

Chapter VII

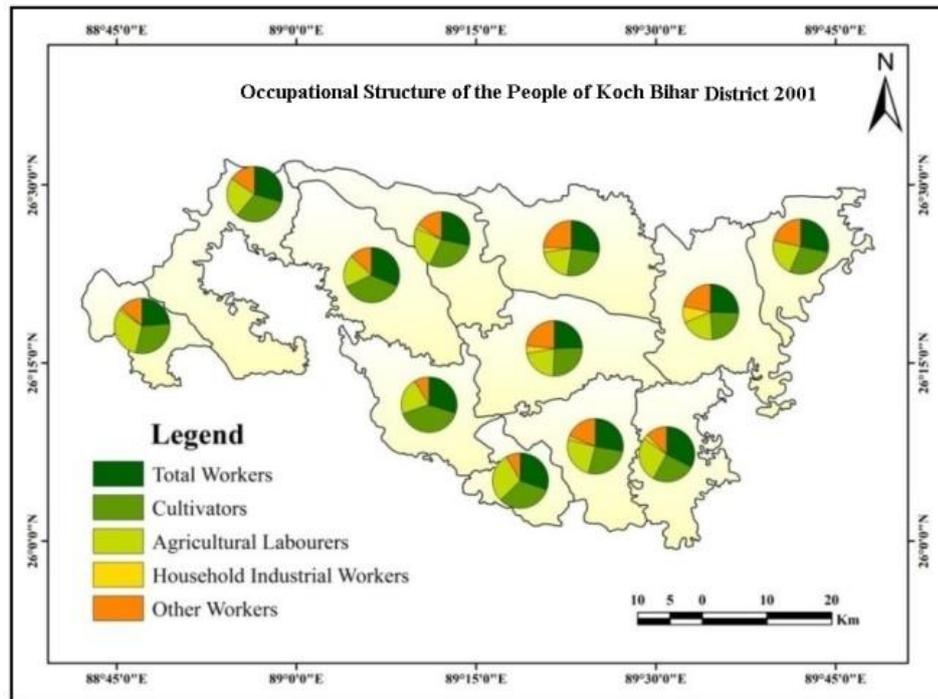
Economic Status of Scheduled Caste women of Koch Bihar District

7.1 Introduction

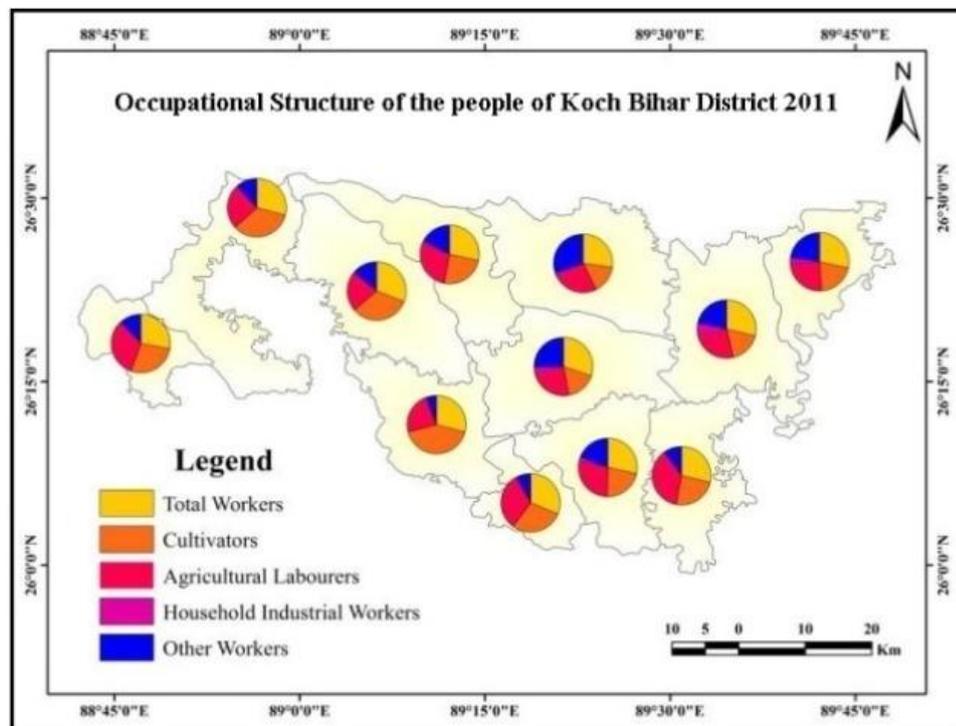
Women are the strength, power and great contributor to every society. They are also important human resource of a nation. Enhancement of women's participation in economy and economic empowerment not only strengthens the women's ability to control over their lives and exerts influence in society but also crucial for overall social and economic development. In order to make the country powerful and developed, women empowerment is very much necessary especially in economic sector. The role of women in the development of third world countries has increased particularly by collective groups and co-operatives of women in rural areas (Mayoux, 2001). Economic development of rural women is necessary as their contribution is huge in agricultural sector in India and in Indian economy agriculture contribution is high. So with the improvement of the economic condition of the rural women boost the economic growth of the country. For the economic empowerment of the women in the every sector, it is very essential to shape up the resilient economics to better sustainability and improve the quality of life of the women through equal participation in economic activities with decision making (Rao, 2011). The Government of India had declared the year 2001 as Women's Empowerment Year by this the country has entered in a new millennium to focus on the vision of a nation where women are equal partners with men (S. Narasimhan, 2007). Narinder Paul & M.S. Nain (2015) suggested an approach to the socio-economic empowerment of rural women in India through collaborative effort for the development of rural tourism.

