

## **Chapter VI**

# **Women as Borrower from The Commercial and Rural Banking for Rural Development : Malda District**

## I N T R O D U C T I O N

In this chapter we have attempted to find the measure adopted for the economic upliftment of rural women in the Malda District. In general, the problem of women folk in the rural area will be prudent to draw certain particular conclusions which will suit the people of the area with its conspicuous level of backwardness. There is no argument that women constitute half statistically perhaps slightly more than half of humanity : Women perform one-third of humanity's quantified work which is a determining factor for a nation's development. By irrespective of social system, what appears to be almost universally valid is that women's work is not recognised as 'work' in the definitional and realistic neither socially valid nor economically rewarded and in almost all societies women are permanently working with a range of skills which are crucial significance to their economic and social well-being. The service rendered by women are precisely regarded as low status, low paid and in the hierachy of economics, almost always considered low skilled, low status, low pay are the three important pillars on which rest the work performance of rural women.

Women of India representing 48.3% of the total population today, are at the cross-road. A large number of Indian women are slowly emerging out of a system that had oppressed and exploited them for centuries. Today they have pervaded every conceivable sector of the national acivity and had made their indelible impressions in various fields which have so far been considered

as the exclusive rights of men. But this is only one side of the coin. In our cities and villages, majority of women still suffer from drastic inequalities, despite receiving constant attention of both planners and policy makers. Their lives at home and outside still remain extremely arduous, monotonous and drudgerous. This means that the developmental efforts definitely have to be given a new thrust. In India it was in the eighties that Women's Development was recognised as one of the developmental sectors<sup>(1)</sup>.

Economic development is generally conceived and defined to mean growth in per capita gross domestic product. It follows that, to contribute to economic development, women must engage themselves in what is called 'economic' or 'gainful' activity. In other words, for a full integration of women in economic development, women must enter the 'labour force' on an equal footing with men<sup>(2)</sup>.

But programme for the welfare and development for women have been taken up right since the First Five-Year Plan. The Central Social Welfare Board, set up in 1953 undertook a number of welfare measure through the voluntary sector. In the Second Five-Year Plan, women, were organised into Mahila Mandals. The Third and Fourth Plans accorded high priority to women's education. Measures to improved maternal and child health services, supplementary feeding for children and nursing and expectant mothers were introduced. The Fifth Plan supported economic development, employment and training for women as the principle focus for their socio-economic development. The Sixth Plan taking into consideration,

the report of the Committee on the Status of Women, had in its basic strategy a three-pronged thrust viz. health, education and employment (3) .

When attention turns to solving the economic problems that have afflicted the majority of developing nations the over the past decade, only rarely is the impact on the lives of women taken into consideration. Women's varied economic roles, contributions and voices remain largely invisible and ignored, a peripheral factor when it comes to addressing such "macro-economic" issues as growth rates, foreign debt, and trade.

Yet, evidence shows that in key respects women are more seriously affected than men by the on-going economic deterioration in scores of countries. Poor women have become poorer, more women are poor, and women are now poorer in relation to men. Through their hard work they try to ensure the survival of the poorest segments of the population, but at great cost to themselves.

The declines in per capita income so closely associated with the debt crisis, particularly in Latin America and Africa, have disrupted virtually all aspects of women's lives, forcing them to shoulder extra burdens to keep families afloat. Women have to work much longer hours in and outside the home and often suffer physically and emotionally as result. This drain on women's time, resources and energy also inhibits their ability to participate in political life and hence in having an influence in changing the policies which affect them so adversely. The

crisis has diminished educational and economic opportunities for young women, thus affecting their future ability to contribute to society on an equal basis with men.

If nothing is done to compensate for the blows to their standard of living, the economic policies adopted to deal with the crisis often have very negative side-effects on the poorest and most vulnerable people in society, especially women. This is particularly true of the conventional "structural adjustment" measure advocated by most international financial institutions<sup>(4)</sup>.

Rural people are different from those living in urban areas. The difference reflects differences in cultures or subcultures of these two areas-differences in attitude and behaviour and perhaps in dress, dialect or accent. Yet, while there are differences, there are also common attitude and behaviours that both rural and urban people may share as members of a large culture.

The popular urban impression of rural people is that they are ignorant, slow in thought and action, and very gullible<sup>(5)</sup>, while it is common place that women in rural areas work is in the maintenance tasks of the family, such as collecting fuel and water, cooking, looking after children, that goes by unnoticed and unappreciated.

Thus, working women in rural areas provided not only a substantial part of the labour force engaged in agriculture and allied activities but also bear the brunt of tedious, repetitive and unavailable household work<sup>(6)</sup>.

One of the most disquieting features of the rural economy

of India has been the growth in the number of agricultural workers-cultivators and agricultural labourers engaged in crop production. So far, very little seems to have been done to improve their lot, especially of the later group. They get unusually low wages, and conditions of work put an excessive burden on them, and employment, which they get, is extremely irregular. What Dr. Pattabhi Sitaramayya stated in 1940 still holds true. "The cultivator, who spends the day between slush and mud, who works now with a starving stomach and now with a half appeased appetite, who knows no rest in storm or sunshine, who often has no dwelling site which can be called his own, he grows our paddy but starves. He feeds our milch cows but never knows anything beyond 'kanjee' ( gruel ) and water. He digs out wells but must keep off from them when they are full. He is a perpetual hewer of wood and drawer of water for those who fallen on his labour and rise to wealth and plenty. His condition is appealing and heart-rending". It was this condition what led the Agrarian Refoms Committee, 1950 to observe that, " to leave out the problem of agricultural labour in any scheme of agrarian reforms as has been done so far is to leave unattended a weeping wound in the agrarian system of the country <sup>(7)</sup> .

Women's traditional caring and domestic reponsibilities and their unpaid work in the home, family enterprises, on the land and in the community are often unacknowledged or, in spite of sentimental rhetoric, undervalued. They carry no monetary price tag, so planners do not consider women's work-load as

a "cost" or important variable in economic or development planning. It is assumed women will go on fulfilling their responsibilities, with perhaps a bit of adjustment, even though changing social and economic circumstances may make this impossible.

This is a serious problem with far-reaching implications, for if policy planners do not take women's multiple roles and needs into consideration, the "adjustment" programme may actually backfire, undermining attempts to improve the health of economy and put it on a path of sustainable growth. Indeed, this is precisely what some experts are arguing happened in Jamaica when, despite increased levels of investment in the 1980s, the overall output of the economy in real terms was lower in 1981-1987 than in 1976-1980.

The 1989 World Survey on the Role of Women in Development shows that women are held back by pre-existing inequalities—less education and training and narrow, outdated ideas about their capacities and ways of fulfilling their important family roles, for example. These inequalities must be changed so that women can meet their responsibilities and help to bring about better conditions for themselves and others in today's world, says the survey, (which has been updated, under the co-ordination of the United Nations Division for the Advancement of Women in Vienna, from a survey on the role of women in development prepared for the 1985 Nairobi conference marking the end of the United Nations Decade for Women<sup>(8)</sup> .

### Development and Women Labourers :

Among the different factors for production, labour is an important factor. It plays a vital role in every field of production like agriculture, industry and tertiary. It is one of the primary factors of production. Therefore, without labour there is no production and there is no economic development. Labour at all times, has been recognised as a separate factor of production. Any work, whether manual or mental, which is undertaken for monetary consideration is called 'Labour' in economics<sup>(9)</sup>.

