers in small scale units. A miniscule number of **1.3%** reported running their own business, while a significant number of **30.5%** respondents could not respond to this query. Among the districts,

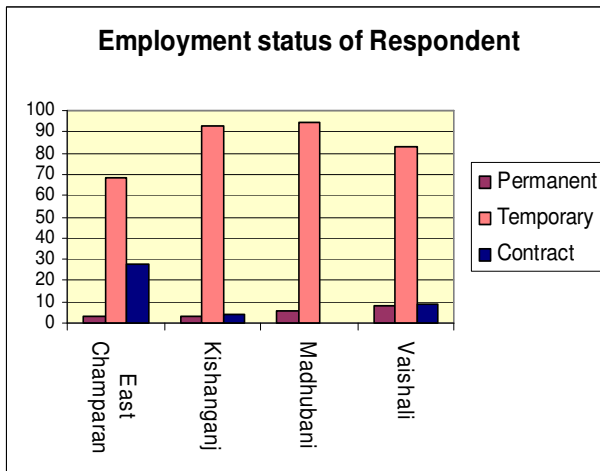
Table 22: Occupation of Workers

Characteristics	Kishanganj	East Champaran	Vaishali	Madhubani	Total	Percent
Kind of work performed-						
Agriculture (tea garden etc.)	240	429	478	434	1581	65.9
Small Scale Industry	7	17	12	20	56	2.3
Own Business	3	10	4	15	32	1.3
No Response	350	144	106	131	731	30.5
Employment status-						
Permanent	08	15	39	25	87	5.2
Temporary	232	310	410	444	1396	83.6
Contract	10	131	45	0	186	11.1
Mode of payment-						
Cash	226	201	490	428	1345	80.6
Food grains	0	151	0	31	182	10.9
Cash & food grains	24	104	4	10	142	8.5
Benefits other than wages-						
Medical	0	0	0	0	0	0
Maternity leave	0	0	0	0	0	0
Clothes/Food	0	0	0	0	0	0
No benefit	250	456	494	468	1668	100.00
Change in attitude about working women-						
More positive	96	364	490	428	996	59.7
More negative	06	24	0	31	136	8.1
No response	148	68	4	10	537	32.2

Source: Field Survey

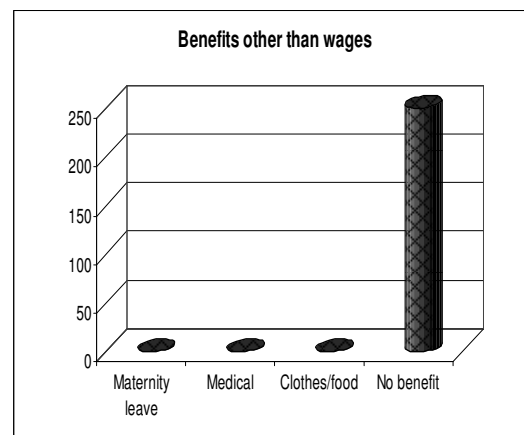
Kishanganj with large number of tea estates returned as the biggest employer of women labour at a very low wages. Majority of the women labour force surveyed for the study in the district reported being working there. The situation with regard to other districts was more or less the same with most of the women working in agricultural fields as wage labourer, except to some extent in the district of Madhubani, where *Sujni art* and *Mithila painting* seemed to be employing women workforce in large number.

Source: Field Survey



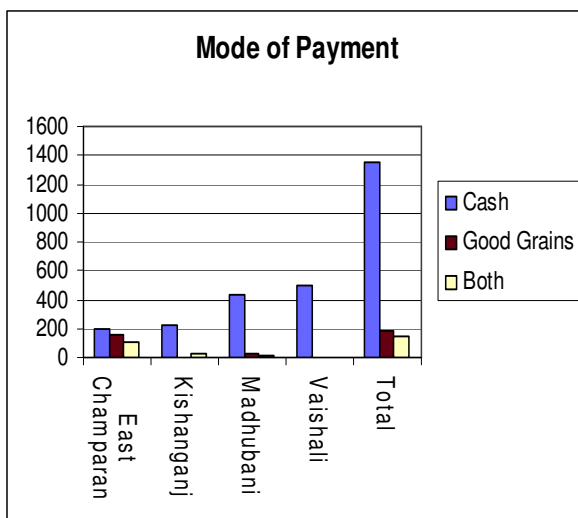
The subservient nature of women workforce is amply clear from the extreme conditions at their workplace with none of them enjoying any type of benefit at their workplace. **100%** respondents had no benefits accruing from their place of work other than their wages.

Amongst the working women, only **5.2%** had permanent job while **83.6%** had temporary job and **11.1%** were on contractual jobs. Though the increase in work participation of women has to be acknowledged, the types of job undertaken by them bring out clearly the subservient position of women at work. The chart seeks to capture the employment status of women workforce across the districts.



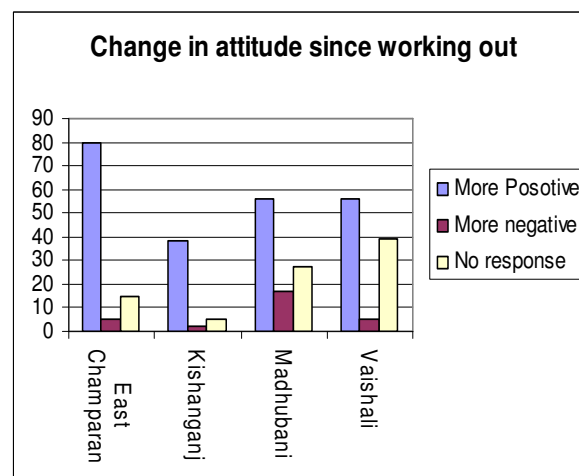
Source: Field Survey

Source: Field Survey



The mode of payment was found to be more in cash with **80.6%** respondents said having received cash payment against their wages. **10.9%** said they received food grains in lieu of their wages; whereas, **8.5%** said that they occasionally received wages either in cash or kind.

As far as the perceived benefit of going out to work is concerned, it was found that **62.80%** respondents confirmed to be having more income. **2.80%** said that they were exposed to the outside world. Economic involvement instills a positive change in most of the cases. **33.60%** said to be having more income and gain in self confidence. Overall, **59.7%** respondents reported to be experiencing positive attitude towards their economic participation while



Source: Field Survey

8.1% said that working outside has created a negative impact on their wages. This has led to negative attitude towards their economic participation 32.2% respondents had no answer to the question.

c) Wage Differential

It was noticed that female workers receive comparatively low wage than their male counterparts for the same job. The female workers usually get **Rs 5-10** less than male workers while in some cases this difference could be as high as **Rs.30-35**. *The table 23 below* shows the wage differential:

Table 23: Wage Differential

Characteristics	Percent
Wages dependent on nature of seasonality related to work-	
Yes	79.95
No	20.05
Receipt of equal pay for equal work-	
Yes	34.5
No	65.5

Source: Field Survey

The wages are dependent on the nature of seasonality related to work. Roughly **80%** respondents said that their wages depended on the seasonality of work while **20%** said that it was not so in their case. It was further found during our survey that **34.5%** respondents said that they received equal pay for equal work while **65.5%** said that their case was different as they never received equal pay for equal work. District wise situation varied greatly in this regard. Surprisingly **96%** respondents in Kishanganj district said that they received equal pay for work performed in which male members were also participants whereas only **1.6%** respondents in Vaishali said that they received wages equal to their male counterparts. The reason perhaps could be that while in Kishanganj majority of the labour force was engaged in tea plantation the wages for all labour, whether male or female was fixed, whereas, in Vaishali district agriculture was the main occupation of the labour force where difference in male and female wages is a distinguishing feature. The district -wise situation is presented in *Table 24 given below-*

Table 24: Receiving equal pay for equal work

District	Yes	No	Total
East Champaran	198 (43.4)	258 (56.6)	456 (100.0)
Kishanganj	240 (96.0)	10 (4.0)	250 (100.0)
Madhubani	130 (27.7)	339 (72.3)	469 (100.0)
Vaishali	8 (1.6)	486 (98.4)	494 (100.0)
Total	576 (34.5)	1093 (65.5)	1669 (100.0)

Source: Field Survey

5. Autonomy

In a semi-feudal patriarchal society where even women in the upper class are constrained through diverse social norms and traditions the condition of women in the lower class, to which most of our respondents belong, could not be very different. During the survey for the present study, we tried to find out the extent of autonomy that women enjoyed through some broader question related to major household decision- making and the extent of freedom, which women enjoy in terms of their expenditure in crucial sectors within their household economy. The result of our survey in this regard is shown in **Table 25 given below**. (*Decisions have been broadly classified on 3 crucial aspects- of children's education, decisions regarding one's own health and decision with regard to marriage of their siblings*).

Table 25: Household decision making

District	Husband	Wife	Both	Wife in consultation with other members	Total
Children's Education					
East Champaran	59 (9.8)	222 (37.0)	281 (46.8)	38 (6.3)	600 (100.0)
Kishanganj	104 (17.3)	292 (48.7)	196 (32.7)	8 (1.3)	600 (100.0)
Madhubani	111 (18.5)	179 (29.8)	296 (49.3)	14 (2.3)	600 (100.0)
Vaishali	192 (32.0)	90 (15.0)	301 (50.2)	17 (2.8)	600 (100.0)
Total	466 (19.4)	783 (32.6)	1074 (44.8)	77 (3.2)	2400 (100.0)
Decision Regarding One's Own Health					
East Champaran	142 (23.7)	96 (16.0)	353 (58.8)	9 (1.5)	600 (100.0)
Kishanganj	411 (68.5)	43 (7.2)	82 (13.7)	64 (10.7)	600 (100.0)
Madhubani	349 (58.2)	72 (12.0)	176 (29.3)	3 (0.5)	600 (100.0)
Vaishali	346 (57.7)	66 (11.0)	183 (30.5)	5 (0.8)	600 (100.0)
Total	1248 (52.0)	277 (11.5)	794 (33.1)	81 (3.4)	2400 (100.0)
Marriage					
East Champaran	89 (14.8)	80 (13.3)	308 (51.3)	123 (20.5)	600 (100.0)
Kishanganj	250 (41.7)	89 (14.8)	193 (32.2)	68 (11.3)	600 (100.0)
Madhubani	212 (35.3)	80 (13.3)	281 (46.8)	27 (4.5)	600 (100.0)
Vaishali	279 (46.5)	40 (6.7)	239 (39.8)	42 (7.0)	600 (100.0)
Total	830 (34.6)	289 (12.0)	1021 (42.5)	260 (10.8)	2400 (100.0)

Source: Field Survey

With regard to their children's education a substantial number of **32.6%** women across the 4 districts said that it is they who decide about their children's education and a slightly higher number of **44.8%** said that they along with their husband take decision about their children's

education. Only **19.4%** said that their husband alone take this decision while a very small **3.2%** of the respondents said that the decision is taken collectively in the family. The picture, however, looks very different when it comes to decisions about women's own health- *on issues like adoption of family planning methods*. An overwhelming majority of **52%** said that it was their husband alone who takes such decisions in the household. **11.5%** women respondents said that they alone took such decisions. A sizeable **33.1%** said that such decisions are taken by husband and wife together. On the issue of marriages of their children, quite expectedly a large number of **42.5%** respondents said that such decisions are taken together by husband and wife. But even on this count as many as **34.6%** of the respondents said that it is the husband alone who takes decision on such matter. However, reflecting on the still prevalent nature of joint family in the rural areas a sizeable number of **10.8%** respondents said that such decisions are taken collectively in the family.