The chapter discuss about the of economic status of the SC women in Koch Bihar district specially work participation rate, occupational pattern, occupational mobility, income and expenditure pattern land holding pattern. All the parameters are included in the economic status of the respondents which has been classified and discussed farther to better understanding the economic status of SC population in the study area. Particularly the spatio-temporal analysis of some of the above mentioned characteristics indicates the pattern of socio-economic advancement during a period of time. The study of working population especially, work participation rates gender disparity in employment etc. has a direct bearing on the economic well-being of these groups.

7.2 Occupational structure of the district



Map 7.1 Occupational structure of Koch Bihar district, 2001.



Map 7.2 Occupational structure of Koch Bihar district, 2011.

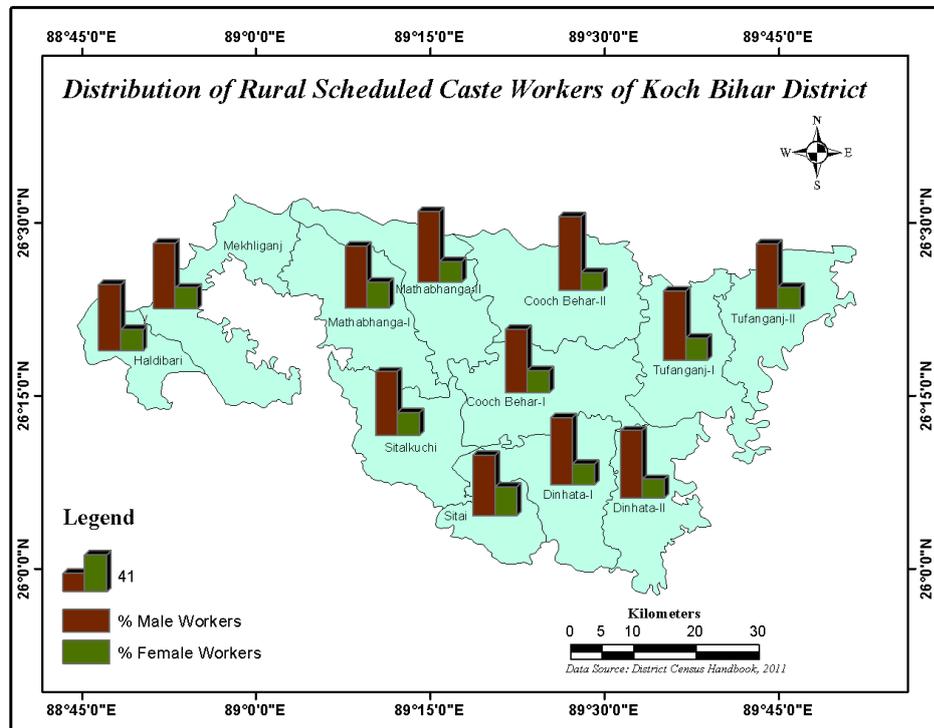
The Census of India classified the total population of any area into two broad groups' viz., workers and non workers. It has been observed that out of the total workers of SC population in the Koch Bihar district 36.03 percent are worker in 2001 where as in 2011 40.01 percent are worker. They are mainly engaged as Cultivator, Agricultural Labour, Labour and others worker. Among them most of the people are engaged in cultivation although the percentage has decreased in last decade. In 2001, 40.51 percent people were engaged in cultivation but in 2011 about 32.34 percent were engaged in cultivation which is 8 percent less than the last decade. Whereas the percentage of people engaged in