A work can be performed by men or women labour or by both. Generally men are employed for the works which need perfection but difficult task. In some cases like agriculture both are employed. Thus, women are employed wherever they are suited. A decade back, generally women were not found in large numbers in government or private sectors. Not only that, they are rarely seen outside of the farm fields. Our culture and custom did not permit for the employment of women labour in other economic sectors. But in recent times there has been a change in the trend of the employment of women labour. Now-a-days women are keenly competing with men for getting jobs. Because education has become a fashion in the modern society. Girls continue their studies until they are married. Some of them are highly educated too. After marriage they try for employment because of their higher education. Also the women whose husbands can afford to keep servants have ample spare time. To utilise their spare time gainfully they go for jobs. So the main motives for employment were

"economic boredom" and "desire for self-expression, dignity and independence". From the above, it is clear that women have been playing an active and constructive role for production and for economic development.

Notwithstanding this large-number-employment, the assumption that the benefits of economic development are equally shared by both men and women is disputable, particularly with regard to the rural population.

The process of development is a complex one inducing changes in several socio-economic and demographic aspects. Generally, the planners and policy-makers conceive and execute rural development with the implicit assumption that their impact will be homogeneous on the lives of both males and females. However, their presumption of equal sharing of benefits of development by both the sexes is disputable. Usually the females in rural areas perform multiple duties by combining all types of household work including child care with such other jobs as farming, animal husbandry, work in household industry, etc., depending upon the opportunities offered by the complex social, economic and organisational structure of rural life.

#### Women in Modern India :

Until recently, in India as in many other developing countries, the role of women in the economic activity of the nation was practically ignored. In fact, the pre-occupation with specific patterns of economic development often resulted in the relative neglect of women's needs and the process of development itself

often has some serious negative repercussions on the status of women, thus worsening rather than improving their conditions.

Occupation-wise, agriculture appears to offer the main refuge to the working women in rural India with about 87 percent of the economically active women engaged in this category in both 1971 and 1981, although the economically active were only 11 and 14 percent of the total rural female population in these two census years.

The emergence of urban working women, a post-Independence phenomenon in India is an indication of the socio-economic and politicolegal changes taking place in their status. This transition in their status has made them the focus of numerous studies.<sup>(10)</sup>

Women in contemporary India have multiple roles to play at home, in office, factory, legislature and the like and hence, our society must shed its old attitude towards the new Indian women. The home folk must welcome a working woman when she returns after work like a man, who comes home ( supposedly ) too tired to attend to household chores. On the other hand, co-operative husbands can play a significant role by encouraging their wives.

Women must know what their rights are, they must fight back if they are denied opportunities to work, indeed, they must fight back, whenever they feel that have been discriminated against all odds. To become equals of men, they must have economic independence, they must be aware of their legal status, and laws relating to women must be so implemented that a large number

of women will benefit in the long run <sup>(11)</sup> .

It is necessary to change the status of women in the family first, for only then, they can have a better status in society. Unless women themselves agitate to redefine their role within the family, no amount of legislation can give them equality with men. Legislation is ineffective because it is not acceptable to our social norms. Indian women should stop being superstitious and approach every issue from a practical point of view. They must be rational and should not have blind faith in anything. They should come out against oppressive traditions and customs which contribute to their sufferings.

The Eighth Plan Approach paper has sought to place emphasis on increased opportunities and improved conditions of 'Employment and Training for Women' be it in areas of self-employment or in the service sectors. Maximum resources would be directed towards releasing the productive and creative energies of rural women so that they become equal partners in the socio-cultural transformation.

In the Plan of Action of the National Front Government announced by the Prime Minister at the beginning of 1990, it was said that a National Commission with statutory powers would be set up to look into cases regarding offence against women as well as serve as a mechanism to facilitate redressal of grievances of women. A Bill in this regard has already been introduced in Parliament in May, 1990 <sup>(12)</sup> .

Education :

A number of steps have been taken for promoting women's education. The main strategy for education is a distinct orientation. The main strategy for education is a distinct orientation in favour of women's equality and empowerment. Motivation-centred programmes with special inputs to promote self-confidence and self-sufficiency among women have been stressed. School text books are being revised to remove the sex bias. Women's Developmental Centres have been setup in a number of colleges to bring about social awareness about women's issues and to focus their efforts on the rural women, particularly those belonging to Scheduled Castes and Scheduled Tribes. Special cells are being set up in the State Directorate of Adult Education and State Resource Centres to plan and administer women's programme and to encourage their participation in the condensed courses organised by the Central Social Welfare Board. Despite all these programmes being in action, yet the rate of female literacy as per 1981 Census stands at 24.82% as against the literacy of 45.89%. Similarly while dropout rate amongst girls at primary level was 50.3% the same for the boys was 45.8%. Regional Vocational Training Institutes provide training facilities in the basic, advanced and instructional level skills for women have been set up. About 230 ITIs have been set up exclusively for women. As a result of those efforts, employment of women in the organised sector, the public sector and the private sector had gone up substantially. However there was a significant rise in the number of women job seekers. Apart from the other

general programme for alleviation where women are given priority- Development of Women and Children in Rural Areas - a group - oriented programme-is exclusively meant for rural women and children. Then there is the scheme " Science and Technology for Women " wherein identification and formulation of Science and Technology programme providing opportunities for gainful employment to women, specially in rural areas, reducing drudgery in their lives improving sanitary and environmental condition have been taken up.

The Commission :

The National Commission may be viewed as the culmination of the demands and aspirations of women's organisations for a body that will safeguard the rights of women. It will also look into the complaints and take Suo moto notice of the involving deprivation of the rights of the women. The Commission shall monitor the proper implementation of all the legislations made to protect the rights of women so as to enable them to achieve equality in all spheres of life and equal participation in the development of the nation. The Commission will have all the powers of a Commission of Inquiry to summon persons and investigate cases of atrocities on women. Officials will be bound to co-operate with the Commission in providing information and documents and those refusing or ignoring to do so will be punished.

The Government gives due recognition to the critical role that Trade Unions and the Mass Media have to play in improving

the status and would shortly be initiating measures to harness the scope of these towards this end. A high powered Inter-Ministerial Co-ordination Committee will be set up to review the progress of various programme and to advise the Government in formulating necessary policies and programme providing more and more opportunities for employment and training for women in the Eighth Plan. In these efforts women in the informal/unorganised sector will be given due recognition as advocated in 'Shram Shakti' - the Report of the " National Commission on Self-employed Women and Women in the Informal Sector". There is still a dearth of systematic training and professional approach to women's programmes regarding the awareness, organisation and enhancement of women's skill. What seems to be imperative in the present context is enhancement of women's economic skills and to improve opportunities and providing necessary support structures for them to be free from the drudgery of domestic chores. Combating social evils also is critical for this development. This would serve to bring about a holistic development as advocated in the " National Perspective Plan for Women ".

In this efforts, the Government is making all out efforts to involve non-government organisations, experts and subject specialists, social workers, academic and research organisations, technical institutions, trade unions and above all women themselves so as to ensure optimal participation by all concerned and at all levels.

The burden of the debt crisis has fallen especially hard on poor women. A UNICEF study notes that as poverty rose in

Brazil during the crisis period of the 1980s, more women than men were affected—women who share poverty with male partners as well as those who are the sole heads of families ( accounting for 30 percent of poor urban families and 12% of poor families ) . Race compounds the problem : " There are almost three times as many black and mulatto women as white ones " at the absolute poverty level <sup>(13)</sup> . Researchers in the Carribean have echoed this theme, noting that women have been harder hit by adjustment measures in this region because they represent a majority of the poor. ( Between 35 and 45% of regional households are headed by females ).