The extent of freedom that women enjoy was gauged through their participation in economic decision- making. The prevalent nature of patriarchal family was clearly evident on matters of investment of savings in credit funds with more than **56%** respondents saying that it is the husband alone who takes such decision. Only a small number of **12.1%** respondents said that it is wife alone who takes the decision. **27.8%** respondents said that such decisions are taken by husband and wife together. A very small number of **4.1%** respondents said that such decisions meant to be a collective decision of the entire family. When it came to the purchase of essential items a majority of **39.7%** respondents said that the decision is invariably of both husband and wife. More or less an equal number of **29.2%** and **26.9%** respectively said that it is the husband or wife alone who takes decision about the purchase of essential items. This is reflected in *table 26 below-*

Table 26: Economic Decision making

District	Husband	Wife	Both	Wife in consultation with other members	Total
Investment of Credit fund					
East Champaran	222 (37.0)	112 (18.7)	227 (37.8)	39 (6.5)	600 (100.0)
Kishanganj	348 (58.0)	64 (10.7)	155 (25.8)	33 (5.5)	600 (100.0)
Madhubani	424 (70.7)	65 (10.8)	104 (17.3)	7 (1.2)	600 (100.0)
Vaishali	352 (58.7)	49 (8.2)	180 (30.0)	19 (3.2)	600 (100.0)
Total	1346 (56.1)	290 (12.1)	666 (27.8)	98 (4.1)	2400 (100.0)
Purchase of essential items					
East Champaran	143 (23.8)	136 (22.7)	283 (47.2)	38 (6.3)	600 (100.0)
Kishanganj	242 (40.3)	169 (28.2)	155 (25.8)	34 (5.7)	600 (100.0)
Madhubani	273 (45.5)	86 (14.3)	237 (39.5)	4 (0.7)	600 (100.0)
Vaishali	43 (7.2)	254 (42.3)	278 (46.3)	25 (4.2)	600 (100.0)
Total	701 (29.2)	645 (26.9)	953 (39.7)	101 (4.2)	2400 (100.0)

Source: Field Survey

40.80% respondents said that they kept their total earning with them. **35.60%** said that they kept **15%** of their earned money with them and gave the rest to their husband or in-laws. **20.80%** said that they gave away all their income and kept nothing for their own use. When asked if they could spend the money in any way they liked, **82.2%** of the respondents replied in the affirmative. Only **17.8%** replied in the negative. Contrary to the general picture of 3 other districts a large number of respondents (**97.6%**) in Kishanganj district said that they were free to spend the money as they liked. *This, however, instead of being a reflection on the relative freedom they enjoy in comparison to the picture prevailing on this issue in other 3 districts is more because of huge migration of male members from the district leaving behind women members of their household to fend for themselves.*

Table 27: Earning spent by the respondents

District	Yes	No	Total
East Champaran	415 (88.5%)	54 (11.5%)	456 (100.0%)
Kishanganj	244 (97.6%)	6 (2.4%)	250 (100.0%)
Madhubani	349 (74.4%)	120 (25.6%)	469 (100.0%)
Vaishali	374 (75.7%)	120 (24.3%)	494 (100.0%)
Total	1382 (82.2%)	300 (17.8%)	1669 (100.0%)

Source: Field Survey

6. Unaccounted Household Work Performed By Women

Household chores occupy most of the time of women. Their participation in the household chores goes unaccounted. Majority of the respondents reported to be doing it without any change. Similarly taking care of children and elderly in the family as well as assisting children in schoolwork was the responsibility of women. In other household chores like cooking, cleaning, fetching water, washing clothes, collecting wood for fuel, looking after animals, fodder & preparing cow dung cakes etc, is also done by them.

These jobs are done by most of the working as well as non-working women. They make indispensable contributions in all areas of rural life and economic activity, particularly in household maintenance, agriculture, and income-generating activities. The burden on working woman increases considerably as she has to work on two fronts – in home and at work place which is always invisible. Thus, it can easily be said that there still exists gender discrimination when it comes to doing household chores. Women carry a triple burden.

Table 28: Women, Work and Their Health

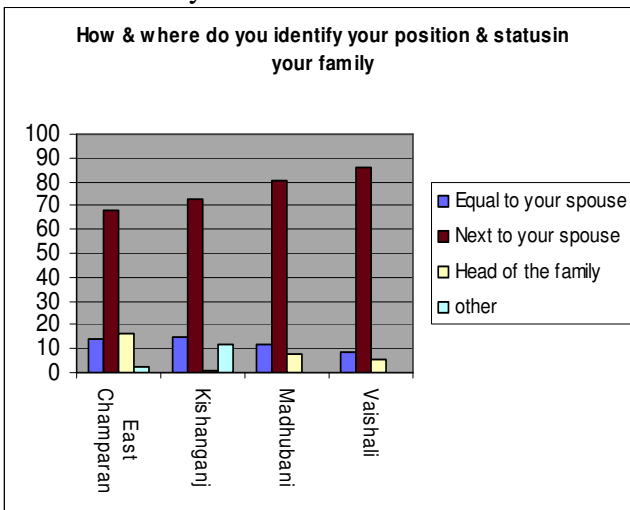
Characteristics	Percent
Hours of sleep for the respondents	
5 - 8 hours	95.34
> 8 hours	4.66
Hours of sleep for the spouse	
5 - 8 hours	76.84
> 8 hours	22.84
Widow	0.32
First person to get up early in the morning	
Self	96.34
Husband	2.50
Daughter-in-law	1.16
Last person to go to bed	
Self	78.50
Husband	20.34
Daughter-in-law	1.16

Source: Field Survey

Increased workload with little rest often leads to health problems, which are neglected by the women. **Table 28** on previous page confirms this statement that **96.34%** women respondents were the first person in the family to wake up early in the morning and **78.50%** of them were the last person to go to bed.

7. Status and Position of Respondents in the Family

Women usually do not assess their situation in the family and also rarely open up on their emotional needs. However, when they were asked about these aspects of their lives, they opened up to give the following responses.

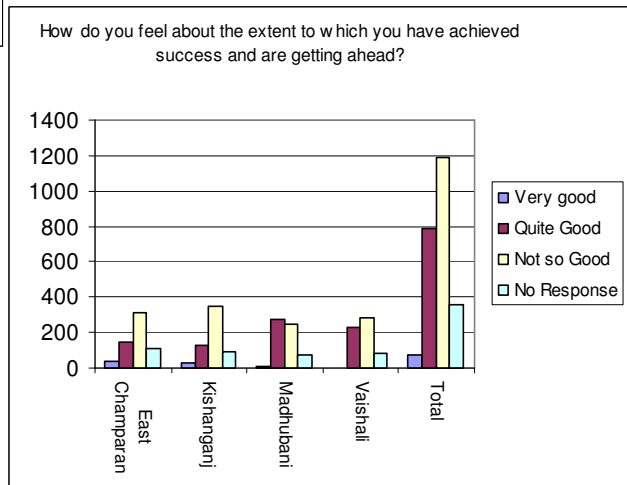


Only **12.1%** respondents said that their position in the family was at par with their husbands, while **76.8%** reported to occupy a position next to their husbands. Only **7.6%** respondents occupied the position of the head of the family on account of migration of male members or death of their husband.

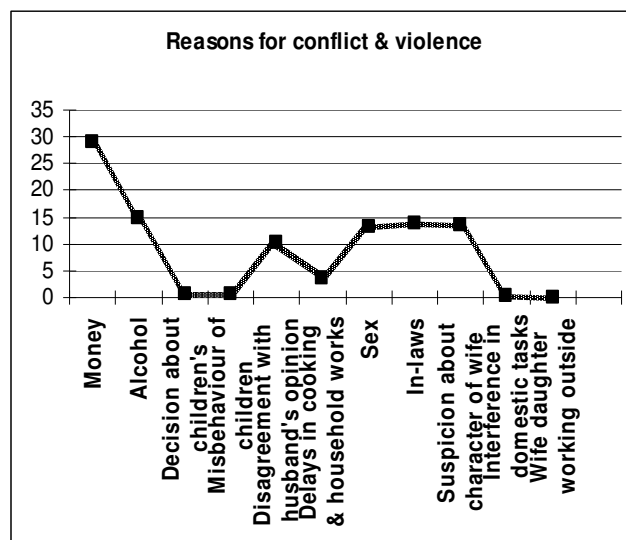
Only **12.1%** respondents said that their position in the family was at par with their husbands, while **76.8%** reported to occupy a position next to their husbands. Only **7.6%** respondents occupied the position of the head of the family on account of migration of male members or death of their husband.

The graph here reflects the district wise position of women in their household structure. Success and getting ahead in life are very important factors of satisfaction. **49.6 percent** of the respondents rated themselves as not so good about this aspect while only **2.9 percent** ranked themselves as very good. **32.8 percent** said it was quite good and **14.7 percent** had no response.

Source: Field Survey



Source: Field Survey



8. Violence against women

Household surveys are not the appropriate strategy of investigating violence against women, thus tools of community analysis was also employed. These include focus group discussions (FGDs) with men and women, key informant interviews with elderly members, local political leaders, and local NGOs. The graph indicates that **28.95%** women face considerable social insecurity due to being financially unsound. The study reveals that domestic violence and conflict are interlinked with economic insecurity (money). For example, men consider their wages as their own income and

they give only a small amount to the women for meeting the family needs. Wages for agricultural work, even when paid to the women, are usually taken over and household is controlled by men. The squandering of money by the men on alcohol, etc. is a major concern for **15.01%** women respondents. The so-called breadwinners consider their income to be a private property whilst women are left to manage the household with the meager amount given by their husbands. If they ask for money they become victims of physical violence.

The study also reveals that the incidence of physical and verbal abuse of **13.42%** wives by their husbands over suspicion about their character is also very prominent. Sex is another reason of conflict for **13.30%** women. **13.78%** respondents suffered physical abuse at the hands of their in-laws. If the food was not ready on time the wife had to face violence. If the husband interferes in the domestic task it leads to conflict between the two. A whopping **70.50%** women respondent agreed to being abused verbally and **66.34%** of them said that the fight resulted in physical abuse. A fewer **6.34%** women respondents said that they faced sexual abuse. **63.14%** of the respondents also felt emotionally abused. We found that women were not afraid in answering to the kind of abuse even in the presence of male members of their family.

9. Awareness about Government schemes and political aspirations

Awareness level is directly correlated with the level of education prevailing among a community. With wide prevalence of illiteracy among the population in general and the women in particular it is not surprising that the women members surveyed during this study displayed low awareness about the various government schemes that are in operation. What is surprising, however, in this regard that the 2 relatively backward districts of East Champaran and Kishanganj displayed a slightly higher level of awareness among the women about women specific government schemes as compared to the more advanced districts of Madhubani and Vaishali. Overall, only **18.8%** respondents spoke positively about the different government schemes. While an overwhelming majority of **81.2%** respondents talked negatively about their awareness regarding different government schemes. A district wise situation is depicted below in **Table 29**.

Table 29: Government Schemes for women

District	Yes	No	Total
East Champaran	147 (24.5)	453 (75.5)	600 (100.0)
Kishanganj	212 (35.3)	388 (64.7)	600 (100.0)

Madhubani	30 (5.0)	570 (95.0)	600 (100.0)
Vaishali	63 (10.5)	537 (89.5)	600 (100.0)
Total	452 (18.8)	1948 (81.2)	2400 (100.0)

Source: Field Survey

In a scenario where a majority of women who otherwise displayed a fair amount of ignorance about the schemes meant for their benefit, a vast majority of the respondents evinced keen interest in political participation. This is amply clear from the number of respondents saying that they are keen to contest the PRI elections. As many as **67.8%** respondents said that they are keen to contest the PRI elections. The figure varied from a lower percentage of **36.8%** in Kishanganj district expressing interest in contesting PRI elections to a higher percentage of **89.5%** in Vaishali district. An overall **32.2%** respondent did not show any interest in contesting the elections. A district wise position in this regard is shown *in Table 30 below*.

Table 30: Are you interested in contesting PRI election?

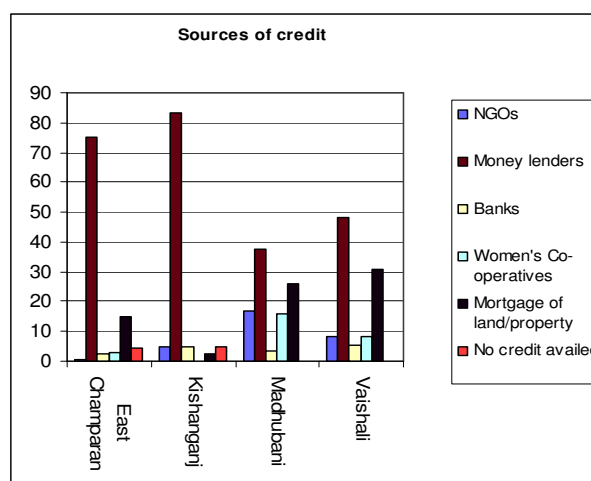
District	Yes	No	Total
East Champaran	403 (67.2)	197 (32.8)	600 (100.0)
Kishanganj	221 (36.8)	379 (63.2)	600 (100.0)
Madhubani	466 (77.7)	134 (22.3)	600 (100.0)
Vaishali	537 (89.5)	63 (10.5)	600 (100.0)
Total	1627 (67.8)	773 (32.2)	2400 (100.0)

Source: Field Survey

10. Access to credit

The major source of credit was the moneylenders – non-institutional credit source. It accounted for **61.0%** of total credit availed of the entire credit source. Institutional sources of credit from NGOs accounted for only **7.6%** and **4.0%** from banks. Study on access to services like credit reveals that **61.0%** turned to moneylenders in times of need. Poor are thought to be less credit worthy and hence their access to institutional sources of credit is low. Apart from the moneylenders it is the mortgage of land and property to which most of the people resort to in times of need. As many as **18.4%** respondents said that they mortgaged their land and property when they needed money. The traditional institution of moneylender and mortgage of land and property together accounts for roughly **80%** of the credit sources for the poor in times of their need. **Only 2.2%** said that they did not go either to moneylenders or mortgaged their land or property.