agricultural laborer has increased by 4% from last decade. It clearly indicates that due to the low income, loss in agricultural production, less amount of land and division of land among the relatives of the farmers they become land less labour and work as agricultural labour. The same kind of decreasing trend is also observed in labour and other household activities. It is mainly due to the level of educational development and less interest among the young generation for this type of economic activities. If we observed the block level variation of the work participation rate the maximum percentage of worker is found in Sitai block although it is the most back ward block of the district. Most of the workers are engaged in cultivation and other agricultural related work.

7.3 Work Participation of the Scheduled caste people of Koch Bihar District.

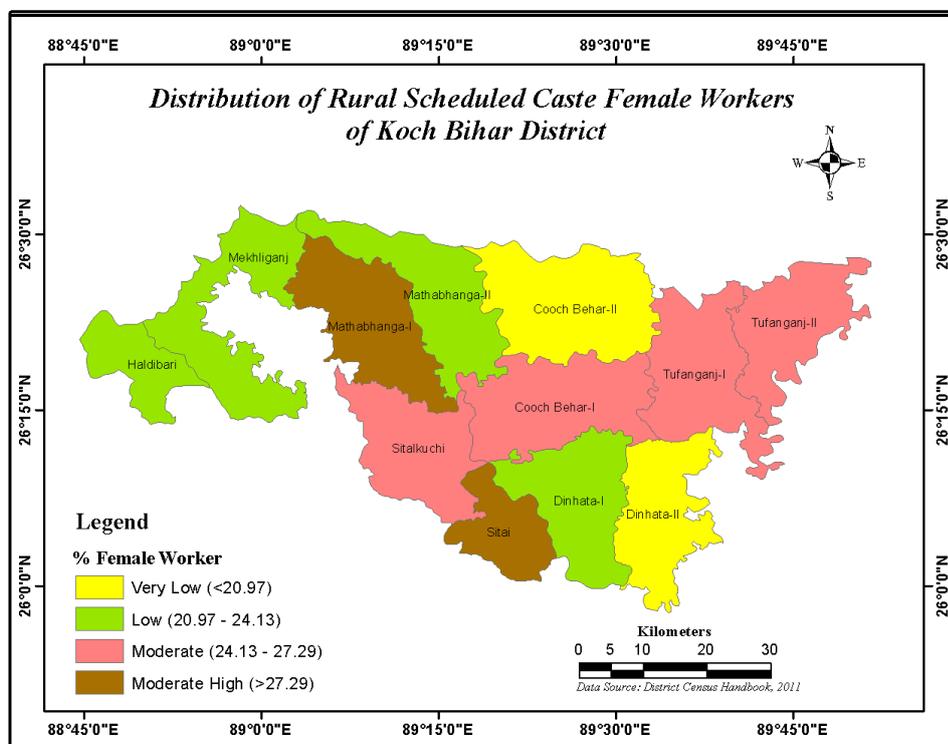
The map 7.3 shows the work participation rate of the SC male and female worker. The average work participation rate for the rural SC people is 41.40 percent. Out of them scheduled caste male worker is 72.91 percent and female worker is 24.13 percent. From the map it is observed that female work participation is low than the male in every block. Out of the 12 blocks highest male (81.03 percent) worker and lowest female worker (18.97) is found in Cooch Behar II block and lowest male worker (66.71 percent) and highest female worker (33.29) is observed in Sitai block. The main reason behind the high work participation rate of scheduled caste male is the migration of the labour. In migration is high in Cooch Behar II block and out migration is high in Sitai block.