One factor in the rise in female poverty is that wages have fallen. In seeking to reduce budget deficits and counter inflationary pressures, some form of curb is often placed on wages. This ( often exacerbated by continued high inflation rates ) has contributed to drastic falls in real wage levels. Women employed in the formal wage sector are directly affected, while others are affected indirectly, through the reduced income brought into a household by its male members. Women workers, fewer of whom are generally organized in unions than men, also have greater difficulties in countering drastic wage cuts.

Already existing sexual differential in wages and incomes may increase further under conditions of economic crisis. In Argentina, for example, women's incomes had fallen to less than 50% of the average male income in both the industry and service sectors by 1984. A Brazilian study found that when employment

opportunities improved in 1985-86, men were usually rehired at wage levels comparable to their previous ones, while women were brought at lower rates (14).

Countries strapped for external financing and capital often revise their investment codes to attract foreign investors. Some of these can have a bearing on women's employment situations and on overall wage levels. Researchers in the Caribbean argue that foreign investors like to employ females because they can be paid low wages " and are more likely to accept working conditions which would be unacceptable to men. This practice, taken together with the overall increase in unemployment, has a depressing effect on the overall structure of wages in the country. It is an example of how policies which discriminate against women can have adverse consequences for the whole society ".

#### Shifting Employment Prospects :

To compensate for a husband's job loss and /or the sharp fall in the purchasing power of family incomes, more women look for work outside the home. Studies have shown women's labours force participation rates increasing at crucial economic periods in many countries, including Costa Rica, Brazil, Chile, Uruguay, the Philippines, Argentina and Peru.

Because of low or stagnant growth rates and rising population in much of Latin America and Africa, however, job opportunities have not always kept pace with the number of women seeking them, resulting in higher unemployment for women. In many coun-

tries in crisis, female rates of unemployment are higher than those for males. The facts are even more alarming than these statistics indicate because they do not include the large proportion of initial job seekers or women discouraged from looking for work. A Brazilian study found women's unemployment rates much higher than men's in the state of Sao Paulo. Similarly, researchers noted that unemployment rates for Argentina female heads of household were higher than for male heads. A study of industrial workers in Brazil found that women in unskilled positions had a hard time finding a comparable job after they lost one and were forced to take lower-status wage work outside the industrial sector <sup>(15)</sup>. Studies indicate men will not always do this.

Some adjustment measures can bring shifts in labour force composition. In the Caribbean, researchers have noted that policies to encourage high-tech, large-scale, capital-intensive businesses sometimes weaken women's employment prospects, as females typically are concentrated in small businesses and farms. Currency devaluations, designed to boost the competitiveness of exports, can hurt women's employment. Semi-conductor firms in the Bataan Export Processing Zone in the Philippines, for example, could not effectively cope with the increased cost of imported materials and parts, and partially for this reason laid off 11,533 women during 1984-85 <sup>(16)</sup>. Other research, however, indicates that the emphasis on export-oriented industries, such as textiles and electronics, where wages are above those for comparable work in non-export sectors.

### Pressure On Rural Women :

The lives of women in rural areas have often deteriorated dramatically. A UNICEF - sponsored study on Mexico found that the economic crisis and certain structural adjustment measures had exacerbated existing trends there. Because families could no longer survive intact in the countryside, young women were forced to migrate to find work. Some emigrated to work as domestic servants in other countries under " extremely vulnerable conditions ". young women and wives were being pulled off the land to work as day labourers where they had no social security, lived in sheds and were easy targets for sexual abuse. For those women left on the farms, there was more work to be done, especially on the smaller farms, where wives were left to fend for themselves once husbands and older children migrated to find paid agricultural employment.

Some United Nations economists have noted that adjustment policies that encourage agricultural production for export can hurt African women, who are primarily responsible for local food production and distribution. While their husbands control plots for export crops ( and retain most of the revenues ), women cultivate mainly subsistence crops. When export prices rise, the men want the women to spend more time working on the men's land ( often without pay ) - diminishing the amount of time women have to grow food for their families and local consumption. Men also tend to benefit from incentives to grow export crops, while women are not provided with the same kind of access to credit,

fertilizer, technology etc.

As land use shifts to export production, it has meant are forced to farm on less fertile, less desirable plots. " In Indonesia, the devaluation of 1986 and the price increases that followed, before resulting in increased profitability of agricultural production, actually caused women farmers to work longer in the fields to make up for the labour they could no longer afford to hire ".

#### Health And Education Cuts :

In many developing countries, sky-rocketing food prices and changing agricultural policies have contributed to women's hunger and malnutrition. More than half of Brazilian women do not eat enough, according to a UNICEF study. While more research is necessary to link economic problems with diet and health, the authors point out an additional component-problems of food distribution within families. They note that women and girls often are the last to eat and eat least than men and boys. In Amazon communities, for example, there are more than twice as many malnourished women as men. Research in Bangladesh shows that female children have a 70 percent higher mortality rate than boys and that higher percentage of girls are severely malnourished<sup>(17)</sup>. In Mexico, deteriorating conditions in the countryside which are forcing women to become day-labourers contribute to their physical exhaustion and progressive malnutrition, which in turn increase mortality and morbidity rates among these workers. Other studies decline

in the nutritional status of pregnant and lactating mothers in countries following stabilization and adjustment programmes.

Cuts in health expenditure result in increased mortality and other problems for women, particularly expectant mothers. When a Government calls for cost-sharing schemes in such areas as health, this may jeopardize long term programmes to improve women's condition. In Kenya, for example, there is concern that women may not go to family-planning clinics because of new fees that have been introduced<sup>(18)</sup> .

Expenditure on education in developing countries has dropped in real terms. Public budget cuts and revenue increases ( such as a rise in school fees ) have particularly affected girls' educations. Enrolment of girls at all levels of education ( primary, secondary and university ) is declining in many African countries. A report for the United Nations notes that when an African family is unable to pay the increased school fees for all children, chances are given to the boys first<sup>(19)</sup> . Unfortunately these trends are visible in parts of all the developing regions.

Cutting a girl's education short has potentially grave long-term consequences for society as well, given the correlation between high fertility rates and low female educational attainment.

#### Political Implications :

The economic crisis and resultant austerity policies undertaken by developing nations mean achieving equality for women will be even harder than it has been.

On one level, developing nations budget shortages make it difficult to redress past discrimination and help put women on an equal footing with men. Deficit reduction schemes mean even fewer public resources are available to meet women's needs, such as special job training and credit programme, health-care programmes for pregnant women, day-care facilities, etc. Because Governments have not been able to successfully intervene on behalf of women, in some instances, women's position is actually deteriorating relative to men, as shown, for example, in poverty and unemployment statistics.

On another level, women's increased work-load associated with the crisis, and deteriorating health, leave them less time and energy to take on leadership roles in their communities or otherwise become politically active. Precisely when women's concerns need to be taken into consideration by policy-makers, women are less able to ensure that this happens.

Women's participation in upper levels of decision-making is not commensurate with the impact on them of the decisions made. Worldwide, women occupy just 3.5% of all cabinet-level positions. In the developing countries this ranges from 1.6% in Asia and the Pacific to 2.5% in Africa and 4.0% in Latin America and the Caribbean. Their rate of representation is even lower in the key political and economic ministerial posts.