Source: Field Survey



11. Micro credit and information about SHGs

Before 1990's, credit schemes for rural women were almost negligible. There is a perceptible gap in financing genuine credit need for the poor especially women in rural sector. With our purposive selection of women respondents who were members of SHG the number of women associated with SHG was roughly **57%**. It must be pointed out at the outset that Kishanganj drew a blank in terms of presence of SHGs while very few functional SHGs could be found in East Champaran district. *The figure below* shows that **57.2%** respondents were associated with SHGs and the rest **42.8%** were not members. There are certain misconceptions about the poor people that they need loan at subsidised rate of interest on soft terms, they lack education, skills and capacity to save, credit-worthiness and therefore, are not bankable. Nevertheless, the experiences of several SHGs reveal that rural poor are actually efficient managers of credit and finance. A poor person feels exposed to all kinds of hazards; he requires guidance and advice from people he knows and trusts. Membership in a group gives him a feeling of protection. Thus, formation of a group would ensure the best participation of the poor in a credit programme. Organisation of women around thrift and credit services in the form of Self Help Groups if properly functional can emerge as one of the most effective methods of empowerment of women and alleviation of poverty.

11.1 Awareness and understanding about the criteria and process of group formation and functioning

Table 31 below gives the statistics about various aspects of group functioning. It was notable to find that **63.33%** respondents said that there is sharing of information, awareness and communication regarding dynamics for the formation of SHGs with the PRI and community members at Panchayat and village levels. Group instills confidence amongst its members and often brings about positive behavioral changes. The main objective of SHG is to inculcate the habit of thrift, savings, banking culture, i.e., availability of loan and repaying the same over a given period of time and in the process, gaining economic prosperity through credit.

Table 31: Details about the knowledge level of respondents

Characteristics	Percent
Association with any SHG	
Yes	57.2
No	42.8
Sharing of proper information, awareness, communication regarding dynamics for the formation of SHGs with the PRI and Community members at Panchayat level and village level	
Yes	48.4
No	51.6
Number of members in a group	
11 (11 * 6)	8.8
12 (12 * 6)	28.9
15 (15 * 2)	27.3
Interest rate on loan	
2 %	77.98
3%	22.02
Decision maker in the group	60.71
Leader	39.29
Group Members	
Amount to open a bank account	
500	62.50
600	28.57
750	8.93

Source: Field Survey

Majority of the groups interviewed comprised of **10 – 20 members**. The limited number of properly functional SHGs that were identified during the survey had office bearers in the form of President, Secretary and Treasurer to supervise the work. It was found that in order to inculcate saving habit amongst the members, the group usually agreed to save a certain amount periodically in the group kitty. **35.74%** respondents were depositing **Rs. 350 per month** in the group corpus. The savings was being used to meet emergency credit need of the members including consumption need. However, the credit was given on interest decided by consensus in the group which is usually lesser than the interest on credit availed from money-lenders. It was reported that the most common rate of interest amongst the groups was **2%** monthly.

Decision-making in family, group and community is an indicator of women’s empowerment. It is expected that all SHG members would take part in the decisions and actions of the group. But here the case was different as **60.71%** group leaders were decision- makers in the group while in **39.29%** cases decisions were made by the group members. Developing bank culture is also an important aspect of SHG. When asked about the amount required to open a bank account, **62.50%** members gave the correct answer that it was **Rs. 500**.

11.2 Training of SHGs

In order to facilitate proper functioning of the SHGs, capacity of the members was needed to be enhanced through a number of trainings, exposure visits and capacity building on various issues of group functioning, livelihoods, other issues of relevance related to women. The purpose of training and other capacity building efforts is to develop skills and encourage behavioral and attitudinal changes in the members. Group members would have to be trained at the formal, as well as informal levels. The purpose of training is to help women improve their performance, which might be achieved by helping them to solve their performance problems. The main task is to facilitate the development of the group’s capacity to organise and manage its activities. The data presented below in **table 32** on the next page shows that **30.2%** SHG members had not received any formal training (through theme camps and workshops) on Panchayati Raj, Health, Education, Gender, legal rights. Only **64.1%** had received informal training on group norms and dynamics- formation and facilitation- regarding leadership, book- keeping. Thus, it is very clear that the capacity building efforts in the form of formal training is quite inadequate as it has been imparted to only a few members while other members had no idea about it. This would ultimately adversely affect the group functioning.

Table 32: Training (Theme camps and workshops on Panchayati Raj Health Education Gender legal rights)

District	Yes	No	Total
East Champaran	311 (77.8)	89 (22.3)	400 (100.0)
Kishanganj	70 (41.7)	98 (58.3)	168 (100.0)
Madhubani	267 (64.2)	149 (35.8)	416 (100.0)
Vaishali	309 (79.6)	79 (20.4)	388 (100.0)
Total	957 (69.8)	415 (30.2)	1372 (100.0)

Source: Field Survey

Table 33: Training (Group norms and dynamics-formation and facilitation-regarding leadership book-keeping)

District	Yes	No	Total
East Champaran	221 (55.3)	179 (44.8)	400 (100.0)
Kishanganj	146 (86.9)	22 (13.1)	168 (100.0)
Madhubani	219 (52.6)	197 (47.4)	416 (100.0)
Vaishali	294 (75.8)	94 (24.2)	388 (100.0)
Total	880 (64.1)	492 (35.9)	1372 (100.0)

Source: Field Survey

However, most of the respondents according to **Table 33 (84.3%)** were confident enough that they could manage the group on their own after withdrawal of the project. They gave different ways to manage the project on their own with majority **34.4%** doing it through group fund (**Table 34**). They had no clear idea as to how they will make their group sustainable.

Table 34: Can you manage on your own if the project is withdrawn

District	Yes	No	Total
East Champaran	358 (89.5)	42 (10.5)	400 (100.0)
Kishanganj	99 (58.9)	69 (41.1)	168 (100.0)
Madhubani	367 (88.2)	49 (11.8)	416 (100.0)
Vaishali	333 (85.8)	55 (14.2)	388 (100.0)
Total	1157 (84.3)	215 (15.7)	1372 (100.0)

Source: Field Survey

The key findings based on our survey with regard to SHGs can be summarised as follows:

- a) Once the SHGs are formed, their composition remains nearly unaltered, the departure of existing members or joining of additional members are both very limited.
- b) Most of the members of SHGs are currently married women in the age-group 21-40.
- c) The literacy standard of the members is extremely low, roughly; only one member in an average sized group of 15-16 is adequately literate.
- d) Bihar is a caste-ridden society. Nearly half of the SHGs are, therefore, caste wise homogenous ones (nearly all members are of the same caste). However, rural poor women have risen above caste consideration in many villages to form heterogeneous multi-caste groups.
- e) The dependence of the SHGs on the mother NGOs extends to almost all aspects. The latter not only arrange orientation camps and provide training for the SHGs, but are also responsible for such day-to-day activities like conducting meetings, maintaining records/accounts and providing other general guidance. The last named category (viz.

general guidance) is indeed an omnibus one, comprising several crucial support services.

- f) The development activities of the SHG can be broadly divided into 3 categories – savings/loans, income generation and social activities. Of these, savings and loan is universal, adopted by all the SHGs. The average monthly saving amount is about Rs.15. The loan- able fund, created through such periodic saving and external financial assistance, has been utilised to help about the half the members of SHGs. About one-third of the members had applied for loan but could not receive one. For micro-financing, the banks are supposed to provide loan to the SHGs which they may re-loan to their members, but less than one-fifth of the SHGs are reported to have received this critical help. Among the income-generating activities, promotion of small business is undertaken most widely, the other two activities (horticulture and agricultural retailing) being rather limited (*this applies for the SHGs that are properly functional*). The extent of social activities by SHGs is not very substantial (covering literacy/health, gender issues and legal literacy in a limited manner).

- g) The positive impact of SHGs is noticeable in several dimensions – increase in income, lessening of debt burden, higher educational and health standards, and finally, empowerment of their members. Of these, the impact is most substantial in lessening the debt burden of the women members and secondly, towards women empowerment. The empowerment gains are indicated by lessening of marital violence, increased participation of women in household decision making and, above all, earning the appreciation and cooperation of the men folk in the society.

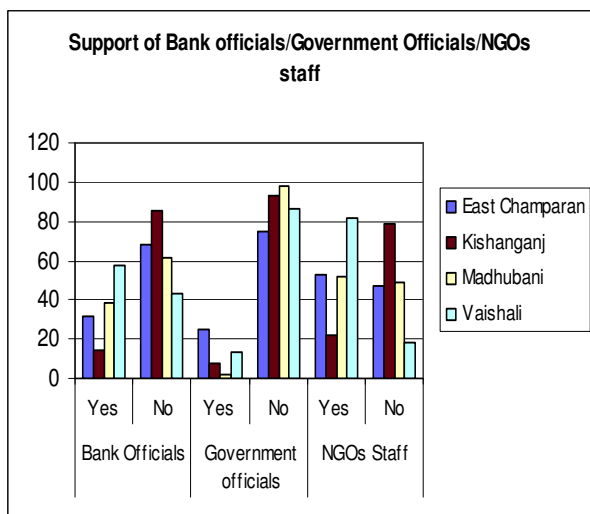


- h) And finally, although SHGs have shown some positive impact, the prospects of sustainability of SHG movement in Bihar is not very encouraging. Notwithstanding their reasonable financial strength, their organisational strength is rather limited and they are still very dependent on their mother NGOs for their own sustenance.

12. Sustainability of economic enterprises of women and institutional support

Institutions like banks, government departments and NGOs play an important role in women development. It was found that overall **35.8%** (**Figure on next page**) respondents received the support of bank officials.

Source: Field Survey



Similarly, in case of government officials, the statistics are even poorer with only **11.8%** respondents confirming that they had received government support and a huge majority of **85%** said that they had not received any kind of government support. In case of NGOs, this figure hovers around **51.9%**. The pattern presents a very dismal picture with regard to the role of institutions in women development. (Kindly refer to the figure below)

A summary of observations made through FGDs indicates a mix of reasons why women have left a programme, or were not interested in becoming a member of SHG. Reasons are in descending order of response frequency:

- ⊗ Cannot save
- ⊗ Did not get loan
- ⊗ Casual migration
- ⊗ Not confident
- ⊗ The way the group leaders behave

13. Gross Domestic Product (GDP) and women's contribution

More recently, Bihar's State **GDP** recorded a growth of **18% in 2006-2007**, and stood at **942510 Crores Rupees** (\$21 billion nominal **GDP**). This makes Bihar the fastest growing major State. In actual terms, Bihar's State **GDP** is ranked 14th out of 28 states. More recently, Bihar's State **GDP** recorded a growth of **18% in 2006-2007**, and stood at **942510 Crores Rupees** (\$21 billion nominal **GDP**). This makes Bihar the fastest growing major State. In actual terms, Bihar's State **GDP** is ranked 14th out of 28 states. Going by the trends gathered from our survey there are some broad generalisations that can be made with regard to women's contribution to the **GDP** of the State, however, any definitive statement cannot be made in this regard. It has been established that there is a strong linkage between work participation rate of women and status of women. However, as the Census only counts work, which is "productive" to the economy, most work performed by women falls outside the purview of the Census definition of work. Moreover, the reporting unit that is the household may not value women's work and women themselves consider many of their work as duties stipulated by their respective gender roles and not as work. For these reasons, women's low participation in the labour force needs to be interpreted in light of the above under-valuation of their work. *Nevertheless, with all the limitations of the work participation data, certain general trends can be discussed.* According to the Census 2001, Female Work Participation Rate (FWPR) for Bihar is **19%**. The rural urban difference is

Bihar has the lowest GDP per capita in India but there are pockets of higher than the average per capita income. Between 1999 and 2008, GDP grew by 5.1% a year, which was below the Indian average of 7.3%.

significant. In rural areas **FWPR is 20**, while urban areas record a figure as **low as 7%**. There is also wide variation in **WPR across gender with a gap of 29%**.

Reflecting the mainstay of the State economy, agricultural sector is the largest employer of women in Bihar with **91%** involved in it. But the NSS 1999-2000 round records a decrease in this figure to **85%**. While in urban agriculture and related industries, women's employment share increased, services which were the major source of employment in the urban areas show a decrease from **41%** to **36%** in 1999-2000. Another intriguing fact is that the choice of women's work is predominantly determined and limited by class, caste and local tradition. Therefore, it is not surprising that women's labour force participation varies from an abysmally low percentage of **10.2%** in Kishanganj and **10.9%** in Vaishali to **20.1%** in Madhubani and **14.7%** in East Champaran district. Given the economic status of the districts of Bihar, it would be reasonable to conclude that the poverty and migration is more likely to be the reason.

Though most of the women are employed in the un-organised sector, the percentage of women employed in the organised sector has a figure as **low as 6.7%**. This is the lowest of all states/UTs. **The all India figure is 17.2%**. This can be further substantiated from the fact that female job seekers registered with employment exchanges are also the lowest in Bihar-only **8%** compared to the all India figure of **25%**. This in turn reflects the poor educational attainment, low career aspirations and low emphasis on training among women. Meager percentages that are in the workforce are in the low paid un-organised unrecognised labour for meeting survival needs. It can be discerned from the macro data that poorer districts tend to have a higher **FWPR**, which is more of poverty driven than can be considered as a social development indicator. As prevalent in many of the rural parts of the country, a well-demarcated division of labour between men and women characterises the rural labour market in Bihar. Though there are specified sets of activities for women, their participation in seasonal and underpaid jobs limits their opportunities as well as wages. Limited wage employment opportunity results in women participating in large numbers in unpaid family labour.

Perhaps one of the most important variations between Bihar and other states is the vast difference between the rural and urban work participation rates (Census 1991). The National Sample Survey data reveals that a substantial proportion of families in Bihar rely on family labour and consequently, fewer families engage in wage labour. This has a direct impact on women's employability and affects their ability to get wage work. In Bihar fewer jobs are available, average wage rates are lower than the national average and therefore, fewer women participate in the wage labour market. Further, many micro level studies have demonstrated that apart from the caste and class determinants, it is only women in extreme distress who take up wage employment. Distress usually takes the form of lack of a male earner or lack of assets for the household.

SECTION III: MAIN FINDINGS, CONCLUSIONS & RECOMMENDATIONS

Major Findings of the survey in a nutshell

1. **90%** women respondents were between the age group of 30-50 years and were married;
2. The respondents were largely SCs, Muslims, general and other backward classes;
3. **66%** respondents were illiterate;
4. **75%** respondents had large families consisting of 5-10 members, and more than **50%** women had 5 or more children;
5. 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;
6. **75%** respondents lived in kachha houses;
7. Women interviewed were mainly involved as daily wage laborers, agricultural laborers, vendors and in animal husbandry;
8. **100%** women felt that they were exploited by their owners as they were paid less wage for more work;
9. 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;
10. Majority of the respondents felt the need of training for their skill up gradation;
11. The respondents are not getting government facilities like BPL card, Indira Awas Yojana (IAY), ration card, PDS system etc.;
12. The respondents took loan from SHG at an interest rate of **2%-3%**;
13. Most of respondents took loan from mahajan or money lenders at an interest rate of **8%-10%**;
14. There is a common need for housing, sanitation and infrastructure facilities;
15. While all the 4 districts are poorly endowed in terms of the number of SHGs, Kishanganj and East Champaran is even worse in this regard;
16. The basic hurdle towards credit linkage depends on the quality of the SHG; and
17. Finally, **90%** SHGs have failed to sustain once the project is withdrawn.

SECTOR-WISE PROFILE OF THE RESPONDENTS BASED ON THE STUDY

A. Our study results highlight the centrality of patriarchy as a setting where various influences intersect—particularly gender inequality and poverty—and lay the foundation for women's vulnerability.

B. The qualitative findings suggest that working class women may feel more entitled and therefore may behave more assertively in the marital home, and such behavior may meet with a violent response. However, it also may reflect a degree of material hardship not captured by our

measure of household socioeconomic status that may, by itself, explain the increased odds of poverty.

C. Traditionally, women bear primary responsibility for the well-being of their families. Yet they are systematically denied access to the resources they need to fulfil their responsibility, which includes education, health care services, job training, and access and freedom to use family planning services.

D. The study also indicates an association between poverty and domestic violence. In our sample, women who earned money and contributed meaningfully to the household budget typically were in the most economically deprived families. Particularly in the context of deprivation, women's economic contribution may increase the risk of violence by undermining male authority and established gender roles. *This interpretation is supported by qualitative data suggesting that men's inability to provide economically for their families may place women at increased risk of maltreatment.* Several respondents during informal discussion described conflict over scarcity as precipitating violence. The expectation expressed in the qualitative data that women's education would lead to higher status and security through increased economic participation appears less realistic in light of the quantitative results.

E. In our analysis, we found different results for the two measures of women's economic activity—participation in SHG and contribution of personal earnings to the household budget. It is also possible that participation in micro credit programs is becoming socially acceptable as a way for women to contribute resources to their household, not least because they often make the loan money available for their husbands' use.

1. Labour Profile

Our study reveals that the pattern of women's participation in the labour force varies across the state depending upon geographic region, caste, socio-economic class and formal and informal sectors. The percentage of laborers employed as main workers is higher among men than among women. In the case of marginal workers, this proportion is larger among women than among men. The majority of the main workers are employed in agricultural sectors.

If all activities - including maintenance of kitchen gardens and poultry, weeding, grinding food grains, collecting water and firewood, etc. - are taken into account, then **88%** women respondents can be considered as economically productive in the area of our study.

It is interesting to compare the labour use patterns of men and women within the households in the 4 different study locations. There are many families where men do 'no cooking' and 'cleaning' work which clearly explains the fact that it is considered to be women's work. This general perception is corroborated by the figures which reveal that even when all the women are involved in full time 'productive' work, **90%** of 'all' or 'most' of cooking and cleaning work in the household is done by the women.

In our area of study all the women were struggling with the issue of everyday survival. Insufficient incomes and the lack of employment were reported to be their most pressing concerns. The most common problem was the lack of basic amenities such as food, water, fuel, fodder and health facilities. In addition, the deterioration of the natural environment and the fact that many of their traditional occupations were no longer viable were conditions that were making it increasingly hard for them to continue sustaining their families, as they had done in the past.

Women work longer hours and their work is more arduous than men's, yet their work is unrecognised. Men report that "*women, like children, eat and do nothing.*"

Women's employment in family farms or businesses was found to be rarely recognised as economically productive, either by men or women in all the 4 districts. And, any income generated from this work was found to be generally controlled by the men. Such work is unlikely to increase women's participation in allocating family finances.

1.2 Positive and negative changes brought about through women's entry into the labour force

1. Research shows that most women in all locations were of the opinion that the phenomenon of women working outside the household has had an overall positive impact. An overwhelmingly large number of women felt that it had increased their self-esteem and more income.
2. At the same time, women were also more conscious of the negative impact of their entry into the labour market. Many women recorded negative factors, such as 'conflict over domestic chores' and 'neglect of children'. It is the working women who bear the double burden of work. What is interesting is that under no situation had the men pitched in to share in household work in any substantive way. The additional workload might trigger off disharmony between working and men. One way or the other, housework continued to be primarily the responsibility of women.
3. The trends available from sites of consultations with the respondents in the study area in East Champaran and Kishanganj districts points at increasing role of the womenfolk outside the household domain. The income earned by them in the rural and households through petty trades like selling fuel-wood, plucking tea leaves, though very minimal made significant contribution towards meeting household expenditure.
4. The role of women outside the household boundary was seen to be far more intensive in the communities of schedules castes and tribes, Muslims and specially 'Musahars' (rat eating caste), compared to that in the Forward castes. Brahmin, Bhumihar and Yadava women of Madhubani women felt ashamed to accept low paid jobs as they were conscious about their caste.

1.3 Employment does not ensure economic independence

Our research shows that even if a woman is employed, she may not have control over the money she earns, though this money often plays an important role in the maintenance of the household. Men, on the other hand, are expected to spend time and at least some of their earnings on activities outside the household on alcohol, womanizing, gambling etc. It was observed during the research that women contribute a higher share of their earnings to the family and are less likely to spend it on themselves. It also showed, however, that many women still sought their husbands' permission when they wanted to purchase something for themselves. In Bihar, where more stringent cultural restrictions are in place, it is likely that few women control family finances. Lack of employment emerged as the overriding concern of the poor and the perceived intensity of the problem can be gauged from the fact that most of the respondents identified the issue as one of their most pressing problems. *According to the Minister of Rural Development,*



Government of India, “minimum wage of labour at Rs.120 has already been implemented and workers are getting it”. But when we informed him that this was not the ground reality, his answer was- “Go and verify from the officers concerned and ask them to make people aware on this issue”.

1.4 Informal sector important source of work for women

More women were found to be involved in undocumented or “disguised” wage work than in the formal labor force. The finding reveals that over **90%** of working women are involved in the informal sector and not included in official statistics. This is justified in the World Bank study, 1991. The informal sector includes jobs such as domestic servant, artisan, or field laborer on a family farm, vegetable vendor. Most of these jobs are unskilled and low paying and do not provide benefits to the worker. Research has estimated that female laborers in Vaishali (**1.82%**) and Madhubani (**27.72%**) do not receive equal pay for equal work. The percentage is very low in comparison to women workers in Kishanganj (**96%**) and E. Champaran (**76.10%**), where the picture is somewhat different with regard to wage differential. It appears very likely that here men and women have same wage differential.

2. Decision-making and control

2.1 Women in the households in the area of our study were found to be enjoying less decision-making power. Most women during the survey seemed to think that their ability to take the decision on buying or selling assets of most kinds on their own — without the knowledge and concurrence of a male in the family was not allowed. The only things that some women seem to be able to buy on their own are clothes, provided they are not very expensive, and costume jewellery. Some said that they are allowed to buy ‘nothing at all’. Most women give away all the income they earn, to their spouses and parents-in-law. The situation in Vaishali, E. Champaran, Kishanganj and Madhubani is all the more similar.

2.2 Female-headed households were found to be relatively poorer in all the 4 districts. Scheduled castes are invariably poor, followed by Muslims and backward castes. Attached labourers who constitute about one-third of total labour, are relatively poorer than casual wage labourers are generally of scheduled castes.

3. Agricultural Profile

In Bihar more than half of the populations earn their livelihood from agriculture. During the stakeholders’ interview, an official of social welfare in East Champaran district said, "There are no women in any unorganized sector in our state." When the researchers further probed and asked, "Are there any women who go to the forest to collect firewood? Do any of the women in rural areas have cattle?" the official responded with, "Of course, there are many women doing that type of work." Working women are invisible to most of the population.



During our study conducted in the 4 districts of Bihar, it was found that rural women are extensively involved in agricultural activities. Women were found to provide one half of the labour in crop cultivation in almost all the areas under study. In the plantation sector women

were found to be the crucial laborers. Depending on the region and crops, women's contributions varied but they were found to provide pivotal labour from planting to harvesting and post-harvest operations.

In the 4 districts of study, it was found that the work day of a woman agricultural labourer during the agricultural season lasted for 15 hours, from 4 am to 8 pm, with an hour's rest in between. Her male counterpart works for 7 to 8 hours, from 5 am to 10 am or 11 am and from 3 pm to 5 pm.

3.1 Women and Livestock

Our study highlights the fact that in all the areas surveyed, livestock was found to play a multi-faceted role in providing draught power for the farm, manure for crops, and energy for cooking and food for household consumption. Women's activities in animal husbandry seemed to vary widely ranging from care of animals, grazing, and fodder collection, cleaning of animal sheds to milking and livestock products. In livestock management, indoor jobs like milking, feeding, cleaning, preparing cow-dung etc. are done by women in **90%** of families surveyed. Women perform the tasks of collecting fodder, collecting and processing dung. Dung composting and carrying to the fields is undertaken by women. Women also prepare cooking fuel by mixing dung with twigs and crop residues. *Though women play a significant role in livestock management and production, women's control over livestock and its products is negligible.* The vast majority of the dairy cooperative membership is assumed by men, as was observed in Vaishali district which has a large number of Dairy cooperatives.