Despite the various obstacles to women's political participation, women are demonstrating great imagination, scope and courage in dealing with the consequences of the debt crisis and

structural adjustment Policies. Far from being passive victims, they are organizing on a variety of levels. Local Ghanaian women, for example, have developed a new way of processing a fish which previously had been inedible, creating a new cheap and good source of protein. In the barrios of Lima, Peru, women have organized more than 600 communal soup kitchens. Filipino women have taken leadership positions in the National Freedom from Debt Coalition, comprised of over 100 organizations in the Philippines, the coalition does research, public education, and lobbying on the debt crisis and its consequences. International women's networks are also active, such as DAWN ( Development Alternatives with Women for a New Era ), which has sponsored regional seminars on the crisis.<sup>(20)</sup>

While presenting an enormous obstacle to women's equality, the crisis and related adjustment policies also provide an historical opportunity for women's advancement if it can force a rethinking of approaches to development. As the detrimental consequences of the crisis and various policies become more manifest, policy-makers may become aware of the need to see that taking women's concerns into consideration and improving women's status are integral to successful development.

### Economic Status

Economic upliftment of rural women is a part of development strategy adopted by the govt. for the welfare of people. In Malda District the public intervention is intended for increasing women's

economic status as well as activities in order to rise the incomes. Rural women in this district engage in economic production. Their activities consisted on some productive cases. As indicated by several studies women play a crucial role in the agrarian economy. The two main analysis can be drawn :

- i. there are attitudes of welfairist and resulting in what has none come to be known as the home science extence in model of rural development, that is imparting knowledge particularly in the area of child care, nutrition, health, sanitation, home management etc.
- ii there is a popularist idea of integrating rural women in development. This type of analysis is based on some objectives, that is,
  - firstly, the need to herness women's idle time ;
  - secondly, the rural women's non-participation meant leaving out a major section of the population from making a contribution to the national development effect ;
  - thirdly, the non-participation could well lead to non-receipt of the benifits of development. But these analysis are so ridiculous in that sense that in the rural women worked day extends between 14 to 18 hours and they have had no idle time.

#### Survey Analysis

From some surveyed report it reveals that the rural women have participating very actively in most areas of rural

economy and they did not get an adequate share of benefits. In case of rural women they are engaged in a maximum number as a rural workers in the economy.

As the Sixth Plan observes that in the plan the basic approach is of the family as a limit of development. Within this approach the most vulnerable members may change from family to family and within family from time to time. But for sometime in future, women will be one of the most vulnerable members of the family. Hence the economic emancipation of the family with specific attention to women, education of children and family planning will continue the three major operational aspects of the family central poverty alleviation strategy. Practically women carry a lot of pride due to some equal or more responsible than their men in maintaining the families economy. The peasant women's dignity, capacity for endurance and intelligence has defined generations of social neglect, non-recognition, deprivation, humiliation and exploitation.

a) Socio-Economic Activity of Women in the Society as a Whole

In the official data reveals a low rate of economic activity in women though the real contribution of the women towards making income of their family is very promising. There is a genuine problem to measure the actual economic activity of women because of the nature of work that women do. Another significant role of women is to increase real income of their family. Again this kind of work is ignored by all the official definitions of economic activity.

In case of IRD Programme, the condition of women is an inherent discrimination also against women in the social structure. Different schemes through which the women in the rural area provided with institutional finance under IRD Programme are as Kutty, Sericulture, Muri business, Chira business, Milch-cow, Gottary, Poultry, Tailoring, Wool-Knitting, Pottery and Chana-Chur making. The economic development in rural women cannot be achieved in isolation neglecting the aspects like literacy, social awareness etc. Much better result could have been achieved if the IRD Projects for women are linked up with the National Adult Education Programme. Successful completion of 10 months course of NAEP could be accepted as a guiding criteria for selecting the beneficiary. This could even source as an incentive towards acquiring functional literacy. To gear up the problems of these low income families a comprehensive approach is required.

From the beginning of the VIIth Plan, the women coverage was most and it was fixed that beneficiaries to be benefitted must be 30% of women out of the total beneficiaries to be covered under IRD Programme. Moreover, the family with the women headed family, must be given top priority for coverage under IRDP. From the analysis of year-wise performance during the four years of VII th Plan it is noted that 5.5% in 1985-86, 10.8% in 1986-87, 30.18% in 1987-88 and 44.5% in 1988-89, women beneficiaries were covered only. During the last year, DRDA has stressed for the coverage of women more with the constant persuasion with the Panchayat Samities, availability of fund for the release of subsidy

for the family oriented programme in 1989-90 and the poverty incidence in the concered Panchayat Samities in the Malda District, the new families to be covered in 1989-90 for each category of caste by the concered Panchayat Samity has been finalised and each Panchayat Samity, has been advised to sponsor the cases for new families only as per assigned target of SC/ST and General caste to be covered in 1989-90. In case of IRD Programme in 1988-89, the achievement is shown in Table 6.1 .

From the table 6.1 reveals that the female coverage is significant. It is also felt that it is not sufficient to create some more women prove jobs or to teach more women some standard traditional female skills such as tailoring, embroidery or cooking.

As the invertance of successful implementation of Broiler Scheme at Ratua Block-II, women folk of the area are keen to adopt the scheme. Alongwith other household jobs, it is the female members of the family who take care of the domestic pets. When their men go out in search of work they take care of vegetable garden in the homestead land which would provide them with cash income. However an array of schemes can be emphasised that economic upliftment of women in the rural area need much comprehensive approach. From the manager of Rural Banks it is informed that the proposal in favour of women beneficiaries are very few in number<sup>(21)</sup> .

The following ideas have sought to capture rural women's perception as well as the understanding of national properties in working out strategies for rural development.

Firstly, the rural women development should not mean their withdraws from agriculture except for those who wish it.

Table : 6.1

Achievement of IRDP in 1988-89. Bank-wise Statement.

Sl. no.	Name of the Financial Institutions	Subsidy (Rs.)	Credit Limit	Families benefitted	Benificiaries Covered	SC	ST	Female
1.	Gour Gramin Bank	12 751 891.00	23,892,455.00	6282	9073	2563	405	2844
2.	United Bank of India	4,075,357.00	8,007,278.00	1954	3136	661	48	1015
3.	State Bank of India	2,659,810.00	5,375,012.00	1369	2091	37	26	771
4.	Allahabad Bank	1,110,688.00	2,191,833.00	474	606	133	71	68
5.	Central Bank of India	964,232.00	1,961,976.00	391	520	109	13	205
6.	United Commercial Bank	509,566.00	1,074,503.00	405	461	24	-	15-
7.	Union Bank of India	473,562.00	981,392.00	237	344	11	-	143
8.	Bank of India	363,440.00	774,704.00	224	224	18	-	55
9.	Punjab National Bank	96,703.00	205,832.00	71	80	-	-	47
10.	United Industrial Bank	1,700.00	3,400.00	01	01	-	-	-
11.	Malda Co-Op. Land Development Bank Ltd.	1,386,937.00	3,047,365.00	653	670	71	04	48
<b>Total</b>		<b>23,393,886.00</b>	<b>47,515,750.00</b>	<b>12011</b>	<b>17206</b>	<b>3987</b>	<b>567</b>	<b>5346</b>

Source : AAP on IRDP - 1989-90.

Secondly, they should be recognised as skilled workers in agriculture and development should be adopted that upgrade their skills and scientific and technological knowledge.