4. Health Profile

Achievements made in the area of health in Bihar in comparison with other states have been anything but spectacular. The public health scenario has been dominated by several centrally sponsored vertical programmes dealing with the control of diseases like malaria, leprosy, tuberculosis, and more recently HIV/AIDS. The data on wages and expenditure on health shows that more than **50%** of the women spend **50-70%** of their savings on health related problems of their family members leaving little amount for other household activity. There is very poor health infrastructure in rural areas. Easily treatable diseases are widespread. Many women die during childbirth due to a complete lack of maternity services. Because of poor or inadequate training, village doctors and 'Quacks' or 'jhola chaap' doctor (unregistered medical practitioner) often fail to recognise life-threatening complications. The nearest hospital is over 10-20 km away; it is private and much too expensive for the people to afford. Expenditure on health was stated to be a common impediment for the poor people to be able to amass surplus. In large families particularly, the expenditure per month in treating diseases was found to be extremely high, and often beyond the reach of the poor.

The tasks performed by women are usually those that require them to be in one position for long periods of time, which can adversely affect their reproductive health. Our study in a rice-growing area of Madhubani and East Champaran found that **45%** of all infant deaths occurred during sowing. The study also found that a majority of births were either premature or stillbirths. The study attributed this to the squatting position (To squat, the mother will bend at the hips and the knees until her bottom is close to the floor). The heels of her feet should remain on the floor throughout the squat.that had to be assumed during the rice transplanting months.

5. Educational Profile

The ratio of females in higher education and the ratio of female enrolment in colleges in Bihar



are also quite low as compared to other states and the national average. This clearly indicates a persistent gender gap in educational attainment. The study explores this gap in 4 districts of Bihar cited the main factors influencing educational attainment of women as parental background, wealth and opinions, individual ability, age at marriage, and the quality of primary school attended. The study of the four sample districts goes on to point out that *"another disincentive for sending daughters to school is a concern for the protection of their virginity. When schools are located at a distance, when teachers are male, and when girls are expected to study along with boys, parents are often unwilling to*

expose their daughters to the potential assault on their virginity." There is little response to counter these obstacles: school hours remain inflexible to the labor demands of girls; many villages do not have a school; and less than 1/3 of Bihar's primary and middle-school teachers are women.



Unequal access to education restricts women's abilities to learn skills that require even functional levels of literacy. In terms of skill development, women are impeded by their lack of mobility, low literacy levels and prejudiced attitudes toward women. When women negotiate with banks and government officials, they are often ostracised by other men and women in their community for being 'low character.' Even with a well constructed road found in Vaishali village we were surprised to find people living in extreme poverty and it presented a dismal picture of illiteracy, why?..... Because that particular village

was dominated by powerful 'Yadavas' and parents felt threatened to send their daughters to schools which was located faraway. Women and girls were found to be receiving far less education than men, due to social norms and fears of violence. The poor people were not allowed to earn and whosoever did earn was robbed by the Yadava musclemen.

6. Sustainability of SHGs and SHG-based Institutions

The sustainability of SHGs and SHG-based institutions was closely scrutinized during the research-

6.1 The quality and institutional sustainability of the SHGs promoted is more open to question. Even best practice NGOs were found to generally place only about 20% of groups in the highest category of performance, with a large percentage failing to take off. SHGs linked to banks do not appear thus far to be able to easily graduate to (larger) individual loans under the bank's normal lending programme. The leading NGOs covered in this study have phased out from some areas. There is, however, unease about the ability of SHGs to continue to access funds from the banks and to help their members move along a growth path out of poverty.

6.2 Nevertheless, SHGs linked to banks were found to be emerging as a low cost option to mainstream delivery systems of financial services for the poor. At the same time the evidence based on our study suggests MFIs lending to SHGs realise a poor return on their portfolio.

6.3 Where SHGs have been formed into federations (very low), the operational self-sufficiency of the intermediary institutions has yet to be demonstrated. The type of emerging institutions and their development is constrained by the existing regulatory framework for MF and the legal forms available in each district.

6.4 The phase-out of NGOs from areas where SHGs have been federated has proved to be difficult in practice. The leadership and management of most SHG continue to be in the hands of NGO staff. The development of the capacity of these institutions for self-management remains an important issue.

6.5 The advent of NGOs seems to have helped in creating some space for women in the community. Through the instruments of Self-Help groups initiated by local NGOs, quite a few numbers of women drawn from the backward communities have been able to find some respectability both within household and in the community. But there is not much increased access to financial resources. The NGOs themselves are not very clear about the concept of SHG formation and so the groups fail to sustain once the project is withdrawn. The lead banks are totally dependent on NGOs regarding SHG formation and hardly do the follow up.



From the above Profile of the economic participation of women in Bihar, based on our Report, following areas of strengths, drawbacks, opportunities and coercion emerge, which are reflective of the important information needs of the underprivileged section i.e. women in rural Bihar, the poorest state in India, in particular:

A senior NABARD official said that in spite of the fact that many NGO partners had failed to perform well in SHG formation they could not withdraw their support as at the field level the banks were totally dependent on the NGOs.

Impact of SHGs

- ☞ Contrary to the vision for SHG development, SHGs are generally not composed of mainly the poorest families;
- ☞ There is greater evidence of social empowerment rather than significant and consistent economic impact;
- ☞ The officials of SHG groups are not clear regarding their role and responsibilities; and
- ☞ Financial skills of group members have not developed as planned.



Strengths: Basic inner strength to cope up with adversities, especially among women, increasing interest of women respondents outside the household domain to support family income, 50% reservation for women in the Panchayati Raj System, support from local NGOs and other local organizations.



Drawbacks: Livelihood insecurity, lack of employment, lack of strong local collectives in terms of Self Help Groups, the failure of sustainability of SHGs, lack of information on government schemes, law, scarcity of drinking water, illiteracy, health problems and associated expenditure, lack of infrastructure and above all lack of Government support. Another risk that needs to be explored is the morbidity and mortality induced by the prevalence of gender-based violence. Not only does gender-based violence harm the psycho-social entity of a woman, but it also serves as a hindrance in the disclosure of women about their HIV status. This becomes a barrier, restraining women to access health services, thereby delaying the start of treatment.



A COMPARATIVE ANALYSIS OF THE ECONOMIC STATUS OF WOMEN SHG MEMBERS AND NON-MEMBERS

Though available literature on Bihar SHG indicates that the formation of SHGs in the state started from 1980s, however, the APMAS report (*Report on Situation Analysis Of Self Help Group Movement in Bihar, February 2009*) on situational analysis of SHGs in Bihar suggests the initial activities of SHGs were more related to social and gender equity issues, health, education and income generation. Basically, the SHGs were seen as fellowships of women (and men as well) to share their experience, strength and hope with each other so that they may solve their common problems



and help others to recover from their particular problems, in a self-supporting manner through members' contributions. Microfinance is a much later concept in many parts of the state, and gained momentum just in recent years. Making finance accessible to the poor through linkages with financial institutions, especially banks, is still in its pacing stage in the State. It was in the year 2006-07 that institutional support to SHGs in the state began with the constitution of Women Development Corporation (WDC) and Bihar Rural Livelihood Promotion Society (BRLPS).



This study results from the support and efforts of very many women who are part of the limited SHGs in 4 districts of Bihar covered during the study. In particular, in the field, it is impossible to name all the SHG members – and others too in their villages (including drop-outs, and non-members) – and the leaders and staff of the SHG promoting agencies (NGOs, government agencies and banks) who have spent time with the study team and shared their views, experiences and data. Our main hope is that we have fairly reflected what they told us, and that the study findings will lead to a better understanding of some of the realities

facing SHGs in particular and women in general especially as their numbers grow, and to practical strategies to address their economic participation. But there are also some questions. How effective are the groups in managing their financial transactions? Are the groups sustainable? Do they help in mobilising women to take social action? How effective are such actions? Who is really benefiting? Do the poorest benefit, do they not join at all or if they do join, are they more likely to drop out? This study explores such questions, based on field research in four districts of Bihar, presenting a reality check of ‘what is really happening’.

In disseminating the findings, we invite a wider discussion on the issues and the implications for 'optimising' the SHG movement. The study is based on a sample of 50 SHGs in ---- villages of 4 districts. The sample represents mixed group of women members.

25% of the SHGs covered in the 4 districts are 'functionally literate' defined as 'less than half the members have completed primary schooling'. **75%** are 'illiterate' meaning that all members have no – or less than primary – schooling. In as many as **30%** of the SHGs, none of the members have had any schooling at all a proportion which is especially high in Kishanganj (much lower as **5%** of sample SHGs) followed by East Champaran, Madhubani and Vaishali. Low literacy has poor implications for record keeping and accountability.

The period when the field work for the present study on Economic Participation of women in the 4 districts was carried out actually pertains to a period when SHGs were still found in sporadic manner and within the 4 districts of Vaishali, Madhubani, Kishanganj and east Champaran only in Vaishali and Madhubani we came across some SHGs still in a nascent stage. *Nevertheless, some of our initial observations on the difference between women associated with some SHGs and those who were not associated with any SHG can be recorded in the following manner-*

1. Linkage with SHG provided some guarantee to its member of getting loans in times of their need. This assurance of receiving loans when needed was found to be absent among the non-members.
2. The most crucial point that emerged in our interaction with members and non-members was that there was no increased intervention of SHG members in the decision making process in their household activities as compared to non-SHG members.

3. Sustainability

An assessment of financial status depends on good quality records and preparation of standardised statements. Financial statements are not being regularly prepared. In only 10% of the SHGs in all the 4 districts was an income and expenditure statement available, and in an equal number, a balance sheet and portfolio information. While members were usually able to provide approximate figures of total savings and total SHG loans outstanding, they were not able to provide figures for profits earned or loans outstanding to banks, for example-

Overall, in 4 districts we find that in one-third or more of SHGs, the value of members' capital (own savings) is not being properly maintained and as a result it has not enhanced above the rate of inflation. Thus in the majority of groups it is not the case that SHG earnings are high enough to maintain the value of SHG members' capital.

Analysis of Employment, Wages and Working Condition

A comprehensive analysis of this has already been done in the report; however, we reiterate the main points of our findings:

1. More than half of the respondents reported to be working in agricultural fields in their villages while **2.3%** said they were engaged as workers in small scale units. A miniscule number of **1.3%** reported running their own business, while a significant number of **30.5%** of the respondents overall could not respond to this query.
2. Among the districts, Kishanganj with large number of tea estates reflected as the biggest employer of women labour at a very low wages. Majority of the women labour force surveyed for the study in the district reported being working there. The situation with regard to other districts was more or less the same with most of the women reporting working in agricultural fields as wage labour, except to some extent the district of Madhubani, where *Sujni* art and Mithila painting seems to be employing women workforce in large number.
3. Amongst the working women, only **5.2%** had permanent job while **83.6%** had temporary and **11.1%** had contractual jobs. While increase in work participation of women has to be acknowledged, the types of works undertaken by them bring out clearly the subservient position of women at work.
4. The subservient nature of women workforce is amply clear from the extreme conditions at their workplace with none reporting enjoying any kind of benefit at their workplace. Almost **100%** of these respondents had no benefits accruing from their place of work other than their wages.
5. The mode of payment was found to be more in cash with **80.6%** respondents said having received cash payment for their wages. **10.9%** said they received food grains in lieu of their wages; whereas, **8.5%** said on occasions they receive either receive cash or kind as their wages.
6. As far as the perceived benefits of going out to work is concerned, it was found that majority of the respondents (**62.80%**) confirmed to have more income, **2.80%** said that they were exposed to the outside world. Economic involvement instills a positive change in most of the cases. **33.60%** said to have more income and gain in self confidence. Overall, **59.7%** of the respondents reported experiencing positive attitude towards their economic participation while **81%** said that their working outside on wages has led to negative attitude towards their economic participation while substantial number of **32.2%** respondents could not respond in either of the way.

According to a District Magistrate-

“What SHGs. There is not a single SHG which can sustain once the project is withdrawn, whether it is supported by government or any other. Most of them exist on paper. The concept of SHG is a total failure in the state of Bihar and no one can claim that they have been successful in formation, running and sustainability of SHGs.”