Thirdly, the rural women's right to own land and to obtain access to all forms of assistance for raising agricultural productivity must form an essential strategy for development.

Fourthly, a related recognition of rural women's need for vocational trainings should not result in hasty attempts to extended training in a limited range of crafts and occupations considered suitable for women.

b) Description of the Socio-Economic condition of the  
Women Selected Area Based on Field Survey

To find out the social inhibitions of the women folk we have to keep our attention on the prevailing socio-economic conditions and sequences. I show the distribution of SC/ST women beneficiaries according to the block-wise performances under IRD Programme of Malda District in the Table 6.2 .

The table 6.2 shows the blockwise achievement in case of IRD Programme of Malda District during 1988-89. In case of coverage of women beneficiaries the Agency has showed the improvement too much. Against the target of 30% for the coverage of women, 5346 women beneficiaries have been brought under this programme, which represents the achievement of 44.5% .

Now I show the distribution of respondents selected for the study area in Table 6.3 .

Table : 6.2

Performance under IRDP by all Panchayat Samities of Malda District during 1988-89

Sl no.	Name of the Panchayat	SC/ST cover age Provided	% of SC/ST coverage	% of SC/ST given	NO. of women benificiaries covered	% of women covered	Subsidy released in lakhs (Rs.)	Credit limit linked in lakh(Rs.)	Total invest in lakh(Rs.)	Percapita invest
1.	Harishchandrapur-I	898	73%	55.5%	840	68%	27.38	55.46	82.84	6734/-
2.	Harishchandrapur-II	266	36.9%	24%	503	69%	15.99	32.38	48.37	6718/-
3.	Chanchal-I	324	28.4%	37%	618	54%	19.84	40.02	59.86	5250/-
4.	Chanchal-II	386	32.9%	33%	516	44%	24.05	45.20	69.70	5952/-
5.	Rarua-I	153	30%	37%	157	31%	7.49	17.99	25.48	5085/-
6.	Ratua-II	126	22.2%	37%	122	21%	7.99	16.63	24.62	4342/-
7.	Manickchak	92	13.4%	37%	293	42.7%	13.63	28.94	42.57	6214/-
8.	Englishbazar	115	11.5%	47%	566	56.8%	18.60	39.54	58.14	5843/-
9.	Old Malda	524	77%	55%	337	49%	11.80	22.88	34.68	5100/-
10.	Gazole	571	68.6%	53%	328	39%	20.86	40.02	60.88	7264/-
11.	Bamongola	644	78.5%	63%	256	31%	20.97	40.67	61.64	7489/-
12.	Habibpur	315	65.6%	56%	95	19%	8.49	16.44	24.93	5172/-
13.	Kaliachack-I	12	1.6%	19%	140	18%	14.44	30.40	44.84	6067/-
14.	Kaliachack-II	72	9.8%	29%	267	36%	10.30	22.72	33.02	4492/-
15.	Kaliachack-III	56	8%	27%	308	44%	11.65	25.86	37.51	5358/-
Total		4554	37.9%	35.16%	5346	44.5%	233.93	475.15	709.03	6006/-

Source : AAP on IRDP - 1989-90.

Table 6.3

Distribution of respondents in the selected area of Malda District

Sl no.	Name of the Village	Name of the Gram Panchayat	No. of Beneficiaries	Name of the Block	Name of the Bank
1.	i) Kastore	i) Babupur	10	Gazole	i) Katna GGB
	ii) Jamdanga	ii) Karkach			ii) Gazole SBI
	iii) Dighra	iii) Chacknagar			
2.	i) Bhado	i) Bhado	07	Ratua	i) Bhado GGB
	ii) Matiganj	ii) Matiganj			
3.	i) Chaspara	i) Chaspara	15	Kaliachak-I	i) Sujapur GGB
	ii) Gayesbari	ii) Sujapur			ii) Sujapur SBI
4.	i) Amtola	i) Bhabuk	15	Old Malda	i) Mangalbari UCO Bank
	ii) Gobindapur	ii) Sahapur			ii) Nabawabganj UBI Ltd.

Source : Field Survey.

c) Religion :

The majority of the beneficiaries of Malda District covered by the study are Hindus and then Muslims. I show the distribution of respondents in case of religion for the study area <sup>(22)</sup>. Before going the analysis of the religion in Malda District, we show at first the main religion communities in the state as a whole in table 6.4 .

Table 6.4Main Religious Communities in the State as a whole

Sl no.	Religious communities	Persons	Males	Females	Sex Ratio (Females per 1000 males)
1.	Hindu	42,007,159	22,027,159	19,980,151	907
2.	Muslims	11,743,259	6,100,517	5,642,742	925
3.	Bhuddist	156,296	80,869	75,427	933
4.	Christian	319,670	167,424	152,246	909
5.	Jain •	38,663	22,290	16,373	735
6.	Sikh	49,054	28,428	20,626	726

Source : Director of Census of Household Population, 1981.

It is seen from the above table that the main two religious communities are Hindus and Muslims. In case of women section the sex ratio are also high in these two classes. For our discussion we at first take to compare the percentage of population in 1981 census and its rate of decadal growth of population during 1971-81 between the two main classes in table 6.5 .

Table 6.5

The Percentage of Population in 1981 Census and its rate of  
decadal growth during 1971-1981.

Sl no.	Religious Communities	Percentage of total Population	Decadal growth rate percentage 1971-1981
1.	Hindu	76.96	+ 21.37
2.	Muslims	21.52	+ 29.55

Source : Director of Census of Population Household 1981.

From the above table it shows that the percentage of total population of Hindus is as high than Muslims. But the decadal growth rate percentage in 1971-1981 in case of Muslims population is higher than the Hindus. So the distribution pattern is different.

Now we show the pattern of distribution of the population of these major religious communities between rural and urban in table 6.6 .

Table 6.6

Distribution Pattern of Hindus and Muslims between  
Rural and Urban Areas of Malda

Religious Communities	Rural Population	% to rural Population	Urban Population	% to Urban Population
1. Hindus	29,549,353	73.63	12,456,806	86.23
2. Muslims	9,975,515	24.86	1,767,744	12.24

Source : Director of Household Census 1981.

From the table 6.6 it shows that the percentage of rural population is low in case of Hindus than the urban population. But in case of Muslims the percentage of rural population is high as urban population. Therefore, it is to say that the concentration of Muslims population is very much thickened in rural areas as than urban areas. But incase of Malda District the growth of the major religious persons is shown in table 6.7 .

Table 6.7

Distribution of Growth of Major Religious Persons

Name of the District	Census Years	Total Popu- lation	% to incre- ase 1971-81
Malda	1981	2031871	26.00
	1971	1612657	

Source : Director of Census Operations.

From the above table reveals that in the census year 1981, the total population is high than in the previous census years 1971 and therefore that the percentages per case of each population is remarkable.

Now we can divide the total population in the census years - 1971-81 in some specific categories. For our discussion we take the distributive figures about some major religious communities like Hindu and Muslims. Now we can show the total Muslims and Hindu population according to their males and females in table 6.8 (A) and 6.8 (B) respectively.

Table 6.8 ( A )

Distribution of Total Population of Hindus in some specific cases

Name of the District	Census Year	Total Population	% to total Population	% to increase Population
MALDA	1981	1107192	54.49	21.23
	1971	913283	56.63	

Table 6.8 ( B )

Distribution of Total Population of Muslims in Malda District

Name of the District	Census years	Total Population	% to total Population	% to increase 1971-1981
MALDA	1981	919918	45.27	32.27
	1971	695504	43.13	

Source : Director of Household Census, West Bengal.

From the above table 6.8(A) and 6.8(B) it reveals that the distribution pattern of Hindu population over Muslim population according to census years is low, that is the percentage increase of 1971-81 is high in case of Muslim population than Hindus.

But informatively and for the sake of simplicity of our discussion we can show the household pattern of population of Hindus under blockwise achievements of Malda District in Table 6.9.

Table : 6.9

Distribution pattern of household population of Hindus under some  
blocks of Malda District of some Police Station wise

Name of the Blocks (Police Station wise)	No. of house hold	Persons	Males	Females
1. Soddar Sub division	T 197793	T 1107192	T 568769	T 538423
	R 183179	R 1023802	R 525573	R 498229
	U 14614	U 83390	U 43196	U 40194
2. Ratua	T 32624	T 177794	T 91798	T 85996
	R 16312	R 88897	R 45899	R 42998
	U 16312	U 88897	U 45899	U 42998
3. Gazole	T 51258	T 283434	T 145420	T 138014
	R 25629	R 141717	R 72710	R 69007
	U 25629	U 141717	U 72710	U 69007
4. Malda	T 13579	T 74903	T 38425	T 36478
	R 12379	R 68136	R 34986	R 33150
	U 1200	U 6767	U 3439	U 3328
5. Manikchak	T 61248	T 92620	T 52720	T 39900
	R 42250	R 78228	R 38420	R 22520
	U 18998	U 14392	U 14300	U 17380
6. Kaliachak	T 31630	T 186738	T 94634	T 92104
	R 15815	R 93369	R 47317	R 46052
	U 15815	U 93369	U 47317	U 46052

Contd....

	T 31068	T 170010	T 87832	T 82179
7. Harishchandrapur	R 15534	R 85005	R 43916	R 41089
	U 15534	U 85005	U 43916	U 41089
	T 28234	T 148908	T 76656	T 72252
8. Kharba	R 14117	R 74454	R 38328	R 36126
	U 14117	U 74454	U 38328	U 36126
	T 27334	T 154626	T 78984	T 75642
9. Bamongola	R 13667	R 77313	R 39492	R 37821
	U 13667	U 77313	U 39492	U 37821
	T 25078	T 137734	T 69956	T 67778
10. Habibpur	R 12539	R 68867	R 34978	R 33889
	U 12539	U 68867	U 34978	U 33889

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Source : Director of Census Operations, West Bengal.

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From the above table it shows that specifically the number of household of Hindu population in case of females is weak concentration. Therefore the economic status of a muslim female population is not as well as good than Hindu female population.

d) Literacy rates and economic development of women :

The literacy rate is very poor for both men and women in the rural area of the Malda District. As 1981 census the rate is 23.6 percent in case of persons. Among this rate of literacy

in case of males and females are 31.44 percent and 14.22 percent respectively. In 1981 census figure shows that female work participation rate is 15 percent in the rural area of this district. The low literacy percentage and low rate of participation of women folk give an impression of the status of the section in the area. Their lives are by and large characterised by more work, less security, less real earning, less leisure, high mortality.

It is said that women are physically and institutionally incapable of undertaking rigorous hard long hours of work. In real life poor women in the labour market are found working at very strenuous job even during pregnancy. In the agricultural sector the majority of the women folk at different stage of cultivation are too interested in cutting labourers costs to indulge in any such prejudice in favour of men. The explanation regarding women's low skills and capabilities but it does not explain why generations after generations women remain at such low skill levels.

Wide spread illiteracy among the Muslim women folk helped them to become more and more conservatives and orthodox mind. Naturally they have tendency to preserve traditional method of living. They are very much reluctant to come out to their shell and is very much keen to continue so called traditional method of production. From our survey report it shows among 60 Muslim women beneficiaries, only 10 respondents of the selected group are literate. Among selected female there are so poor number of women who put their signature. In case of Muslim women folk it is found that the rate of literacy is higher than that of

SC and ST. The percentage (1%) of member who studied up to middle school and high school level is very low. As regards coverage of women beneficiaries, the guideline remain as 30% of the total beneficiaries should be women. The Malda District has some sort of huddle in this sphere. More than 50% of the rural population are Muslim community who are basically conservative. The Muslim women of the population are more or less 'Pardanashin' and naturally they are very much reluctant to come out from their poverty. They do not want to be direct beneficiary which would be against their custom. However all Panchayat Samities are to very much meliculous at the time of sponsoring cases. They should see that at least 7% to 8% of women Muslim beniciciaries out of 30% beneficiaries are sponsord from the each Panchayat Samity out of the total cases sponsord by them.

We made survey on female literacy rates on developed and less developed villages under different block of Malda District. At first we take the village Saharol at Gazole, a less developed block of Malda District and then we choose the village Chaspara of Kaliachack-I block, a developed block. This is shown in the table 6.10 and 6.11 .

Table : 6.10

Women literacy in Saharol village, 1987-88,

( Based on Household Sample )

Category of House hold	Age group	Illite rates	Lite rates	Primary Educati on	Secon dary educa tion	coll ege & Techni cal	Total
Landless	6-14Years	24.00	3.00	45.00	28.00	-	100.00

Contd....

		(88.8)	(36.0)	(44.10)	(24.02)	-	
	Above 14 years	46.12 (44.61)	12.18 (30.45)	14.22 (42.66)	27.48 (6.87)	-	100.0
Small farmers	6-14 Years	-	-	68.28 (24.58)	31.72 (24.74)	-	100.0
	Above 14 Years	28.92 (15.03)	2.62 (17.79)	18.12 (22.65)	50.34 (13.10)	-	100.0
Medium farmers	6-14 years	-	10.22 (51.30)	43.18 (17.21)	42.82 (22.26)	3.78	100.0
	Above 14 Years	33.62 (14.12)	4.12 (13.39)	9.08 (11.35)	53.18 (10.63)		100.0
Big farmers	6-14 Years	-	-	50.00 (7.04)	50.00 (12.5)		100.0
	Above 14 years	20.12 (6.43)	-	14.18 (7.09)	56.28 (28.14)	9.42	
Engaged in non-farming occupation	6-14 Years	10.36 (11.2)	10.36 (12.7)	32.17 (7.07)	47.11 (16.48)	-	100.0
	Above 14 years	38.11 (19.81)	9.12 (38.37)	25.26 (16.25)	27.51 (41.26)	-	100.0
Total	6-14 years	(100.00)	(100.00)	(100.00)	(100.00)		
	Above 14 Yrs	(100.00)	(100.00)	(100.00)	(100.00)		

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Note :

- i) Figures in parentheses give the percentage of females, with a given literacy level, over different categories of households.
  - ii) Small farmers : Owing land upto 2 acres ;  
Medium farmers : Owing land from 3-5 acres ;  
Big farmers : Owing more than 5 acres ;
  - iii) There are no large farmers owing more than 25 acres.
- 

Source : Field Survey.