7. **Wage Differential:** It was noticed that female workers receive comparatively less wages than their male counterparts for the same job. It was found that the female worker usually get Rs 5-10 less than male workers while in some cases this difference could be as high as Rs.30-35.

8. The wages are dependent on the nature of seasonality related to work. Roughly **80%** of the respondents said that their

wages depended on the seasonality of work while **20%** said that it was not so in their case.

9. It was further found during our survey that **34.5%** respondents said that they received equal pay for equal work while **65.5%** of the respondents said that their case was different as they never received equal pay for equal work. *District wise situation varied greatly in this regard.*

10. Surprisingly **96%** respondents in Kishanganj district said that they received equal pay for work performed in which male members were also participants whereas only **1.6%** of the respondents in Vaishali said that they received wages equal to their male counterparts. The reason perhaps could be that while in Kishanganj majority of the labour force was engaged in tea plantation the wages for all labour, whether male or female was fixed, whereas, in Vaishali district agriculture was the main occupation of the labour force where difference in male and female wages is a distinguishing feature.



CONCLUSION

In 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, Kishanganj 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.

Unless these trends reach the bottom strata of society, attaining the MDG of gender equality will remain an impossible vision. 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.

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, Family and Poverty: SPIU Briefing Sheet 3, March 1998*). Women's vulnerability to poverty and their low positions in the labour 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 labour 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 to 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, labour, 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 recognised that government cannot act alone.

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, a 2006 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 favourable demographic structure.



As UN Secretary General Kofi Annan has stated, 'Gender equality is more than a goal in itself'.

"It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance." This recognition is currently missing in Bihar. Transforming the prevailing social discrimination against women must become the top priority, and must happen concurrently with increased direct action to rapidly improve the economic status of women. In this way, a synergy of progress can be achieved.

RECOMMENDATIONS

To bring down the gender inequality and also to achieve further economic empowerment in Bihar the following suggestions are recommended-

- a) Mention may be made of a few non-agricultural occupations which, if started in the villages suiting their condition, caste and tradition may provide good job opportunities for rural women. These could be in the form of manufacture of **bangles and tikuli, chalks, toys, garments, hosiery, tailoring, notebooks, bee-keeping, jute handicrafts, tea packaging, agarbatti manufacturing, papad making, knitting, embroidery** and many similar products needed for household requirements;
- b) There is a need to make available cheap credit to needy women to start self-employment schemes;
- c) There is also need for providing training in accounting, legal formalities, management techniques, marketing and other skills which are necessary to make productive activity by women truly effective, as training for self-employment ends with imparting technical skills but leaves out the training as how to make these skills marketable;
- d) The handicraft sector needs to be developed on the right lines as there is need for an institutional framework which may penetrate to the basic production units at village level, supplying the rural women with inputs, improved equipments, tools and training in associated techniques;
- e) The District Industries Centers need to be re-oriented with women development programmes. There is the need to identify skills of rural women at district level and to organise self-employment programmes for unemployed and under-employed women work force;
- f) The need is to undertake publicity and dissemination of information needed by women; such as, government schemes, programmes of assistance, agencies specializing in certain services and the like: for it is not enough that assistance is provided, it is equally important that the beneficiaries must know of their existence and the procedure to access them;
- g) It is also essential as well as important to organise women workers and under privileged women to protect their rights to protest against sex-discrimination in wages, for effective implementation of minimum wage legislation, for access to skill and child care services and above all to function as pressure groups for better bargaining positions and for promoting their participation in development decisions;
- h) Conscious efforts are needed for training of female work force in the rural areas in alternative skills. There is need to bring about some attitudinal and institutional changes to remove the prejudices against women and to remove the general feeling that women are good just for household and unskilled work;
- i) There is need to improve upon and to develop local technologies in a way that may be appropriate for the community in question and may serve many households at a time. Thus, opening up of the domestic unit of production may be the most feasible way, by which labor saving technologies may also be available to many women. Organising common activities for women may eliminate the time handicap;
- j) There is urgent need for organizing voluntary agencies, devoted for programming and undertaking the upliftment of rural women and more particularly of women workers of

peasantry and poor peasantry class. It would be far better if these agencies were all women agencies who would work as catalyst agents for development;

- k) Helping in the proliferation of SHGs on the lines of Andhra Pradesh and Maharashtra among women groups would go a long way in making many of the above suggestions tangible. *This is urgently needed in the four districts that were surveyed for this study. As mentioned above Kishanganj and East Champaran did not report any SHG and even in Madhubani and Vaisahli they were sparsely located;*
- l) To begin with mother NGOs need to be promoted in these districts who would in turn promote SHGs in the area. Since the villages are very remote and rural poor women are too weak and illiterate, an institution is needed to mediate between the rural poor women and development agencies, notably the banks. No other institution can possibly perform that crucial role except the NGOs;
- m) Backward districts as the area of our survey should be preferentially treated in the promotion of mother NGOs;
- n) Rural poor women, for obvious reasons, are prone to dependence. This need to be factored in the promotion of mother NGOs and formation of SHGs and the component of capacity building should be given due importance;
- o) Low level of literacy is one of the most severe constraints impairing the functioning of the SHGs. Concerted effort need to be made for increasing the literacy rate among women in the four selected districts in particular and Bihar in general;
- p) Efforts should be made to sensitise the officials of the banks (especially the Regional Rural Banks functioning under the guidance of NABARD) about the concept of women's role in development and the potential of micro-financing through SHG for promoting development. Unless the banks become responsive to the practice of micro-financing as declared by the government, it will not be possible for SHG movement in Bihar to attain the required momentum; and
- q) Besides the banks, various government departments are also now well-placed to directly promote the SHG movement in Bihar through such programmes like Swarnjayanti Gramin Swarojgar Yojana (SGSY) and Swayamsiddha Scheme of the central government. Officials of the concerned departments should be trained, sensitized and given a time-bound agenda so that more SHGs start functioning throughout the state.
- r) Improved linkages between women's community based organizations and local markets

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FIELD OBSERVATIONS & FGDS



The consultation sites also reported an acute shortage of drinking water, and the resident villagers were required to cover long distance on foot to fetch their daily household requirement of drinking water. Most government installations for supply of water were found to be either defunct or inaccessible for the poorest household due to socio-cultural reasons. In almost all the areas covered under study, the risks involved in the process of fetching water from outside the village found expression in the voices of a large number of women. Initiatives, however few, taken by villagers in some of the locations for getting drinking

water supply were all reported to have been futile.

Illiteracy was believed to be another pressing problem in the Bihar villages covered under our study. High levels of illiteracy were believed to cause backwardness, and also lack of regular schools emerged as one of the biggest problem. The absence of teachers from schools was found in large number.

The schools being run in Kishanganj villages have volunteer teachers (VT) under the total literacy campaign appointed by some leading NGOs. But they are hardly efficient as they are not well educated. They are appointed at a minimal salary of **Rs. 500** which is a drop in the ocean and that too is not paid regularly. Since the VT is not well informed he can't question the authorities. "Where and whom to complain, I don't know?"



Homelessness and the dilapidated condition of houses in the rural sites were also identified as major problems by the respondents in almost all the areas covered under study. Repairing houses was a major expenditure head for the poor households, and every alternate year, a significant amount of money had to be spent in bringing houses to livable conditions.

Indira Awaas Yojna (IAY) was found to be a total failure in almost all the villages covered in the study as it was distributed among the privileged class people. The major government programme promoting SHGs and channeling large funds for poverty reduction is the SGSY programme.

The Primary Health Centres (PHCs) were found in very few numbers and that too without any infrastructure or efficient doctors. Many respondents did not have much idea about PHCs.

Problems listed by women due to government apathy were found to be linked more with day-to-day concerns of livelihood, e.g. lack of ration cards, unemployment, and high interest on

loans, drinking water scarcity and lack of land / water for good quality irrigation. Other problems were linked mostly to broader aspirations, e.g. lack of capital, IAY, lack of government schemes, lack of shops and latrines etc.

Lack of transport facilities, particularly in rural areas for girls to attend middle and secondary schools, which are sufficiently far away from their habitations, is one of the major causes of the large-scale dropout of girls after completing lower primary education.

The respondents in East Champaran revealed that they had to buy water at the rate of Rs. 2/bucket. The FIs observed that hand pumps were available in the village but there was no water.

Some of the respondents hold BPL card while many do not possess any card.

Besides, corruption is also very rampant in the Public Distribution System (PDS). The grains for Below the Poverty Line (BPL) people are not even distributed, and instead, sold in the black market.

Jutes machines distributed during Rajiv Gandhi's regime were not maintained and thus were non functional as a result of which the workers had to suffer unemployment and huge monetary loss, especially women. The government department in-charge of these machines did not pay any attention. A few women weave shawls and sell it at a meager cost of Rs. 10-20 which is a drop in the ocean.

Case of child marriage was found to be very rampant all the 4 districts. It was shocking to meet 13 and 15 year old wife and mother and 35-40 year old grandmothers.



Amina Khatoon was very poor but very skilled in tailoring. But she was unemployed. Her husband was suffering from TB and her son who was her only hope was a polio patient. She knew stitching and wanted to earn but she had no support either from the government or the local NGO.

Poor women collect seep (shells) from the river as a result of which they are buried in water waist deep which is very unhygienic. They polish them and inhale poisonous dust which comes out of it. It leads to many diseases like TB. The seep collection and polishing takes a lot of their time and energy. Their husbands carry the seeps to the nearby markets. The amount they are paid per 1 kg seep is between Rs. 2.50 to Rs 3. One can imagine the economic condition of such poor women. What is the role of the institutions?

Women were found to be working on dairy farms in Vaishali. Dairies were more than 100 in number. They used to sell their milk to COMFED at a rate of Rs. 10/litre. But many of them said that they did not profit much from this as their earning was spent on the fodder for animals which was very costly (Rs. 12-14). Those who had their own farm managed the fodder.

The women workers working in the jute factory were infected by water borne diseases as the lower part of their body is submerged in water while taking out the jute pulp in Kishanganj and sowing rice saplings in Madhubani and East Champaran.

The women workers in jute factory earn 50 paise for pulping out 20-30 meters of jute roll.

The SHGs members have reached only the first level of community based organization i.e. SHG-level. The members are yet to know the roles and advantages of SHG-Federations. Project has achieved in capacitating three to five years old SHGs, however, capacity building programme for the Federations need serious consideration. What we observed in the FGD was that Self Help Groups are actually evolving to the point where they function as Mutual Help Groups. For them SHG is a “bachat samooch” or a piggy bank where they deposit and spend money at a lesser interest rate.

It was also observed during the field study that women were skilled in fisheries, Madhubani painting, makhana cultivation but the institutions did nothing to promote their skill and provide market for selling their products. Madhubani district has the highest number of SHGs.

Implications according to the Stakeholders

Most stakeholders present the SHG as a financially useful and sound instrument, and worry about the social and political implications. What this study indicates is that there are lights and shades on both sides. There are perhaps more social lights beginning to appear, and more financial shades. But, this study suggests that progress on either – financial or social – will require greater clarity of vision and objectives and a systematic approach to building capacity and providing guidance.

“Where is the PDS system and where is the food, the ‘Lal Card’? “The privileged class gets the ration and we are deprived of it in spite of the fact that we possess Lal card because we are poor and deprived people”.

“If you look at the population of the state, then the task of ensuring that each and every person has at least one square meal a day is a mammoth one indeed. But one area in which Bihar is strongly lagging behind is the need for a serious approach to implementing the existing schemes”- A CEO of a Donor Organisation

“The government needs to ensure that an EGS be introduced and that greater stress be placed on village and cottage industries, so that the employment situation of women, especially in rural areas, is protected and nurtured”- A local NGO

Geeta was about 37 and she lived with her husband and 6 children. According to her, the health of all women and children in her village was poor. She, along with other women was interested in the idea of health programme. “Sanstha aur Sarkar ke log apni jaat ke gaon jate hain. Humari taraf koi nahin dekhta. Kya hum insan nahin hain”.

Village moneylenders are more interested in earning high interest or in acquiring the debtor's property than in financing people in need. Women's access to institutional credit is further restricted by their confinement to household activities, their lack of mobility, and their lower level of awareness and educational attainment. They are more prone to fall prey to the exploitative conditions of village moneylenders than are men- **An observation made by an FI during FGD**

“Our husbands migrate to other states and we are left alone, we feel very insecure. All of us have to work but since our village is very remote and prone to flood we have to go to faraway villages to work leaving our little children and old members behind us.”