Table : 6.11

Female literacy in Chaspara village, 1987-88  
(Based on Household Sample)

Category of Household	Age group	Literacy Levels					Total
		Illite rate	Lite rate	Primary Education	Seco ndary educa tion	Coll age or Techni cal edu.	
1	2	3	4	5	6	7	8
Landless Labourers	6-14 years	46.15 (100.00)	-	46.15 (25.00)	7.70 (10.00)	-	100 -
	Above 14 Yrs	34.62 (27.27)	26.92 (58.33)	23.08 (21.43)	15.38 (12.5)	-	100 -
Small farmers	6-14 years	-	-	66.67 (41.46)	33.33 (50.0)	-	100 -
	Above 14 yrs.	27.27 (36.37)	6.82 (25.0)	29.55 (46.43)	36.36 (50.0)	-	100 -
Medium farmers	6-14 years	-	-	50.0 (4.17)	50.0 (10.0)	-	100
	Above 14 yrs.	35.29 (18.18)	-	17.65 (10.71)	29.41 (15.62)	17.65 (94.12)	100 -
Big farmers	6-14 years	-	-	66.67 (16.67)	33.33 (20.0)	-	100 -
	Above 14 Yrs.	14.29 (6.06)	14.29 (16.67)	35.71 (17.86)	30.66 (12.42)	5.05 (3.88)	100 -
Non-farming occupations	6-14 years	-	-	75.00 (12.5)	25.00 (10.0)	-	100 -
	Above 14 Yrs.	57.14 (12.12)	-	14.29 (3.57)	14.57 (10.46)	14.00 (2.00)	100 -

Contd....

1	2	3	4	5	6	7	8
Total	6-14 years	100	100	100	100	-	-
	Above 14 years	100	100	100	100	100	-

Source :

Note :

- i) Figures in parentheses give the percentages of females with a given literacy levels over different categories of households.
- ii) Small Farmers : Owing land upto 2 acres ;  
Medium farmers : Owing land from 3 to 5 acres  
Big farmers : Owing more than 5 acres .
- iii) There are no large farmers owing more than 25 acres.

From the table 6.11 it is seen that the phenomenon is reflected more prominently in improvement of literacy of women in the age group of 6-14 years. The opportunities of employment for females seem to have been reduced or their access to labour market seems to have become more difficult in the developed regions.<sup>(23)</sup>

e) Occupation :

The majority of Muslim women folk primarily depended on agriculture. Among 60 respondents 30 are cultivators and share croppers at the same time and 5 are landless labourers. All of them at the same time act as wage labourers. Regarding secondary occupation or in some cases primary occupation there

is a tendency to follow their own traditional occupation patterns. As for our survey we covered 4 blocks where the Muslim women folk mainly engaged in agriculture or cultivation and work as wage labour. But in some cases the Muslim women is engaged them selves basket making or bidi-making. It is also shows that more than 80% of the total beneficiaries are either widow or women abandoned by husband. It is a clear sign of positive achievement considering the position of widow or destitute women in rural society. More than 75% of the beneficiaries are in the age-group 30-50 is also a positive factor for this is the span of life in which rural women taken direct part in economic activity. The number of beneficiaries above 70 years of age is also striking. It shows the part played by rural women despite their old age specially Muslim women.

From a survey, out of 100 respondent 72 have no cultivable lands, only 28 respondents have cultivable lands. Almost all respondents had their part in economic activity before getting the beneficiaries such as kutty, bidi-making, sewing etc. In the following table shows the distribution of respondents according to their economic status. It shows that the economic condition of Muslim women folk is very poor. This is shown in table 6.12 .

Table : 6.12

Annual Percapita Income of the Respondent

Percapita Income	No. of family	Community distribution
1. 1000-2000	10	

Contd....

2.	2000-3000	06	
3.	3000-4000	09	
4.	4000-6000	30	
5.	6000-8000	12	Muslim women folk.
6.	8000-10000	11	
7.	10000-12000	15	
8.	12000-14000	02	
9.	14000-18000	03	
10.	18000-Above	02	

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Total	:	100
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Source : A Survey Report.

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From the above table it is clear that the number of the women population lies below the poverty line is maximum. In table 6.13 the sector-wise evaluation of the selected beneficiaries. Out of 100 cases, 35 cases are bank cases, that is who have get loans from bank and the remaining cases are direct cases that is who have received direct subsidy from District Rural Development Agency.

It has been found that 40% of the bank cases have failed to yield any result whereas only 12% of the direct cases have failed. This is shown in table 6.13 .

Table : 6.13  
Sector-wise Evaluation Report of the selected  
Area of the Malda District

Name of the Schemes	<u>Bank Cases</u>		
	No. of Res-pondents	Positive	Negative
1. Kutty	25	18	08
2. Sewing Machine (with 3000 cash)	18	07	02
3. Muri making	08	02	X
4. Bidi making	14	X	02
	65	27	12

<u>Direct Cases</u>			
1. 5 Mound Paddy	25	55	02
2. Goat	10	X	04
	100	82(+)	18=100

Source : Field Survey.

=====

From the above table it shows that the direct cases is some extent is success than bank cases. The cases of failure in different schemes varries from case to case . In case of Kutty the main cause of failure is the inexperience to implement the scheme particularly in two of these cases the selection has not been made properly. In case of sewing machine 02 out of

07 cases have failed to yield the result. Some of the respondent have no training in sewing. In spite of these constraints IRDP played a vital role in this respect.

f) Indebtedness :

All the respondents among the selected families had borrowed money. They mainly borrowed from bank and from money lender. The amount borrowed by them is generally between Rs. 500 and Rs. 1000.

Purpose of Borrowing :

The majority of women beneficiaries had borrowed money for productive purpose that is in case of purchasing agricultural inputs and demands raw materials. But money is borrowed for personal expenses like marriage, medical treatment, ceremonies etc.

Source of Borrowing ;

The major source of borrowing of women folk is Mahajan of the same village as well as friends and relatives. Though they borrowed money mainly for productive purposes they could not get it from banks because banks have no rules to give another loans until they repaid loans. Except this, there are so many rules and regulations for getting loans from banks. So the rural people prefer to take loans from local money lenders with local terms and conditions.

Nature and Terms and Conditions :

The terms and conditions of borrowing money and material have been found to be more or less the same in the 4 blocks of my study area. We have observed that firstly, the respondent may return their loan after 3 to 6 months in cash; secondly, the women respondents may pay off their loan in exchange of their manual labour to the money lender.

Expenditure :

The income of the selected women respondents is so low that they rarely maintain and preserve life, the living standard is very low. The burden on their small income for expenditure is so low that it pushes their economic level still lower. The women folk, mainly ST women folk spend on food liquor.

g) Health and Sanitation :

The health and sanitation condition of Muslim women folk in Malda District is bad. Because they lies almost below the poverty line and for that reason they could not get the proper facilities of medical treatment. Frommy survey area it is known that the women folk, specially Muslim women, did not believe to take the help of medical institution due to their conservativeness. They always believe in their primitive process of treatment that is "Ojha" or some "Fakir". But in case of family planning system they had the choice to take family planning. Though they are conservative in system yet from our survey field report - we get

10 women out of 25 women who already had done operation in case of family planning. But other cases the women in this district like this type of operation . In some field survey shows that 4 women believed that this is sin for their religion side. From a survey report on some selected areas of Muslim belt, that is where most of the main inhabitants are Muslim, we show that the numbers of children is 10 to 12 in average and for that reason the health condition of mother is very poor and weak. Their disease are mainly weaknesses and the defficiency of blood by which they cannot survived so long.

Due to some reason their economic condition is very narrow and they are really very poor. Their marriage system is so litigious that they could get marriage in age of 10 to 12 years. So their ability to bear children is high and their health condition become very poor. From a survey of some selected cases of Muslim women who always abide by the dominance of males. But in some cases the head of the family is women who had done work, mainly agricultural work and kutty and from this economic help they tried to maintain her family. I have surveyed in some cases of Malda District, I have found that the dominancy of male is high than female dominant. At a glance that condition of Muslim women is not satisfactory and still they are ignorant and could thrive into the poverty. As the standard of living of these particular sector is very very simple with minimum needs, they hardly care for their future and that is why the essence

of IRDP, NREP and RLEGP is unable to penetrate the economic structure of this sector.

h) Schemewise, Bankwise and Blockwise Evaluation Report of Muslim Women :

In table 6.14 shows the block-wise, scheme-wise and bank-wise information about some selected Muslim women beneficiaries :

Table : 6.14

Distribution of Respondents Selected for the Study

Sl. no.	Name of the Scheme	No. of Respondents who received Benefit	Who not yet Received Benefit	No. of beneficiaries paying off Bank loan regularly	No. of beneficiaries paying off Bank loan irregularly
1.	Gottary	06	05	05	01
2.	Kutty	12	04	09	03
3.	Bidi-making	03	01	02	01
4.	Swing	09	02	09	0
5.	Muri-making	02	01	01	01
6.	Chanachur making	01	01	01	0
7.	Sericulture	05	04	01	04
8.	Pottery	02	02	02	0
		40	20		
Total =		60			

Source : Survey field Report.

From the table 6.14 it shows that out of 60 beneficiaries only 40 repondents who get the proper benifit and 20 who not yet received benifit. So the number of successful beneficiaries who are paying off bank loan regularly is remarkably good in our selected area.

Table : 6.15

Bank-wise and Block-wise Evaluation Report of the Selected Area

Sl. no.	Name of the Bank	No. of Benifici aries	No. of Benifici aries paying off Bank loan re gularly	No. of Benifici aries not pay ing off Bank loan regularly	No. of Respon dents who not yet received Beni fit	Name of the Block
1.	Katna GGB	15	05	01	09	Gazole
2.	SBI Gazole	10	06	0	04	
Total		25	11	01	13	
1.	Bhado GGB	10	06	02	02	Ratua
Total		10	06	02	02	
1.	Kaliachak GGB	10	06	01	03	Kaliachack
2.	Kaliachack SBI	05	02	01	02	
Total		15	08	02	05	
1.	Mangalbari UCO Bank	04	02	02	0	Old Malda
2.	Nabawabganj UIB Ltd.	06	04	01	01	
Total		10	06	03	01	

Source : Survey Report.

From the table 6.15 is shows that the getting loans from bank and repaid the loans to bank by beneficiaries is not so bad. But this does not potray the real condition. Officially these cases are termed as " Successful Cases ", but from socio-logical point of view these are considered as total failure because the so called successful beneficiaries still remain in the same economic condition or the same income level <sup>(24)</sup> .

### S U M M A R Y

Women are usually employed in occupations that do not call for any particular skill or those for which they have shown special aptitude. In this respect, India was far long much behind other countries where women were entering more and more into skilled occupations. In the textile industries in India the employment of women has been Continued for a long time to departments such as winding and ruling. These occupations have by long usage come to be regarded as women's job .

However, in the last few years, the women of India have come to occupy offices and jobs that require skill, dexterity, efficiency and as intellectual order and physical discipline not dreamt of in earlier decades.

We have had women ministers and women in the IAS cadre, women in armed forces and the constabulary, women in sensitive telephone departments including telephone equipment manufacturing, women in highly skilled jobs such as engineering and

medical practice, not to mention women engaged as clerks in offices or in sales of products. There are innumerate women social workers as well.

What one observes from the limited discussion foregoing is that women, as a class, has had difficult periods in many a respect, that redemption of the folk from the hot health and dry home took a long period to get fructified and that conditions have begun improving, if not fully, at least partially.

What may be needed to speed up the present process of women's betterment is concerted effort on the part of the whole society to recognise their positive and potential contribution for the enrichment of the society in every way and to give up prejudices in women employing themselves, and to treat women as equal and trusted partners in the pilgrimage of the country towards economic freedom in a full measure and in social upgradation of all without distinction in sex, so that the cultural ethos of the nation may be held aloft in all candour and spender.

If we summarise this chapter it is found that the economic upliftment of the women in the Malda district is not so good. The performance of women specially Muslim women in rural area is remarkable. They are doing some economic work but this type of work is not recognised as work in the definitional and realistic sense of the term. Most of the Muslim women are illiterate and the illiteracy of the people termed them "poor women".

In order to have a complete idea about the condition of Muslim women, mere progress analysis is not sufficient. It

is necessary to know whether the women recipients of benefits have been actually benefited by the bank or other cases or not, the problems encountered by them. For that purpose, it was so decided to make a field survey of beneficiaries in some selected blocks. From survey report it shows that the actual upliftment in the minority community, specially Muslim women is not satisfactory. Their socio-economic condition is very poor and they lie in below the poverty line.

There are 10 thanas with about 4,48,687 lakhs of Muslim women, out of this 1,20,000 lakhs Muslim women falling below poverty line. The condition of Muslim women is very distressing specially those who live in rural area. This is necessary to say that 98% Muslim in this district live in rural area. This same picture is found all over India. To meet this alarming economic condition of the rural people, specially Muslim women, some big and effective programme for rural area were taken up during the 7th Plan period. The IRD Programme is one of the ideal, purposeful and sensational product of the 5th Plan. The main object of this programme is to pull up the poor rural women who are living below the poverty line by giving them suitable schemes backed by financial assistance. The very purpose of this programme is to assist the downtrodden community of the rural areas to enable them to stand on their own feet.

It is seen that the economic condition of this respondent is very weak due to some factors. The most alarming factor is that the number of children of household population is very

high comparable to some other household community. From a survey report it is found that the economic status of that family is acute and to overcome this economic acuteness they go to work in the neighbourer's house. The numbers of marginal workers in this section is high. A series of studies in this field are being taken up in different stages among the Muslim women community. Since this studies are mainly based on different ecological and ethonic background which vary from one place to another. With this aim in view I have selected Malda District of W.B. as study area. I select four blocks namely Old Malda, Gazole, Ratua and Kaliachack on the basis of higher Muslim community concentration. Of these four blocks, two Banks have been covered in each block and 60 cases have been collected by random survey. It shows that the dominancy of male is main. But the socio-condition in case of their dowry system it is easy process where there is no acute demand of money, but to some extent, there lies some other demands such as cycle, radio etc. Their working condition is mainly depends on cultivation and some other agricultural grounds. The respondent are getting loans from Bank to perform some easy business. They are satisfied to getting loans from Banks. But the money lender also are doing a vital role in case of financing loans to the poor women.

If we analyse the Banking role, it is easy to say that rural banks and some commercial banks is to play a vital role in case of financing to the rural women beneficiaries. In Malda District, the women beneficiaries who are getting loans from the

rural banks advances 25.83 lakhs. But specifically the Muslim women population who are getting loans from the rural banks are 568 in 1987 and the rural banks advances 13.42 lakhs. During 1988 the rural banks gave the loans to the women beneficiaries is 1618 in number. Out of this number 798 Muslim women are getting 15.96 lakhs from the rural banks. So it is easy to say that 7% to 8% of the total advance prevail amongst the minority community.

Therefore it is to say that there is a inadequacy to understanding of village life which primarily accounts for poor planning and slow implementation of rural development programmes. The successful achievements if we want to get, it is properly to say that the upliftment of the Muslim women community in rural areas and their economic status become progressing to maintain their economic condition.

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