“A poor woman working in the fields of an upper caste landlord died as her employer did not allow her to drink water”- **FI**

High caste women were less vocal in comparison to the other women respondents, especially the Musahars. The upper caste women would stop us from eating or drinking at a musahar woman’s place since they were untouchables- “Pani mat piyo neechi jaat ki hai”- **FI**

Parents are not able to pay dowry due to extreme poverty and as a result girls are left unmarried in many families. There were many cases of trafficking of women by their husbands. They were mostly trafficked to Bengal.

Women workers are sexually exploited by tea estate employees. Young girls are also raped by their cousins and other family members who later on sell them off to ‘Dalals’ (Pimps).

The women workers working in the jute factory are infected by water borne diseases as the lower part of their body is submerged in water while taking out the pulp of jute.

The women workers in jute factory earn 50 paise for pulping out 20-30 meters of jute roll.

The women working on tea estates are financially exploited too. They are paid Rs 35 on fulfilling the target of plucking 27 KG tea leaves.

*“When a man gets infected, he goes to the village doctor and gets treated. But when women have any sexual health related problems, they are too shy to get any treatment. First, they will be eyed with suspicion and will get blamed for it. Second, there are no female doctors in the district. I know of young girls who have committed suicide due to fear of what their families would do if they got to know.”- **Woman Panchayat leader from Kishanganj***



LIST OF DISTRICTS, BLOCKS, PANCHAYAT COVERED IN THE STUDY

A. District- E. Champaran

1. **Block-** Mehsi
Panchayats- Chaklalu, Kashwamehasi, Kataha, Mirzapur, Nonimal
2. **Block-** Sugauli
Panchayats- Bhargawan, Kamarwa Raghunathpur, Bhataha, South chhapra bahas, North siripur
3. **Block-** Pakaridayal
Panchayats- Ajarwa sishani, Siraha, Sundarpatti, Dhanauji, Tharbitiya

B. District- Kishanganj

1. **Block-** Kishanganj
Panchayats- Pichhla, Belwa, Taisa, Chakla, Daula
2. **Block-** Kochadhaman
Panchayats- Kutti, Kamalpur, Bhagal, Kochadhaman, Tegharia
3. **Block-** Pothia
Panchayats- Chhatargachh, Raipur, Parlabari, Phala, Naukatta

C. District- Madhubani

1. **Block-** Rahika
Panchayats- Balya, Najirpur, Malangia, Khajuri, Basauli
2. **Block-** Rajnagar
Panchayats- Bhaiya bishanpur, Satghara, Bhatsimar, Sugauna north, Simri
3. **Block-** Bisfi
Panchayats- Bhojpandaul, Raghauli, Parsauni north, Jafra, Shighiya west

D. District- Vaishali

1. **Block-** Hajipur
Panchayats- Ismailpur, Gadai sarae, Bahuara, Gauspur Ijra, Dayalpur
2. **Block-** Bidupur
Panchayats- Chechar, Rahimapur, Jurawanpur, Kutubpur, Bidupur
3. **Block-** Vaishali
Panchayats- Bhagwatpur, Chakalahdad, Daudnagar, Majhauri, Bhagwanpur Ratti

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Data Entry



**SURVEY SCHEDULE
FOR
'Economic Participation of Women in Bihar'
A Study Conducted by Equity Foundation (A Forum for Woman & Child)
Supported by
PLANNING COMMISSION OF INDIA**

Name of Research Investigator -----
Date of Survey -----
Name of the District -----
Name of the Block -----
Name of the Village/Panchayat -----

1. पहचान**परिवार संबंधी जानकारी**

परिवार संबंधी परिचय	
नाम	
आप किस समुदाय से हैं?	
गाँव का नाम	
ब्लॉक/पंचायत	
जिला	
क्या आप किसी स्व-सहायता समूह (SHG) से जुड़ी हुई हैं?	
तिथि	

गाँव की जनसंख्या का वर्णन

परिवार की संख्या	
सदस्यों की कुल संख्या	
महिलाओं की संख्या	
पुरुषों की संख्या	
परिवार का औसत आकार	
लिंग अनुपात (पुरुष प्रति 100 महिलाएँ)	
लिंग अनुपात (महिलाएँ प्रति 100 पुरुष)	

1.1 गाँव की सामाजिक रूपरेखा

a. गाँव का नाम -----

b. आपके गाँव में किस समुदाय की जनसंख्या अधिक है?

- | | |
|---------------------------|----------------------|
| क. अनुसूचित जाति (SC) | <input type="text"/> |
| ख. अनुसूचित जनजाति (ST) | <input type="text"/> |
| ग. अन्य पिछड़ी जाति (OBC) | <input type="text"/> |
| घ. सामान्य (General) | <input type="text"/> |
| ड. मुसलमान (Muslim) | <input type="text"/> |
| च. अन्य (Others) | <input type="text"/> |

1.2 आपके पास किस प्रकार का राशन कार्ड है?

- | | |
|-----------------------------|----------------------|
| क. गरीबी रेखा से ऊपर (APL) | <input type="text"/> |
| ख. गरीबी रेखा से नीचे (BPL) | <input type="text"/> |
| ग. अन्त्योदय | <input type="text"/> |
| घ. अन्नपूर्णा | <input type="text"/> |
| ड. अन्य | <input type="text"/> |

2. अवसंरचना

- | अवसंरचना सुविधाएँ | प्रकार |
|--------------------------------|----------------------|
| 2.1 पीने के पानी का स्रोत | <input type="text"/> |
| 2.2 बिजली | <input type="text"/> |
| 2.3 ईंधन | <input type="text"/> |
| 2.4 सफाई का प्रबंध | <input type="text"/> |
| 2.5 घर का प्रकार | <input type="text"/> |
| 2.6 अपना/किराया | <input type="text"/> |
| 2.7 आपकी कोई अन्य निजी संपत्ति | <input type="text"/> |
| 2.8 स्कूल | <input type="text"/> |
| 2.9 कॉलेज | <input type="text"/> |
| 2.10 स्वास्थ्य सुविधा | <input type="text"/> |
| 2.11 यात्रा करने के साधन | <input type="text"/> |
| 2.12 फोन की सुविधा | <input type="text"/> |
| 2.13 तार घर | <input type="text"/> |
| 2.14 बैंक | <input type="text"/> |
| 2.15 थाना | <input type="text"/> |

Codes

- 2.1** 1. घर के अंदर नल
4. कुँआ
2. चापाकल
5. अन्य श्रोत
3. घर के बाहर नल
- 2.2** 1. बिजली
4. अन्य श्रोत
2. तेल की रोशनदानी
3. सौर्य ऊर्जा
- 2.3** 1. लकड़ी का चुल्हा
4. सौर्य ऊर्जा
2. गैस
5. चारकोल
3. किरासन तेल
6. कोयला
- 2.4** 1. परिवार के अंदर सुविधाएँ
3. खुला गड्ढा या खेत
2. घर के अंदर खुला गड्ढा
4. अन्य परिवारों के साथ बाँटना
- 2.5** 1. कच्चा
2. पक्का
3. झोपड़ी
- 2.6** 1. प्राथमिक
4. गैर-सरकारी
2. माध्यमिक
5. धार्मिक संस्था
3. उच्च शिक्षा
6. आँगनबाड़ी केंद्र
- 2.7** 1. PHSS
4. निजी चिकित्सक
2. सरकारी अस्पताल
5. संपूर्ण बाल विकास योजना
3. प्राथमिक स्वास्थ्य केन्द्र
6. अन्य
- 2.8** 1. बस
4. बैलगाड़ी
7. सायकिल
2. ट्रेन
5. रिक्शा
8. पैदल
3. टांगा
6. नाव

3. परिवार की रूप-रेखा

परिवार का मुखिया /मुखिया से संबंध	लिंग 1. पुरुष 2. महिला	उम्र	वैवाहिक स्थिति	जन्म स्थान	आप कितने सालों से इस घर में रह रही हैं	इस समुदाय में आने से पहले आप कहाँ रहती थीं	क्या आप लिख/पढ़ सकती हैं? 1.हाँ 2.नहीं	क्या अभी आप स्कूल/कॉलेज जा रही हैं? 1. हाँ 2. नहीं	अगर हाँ तो आप किस कक्षा में पढ़ रही हैं?	अगर नहीं तो क्या आप हस्ताक्षर करने की स्थिति में हैं?

Code: परिवार के मुखिया से संबंध

1. अन्य रिश्ता
2. विवाहित जोड़ी
3. बेटा/बेटी
4. बेटा/बहु
5. पोता
6. पोती
7. माता-पिता
8. अन्य (स्पष्ट करें)

वैवाहिक स्थिति

1. अकेली
2. विधवा/विधुर
3. शादी-शुदा
4. तालाक-शुदा
5. अन्य

अगर आप स्कूल नहीं जा रही हैं तो आपकी शैक्षणिक स्थिति क्या है?

1. प्राथमिक स्तर
2. माध्यमिक स्तर
3. Drop-out (Primary or secondary)

4. कार्य संबंधित इतिहास

4.1 जो काम नहीं कर रहे हैं या अभी काम नहीं कर रही हैं (Non Workers)

क्या आप कभी किसी कार्य या अन्य व्यवसाय में थीं?	यदि हाँ तो आप किस तरह का कार्य या व्यवसाय कर रही थीं?	अभी कार्य नहीं करने का कारण बताएँ	आपने कब तब काम किया	आय
1. हाँ 2. नहीं			1. पाँच साल से कम 2. पाँच से दस साल 3. दस साल से अधिक	1. प्रतिदिन 2. प्रति हफ्ता 3. माह

Code Kind of work

1. Agriculture
2. Domestic work (own/others- specify)
3. Factory
4. Shop (Kirana/Parchun)
5. Tailoring
6. Butcher
7. Pottery
8. Carpentry
9. Brick-Kiln
10. Construction Worker
11. Beedi Factory
12. Vendor (Specify)
13. Winnowing/Weeding/Swifiting
14. Basket weaving/ broom sticks/ Pattal
15. Handicraft
16. Dai/Chamain
17. Small cottage industry (Papad/tilori/badi/agarbatti/masala/pickles)
18. Ojha/Guni,Hakim/Quack Own business
19. Others

काम नहीं करने के कारण

1. काम से निकाल दिया गया
2. व्यवसाय बंद हो गया
3. कार्य का सामायिक होना (Seasonal)
4. आवास बदलना
5. प्रवास करना (Migration)
7. अन्य

4.1.1 कार्य खोने के कारण व्यक्तिगत एवं सामाजिक परिस्थित में बदलाव आना

अपमानित महसूस करना	
सामाजिक प्रतिष्ठा खोना	
पारिवारिक दायित्व को पूरा करने में असमर्थ होने के कारण दुःखी होना	
नकद राशि की हानि होना	
आजादी खोने का अनुभव होना	
आत्म विश्वास खोना	
आदर खोना	
ऊबाड	
कुंठित होना	
कोई बदलावा नहीं	
कोई जवाब नहीं	

4.2 श्रमिक

4.2.1 Ask the following

आप कहाँ काम करती हैं?	आप कब से काम कर रही हैं?	आप किस तरह का काम कर रही हैं?	आपकी रोजगार की स्थिति 1. स्थायी 2. अस्थायी 3. ठेका	आपकी भुगतान के प्रकार 1. नगद 2. काम के बदले अनाज 3. अन्य प्रकार	आपको कितनी राशि मिलती है (कुल मात्रा को स्पष्ट करें)	मजदूरी के अलावा आपको कोई अन्य लाभ मिलता है

Code Kind of work

1. Agriculture
2. Domestic work (own/others- specify)
3. Factory
4. Shop (Kirana/Parchun)
5. Tailoring
6. Butcher
7. Pottery
8. Carpentry
9. Brick-Kiln
10. Construction Worker
11. Beedi Factory
12. Vendor (Specify)
13. Winnowing/Weeding/Swifiting
14. Basket weaving/ broom sticks/ Pattal
15. Handicraft Dai/Chamain
16. Small cottage industry (Papad/tilori/badi/agarbatti/masala/pickles)
17. Ojha/Guni / Hakim/Quack
18. Own business
19. Others

Any other benefit

1. Medical
2. Maternity leave
3. Home travel allowance
4. Clothing/Food
5. Child care facility
6. Any other benefit such as during - marriage, death, birth, illness, loan with or without interest

4.2.2 बाहर काम करने पर आपको क्या लाभ मिलता है अधिक आय

- a) बाहरी दुनिया की जानकारी
- b) आत्म विश्वास का बढ़ना
- c) अधिक आजादी और परेशानियों को झेलने की अधिक योग्यता रखना
- d) अन्य
- e) जब से आप बाहर काम कर रही हैं तब से क्या काम-काजी महिलाओं के प्रति आपके रवैये में कोई परिवर्तन आया है
 - a. हाँ, मेरी सोच अधिक सकारात्मक हो गयी है
 - b. हाँ, मेरी सोच और अधिक नकारात्मक हो गयी है
 - c. कोई जवाब नहीं

4.3 Wage Differential

न्यूनतम मजदूरी प्रतिदिन प्रति माह	भुगतान के प्रकार 1. नकद 2. प्रकार कृपया स्पष्ट करें	क्या आपको अपने काम के अनुरूप भुगतान होता है? 1. हाँ 2. नहीं	क्या आपके श्रम का भुगतान सामयिक काम के आधार पर होता है? 1. हाँ 2. नहीं
पुरुष.....	पुरुष.....		
महिला.....	महिला.....		

4.4 अपनी आय का कितना प्रतिशत आप अपने लिए रखती हैं?

a. All b. 75% c. 50% d. 25% e. 15% or less f. none

4.5. आप अपनी आय का पूरा या कुछ हिस्सा किसे सौंपती हैं?

क. पति

ख.. माता-पिता

ग. सास-ससुर

घ. कोई अन्य

4.5.1 संपत्ति पर आपका अधिकार : आप अपने ऊपर कितना पैसा खर्च करती हैं?

Questions	Response of Female Worker
क्या आप अपने मन मुताबिक रूपये को खर्च कर सकती हैं?	हाँ / नहीं
क्या खर्च करने के लिए आपको अपने पति/ससुराल वाले/ माता-पिता/या परिवार के किसी अन्य सदस्य से आज्ञा लेना पड़ता है	हाँ / नहीं
Not applicable	
No Response	

5. परिवार में विभिन्न भूमिकाएँ

5.1 अधिकार एवं निर्णय लेने की क्षमता

5.1.1 परिवार में निर्णय लेने का अधिकार किसे हैं?

आधार	पति	पत्नी	दोनों का निर्णय	पत्नी द्वारा परिवार के अन्य सदस्यों से विचार-विमर्श
बच्चों की शिक्षा				
बीमारी का इलाज				
कपड़े खरीदने				
घर की मरम्मत				
परिवार नियोजन				
टीकाकरण				
शादी-विवाह				
रोजमर्मा की खर्च एवं छोटे-छोटे मुद्दे				

5.1.2 परिवार से संबंधित आर्थिक निर्णय

आधार	पति	पत्नी	दोनों का निर्णय	पत्नी द्वारा परिवार के अन्य सदस्यों से विचार-विमर्श
फसल रोपण के चुनाव का निर्णय				
महिला की आय की खर्च का निर्णय				
कर्ज का लेन-देन				
पूँजी निवेश करना				
आवश्यक वस्तुओं की खरीद				
उत्पादित फसल की बिक्री				
रोजमर्रा की चीजों को खरीदना				

5.2 पारिवारिक कार्य

5.2.1 परिवार के किन कार्यों में आपने अपना अधिक योगदान दिया?

घरेलु काम	पहले	बाद में
रोजमर्रा की चीजें खरीदना		
बच्चों एवं बूढ़ों की देख-भाल करना		
बच्चों के स्कूल संबंधी कार्यों में मदद करना		
खाना पकाना		
घर की सफाई		
बर्तन मांजना		
कपड़े धोना		
पानी लाना		
जलावन की लकड़ी लाना		
गोईठा एवं गुल बनाना		
चारा		
जानवर की देख-भाल		
दूध दूहना		
कोई अन्य		

5.3 आप प्रतिदिन कितने घंटे आराम करती हैं?

- 5.3.1 आप प्रतिदिन कितने घंटे सोती हैं?
- 5.3.2 आपके पति प्रतिदिन कितने घंटे आराम करते हैं?
- 5.3.3 आपके पति प्रतिदिन कितने घंटे सोते हैं?
- 5.3.4 सुबह में पहले कौन जागता है?
- 5.3.5 सबसे अंत में कौन सोने जाता है?

5.4 क्या आपको ऐसा लगता है कि आपने अपने जीवन-स्तर एवं सामाजिक परिस्थिति को अपेक्षा के अनुसार प्राप्त करने में सफलता पायी है?

- a. बहुत अधिक
- b. बहुत हद तक
- c. कुछ अधिक नहीं
- d. कोई परिवर्तन नहीं
- e. अन्य

5.4.1 आपके परिवार में आपकी हैसियत एवं आपकी पहचान क्या है?

- पति के बराबर
- पति के बाद
- परिवार की मुखिया
- अन्य

5.5 आप अपने आप को कहाँ तक सफल पाती हैं?

- बहुत अच्छा
- ठीक-ठाक
- कुछ अधिक अच्छा नहीं
- कोई जवाब नहीं

5.6. संघर्ष एवं हिंसा- संघर्ष के क्या-क्या कारण हैं?

- रुपया-पैसा
- शराब
- बच्चों की विवाह, शिक्षा एवं अन्य खर्चों से जुड़े निर्णय
- बच्चों द्वारा बुरा बर्ताव
- पति के विचार से विरोध होना
- खाना बनाने एवं घरेलु काम-काज में देर होना
- यौन संबंध
- समुराल वाले
- पति एवं पत्नी द्वारा एक दूसरे के चरित्र पर शक करना
- घरेलु कार्य में बाधा डालना
- माँ-बेटी का घर के बाहर काम करना
- कोई अन्य

5.6.1 Do these fights involve--

- गाली-गलौज
- मार-पीट
- मानसिक प्रताड़ना
- यौन-उत्पीड़न

5.6.2 क्या इस प्रकार की लड़ाईयों के कारण आपको शारीरिक चोट आई?

- हाँ, छोटे चोट एवं कटने का निशान
- हाँ, गंभीर रूप से कटने एवं चोट के निशान
- नहीं

5.6.3 क्या नौकरी छोड़ने के कारण आपके प्रति हिंसा बढ़ी है?

- हाँ, मौखिक रूप से
- हाँ, शारीरिक रूप से
- हाँ, यौन उत्पीड़न के रूप में
- नहीं

5.7 आपके गाँव में किस प्रकार की आपदा आती है?

प्राकृतिक आपदा

- बाढ़
- सूखाढ़
- बारिश
- भूकंप
- घ-बार का उजड़ना
- चक्रवात
- अन्य

मानव निर्मित आपदा

- हिंसा
- डकैती/खुनखराबा
- अन्य

5.7.1 क्या निवास स्थान बदलने का कारण आपदा या संघर्ष है?

हाँ नहीं

5.7.2 निवास स्थान बदलने के क्या-क्या कारण हैं?

- असुरक्षित/असहज वातावरण
- खाद्य सुरक्षा के लिए
- अच्छे रहन-सहन के लिए
- जीवन-स्तर में वृद्धि

5.7.3 स्थान बदलने के अभिकर्ता कौन हैं?

- कोई एक व्यक्ति
- बिचौलिया
- परिवार समुदाय, मित्र

5.7.4 स्थान नहीं बदलने के पीछे क्या कारण हैं?

- परिवार के सदस्यों के प्रति दायित्व
- संपत्ति
- बीमारी
- कार्य कुशलता का अभाव
- गर्भवती होना
- अशिक्षा
- केस-मुकदमा
- दुर्घटना

5.7.5 स्थान बदलने से क्या-क्या असर होता है?

- महिला शासित परिवार
- साधनों की कमी
- गरीबी
- असुरक्षा (Insecurity):-**

I. आर्थिक असुरक्षा -

जमीनी अधिकार -----

आय तक पहुँच -----

अपनी आमदनी को खर्च करने का अधिकार ----

II. सामाजिक असुरक्षा (Social Insecurity) -

- पति द्वारा दूसरा विवाह करने का भय
- बाहरी व्यक्तियों का भय
- किशोरी बालिकाओं वाली परिवारों में असुरक्षा
- किसी भी प्रकार के हिंसा के खिलाफ न्याय दिलवाने में पड़ोसी द्वारा असहयोग
- किसी भी प्रकार के हिंसा या आपदा के खिलाफ न्याय दिलवाने में समुदाय द्वारा असहयोग
- वेश्यावृत्ति में बढ़ोतरी

III. स्वास्थ्य संबंधी सुविधाओं से वंचित रहना

ओझा-गुनी, नीम हकीम द्वारा शोषण

5.7.6 क्या आपको अपने गांव में किसी प्रकार के आपदा राहत की योजना चलाये जाने की जानकारी है?

हाँ नहीं

6. सुविधाओं तक पहुँच

6.1 उधार के श्रोत

1. स्वयं संवी संस्था
2. महाजन
3. बैंक
4. महिला सहकारी संस्था
5. जमीन या संपत्ति को बंधक रखना

7. क्या आप इनके बारे में जानती हैं

- i. पंचायती राज संस्था
- ii. महिलाओं के लिए पंचायत चुनाव में 50 प्रतिशत आरक्षण
- iii. ग्राम सभा
- iv. ग्राम कोश
- v. न्याय पंचायत
- vi. सरकार द्वारा चलाये जा रहे महिलाओं से संबंधित कार्यक्रम
- vii. स्वयं सहायता समूह

7.1 क्या आप पंचायत चुनाव लड़ना चाहेंगी?

हाँ----- नहीं -----

8. स्वयं सहायता समूह संबंधी जानकारी

आप किस कार्यक्रम से जुड़ी हैं?

1. स्वशक्ति
2. स्वावलंबी
3. स्वयंसिद्धा
4. दीप

8.1 समूह गठन

1. समूह गठन की प्रक्रिया - क्या पंचायत स्तर और समुदाय के स्तर पर सदस्यों को स्वयं सहायता समूह से संबंधित जानकारी से अवगत कराया जाता है?

हाँ----- नहीं -----

यदि हाँ, तो स्वयं सहायता समूह के गठन के विषय में नीचे लिखे गये किन आधारों एवं प्रक्रिया से आप अवगत हैं?

8.1.2 a. स्वयं सहायता समूह के सदस्यों की संख्या

- b. प्रमुख व्यक्तियों की संख्या
- c. समूह द्वारा प्रतिमाह इक्कट्टा किए गए रकम
- d. कर्ज की रकम पर सूद
- e. समूह में निर्णय कौन लेता है?
- f. कितनी रकम से बैंक में खाता खोला जाता है?

8.1.3. स्वयं सहायता समूह से संबंधित ट्रेनिंग

1. औपचारिक प्रशिक्षण समूह से संबंधित नियम

2. अनौपचारिक प्रशिक्षण समूह से संबंधित नियम- गठन एवं उसे सुगम बनाने संबंधी जानकारी अगर योजना का अंत हो जाय तो क्या आप खुद अपनी आजीविका चलाने में सक्षम होंगी?

हाँ----- नहीं -----

अगर हाँ, तो किस प्रकार

1. समूह निधि -----
2. प्रशिक्षण -----
3. आजीविका के सुअवसर -----
4. सरकार द्वारा चलाये जा रहे कार्यक्रमों के साथ मिलकर -----

8.1.4 सरकारी योजना

1. SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY) -----
2. DRDA -----
3. TRYSEM -----
4. DWCRA -----
5. INDIRA MAHILA YOJANA -----
6. JAWAHAR GRAM SAMRUDHI YOJANA (JGSY) -----
7. EMPLOYMENT ASSURANCE SCHEME (100 DAYS WORK) -----
8. NATIONAL MATERNITY BENEFIT SCHEME -----
9. NATIONAL FAMILY BENEFIT SCHEME -----
10. SCHEME FOR CELEBRATING MARRIAGE OF HIS/HER DAUGHTER -----

8.1.5 संस्थाओं की भूमिका : आपको किनसे सहयोग मिलता है?

- | | | |
|------------------------|----------|-----------|
| बैंक का सहयोग | हाँ----- | नहीं ---- |
| सरकारी अफसरों का सहयोग | हाँ----- | नहीं ---- |
| सरकारी संस्था का सहयोग | हाँ----- | नहीं --- |