The map 7.4 shows the block wise percentage of SC female worker of the district. The entire district has been divided in four category based on the percentage of SC female work participation rate. The very low SC female work participation rate (<20.97 percent) is found in Cooch Behar II and Dinhata II block. Low SC female work participation (20.97-24.13 percent) is observed in four blocks namely, Haldibari, Mekhliganj,

Mathabhanga II, and Dinahata I as these blocks have low work participation rate than the district average (24.13 percent) and the rest two categories are above the district average.

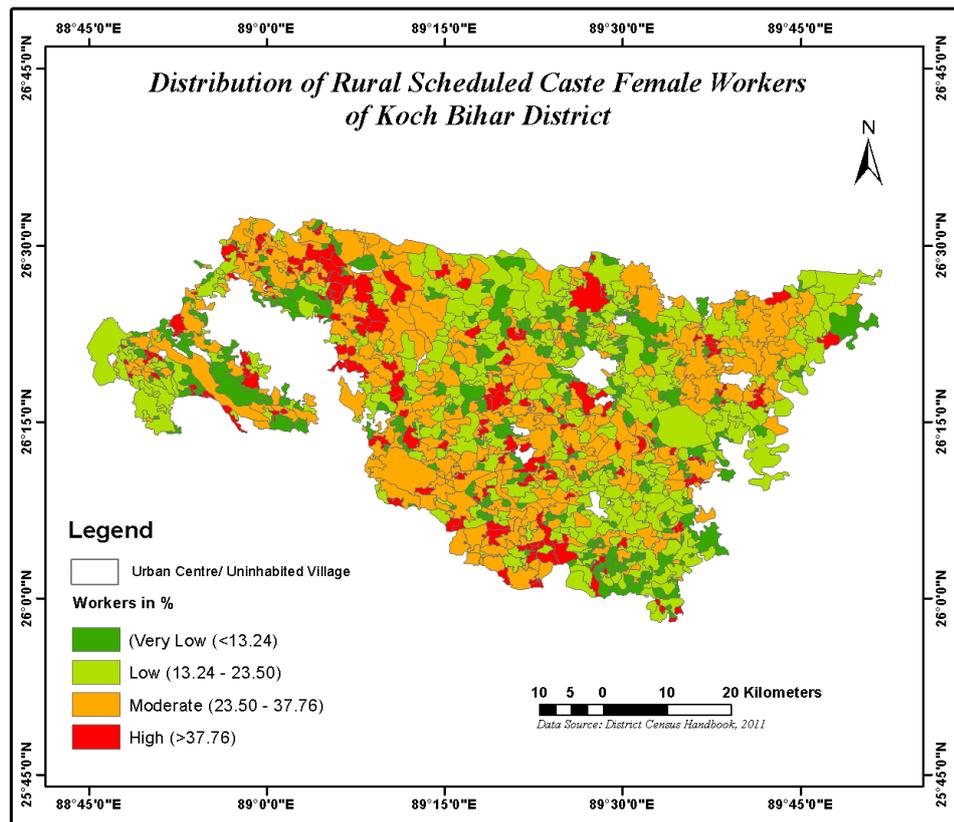


Map 7.3 Distribution of scheduled caste worker of Koch Bihar district.



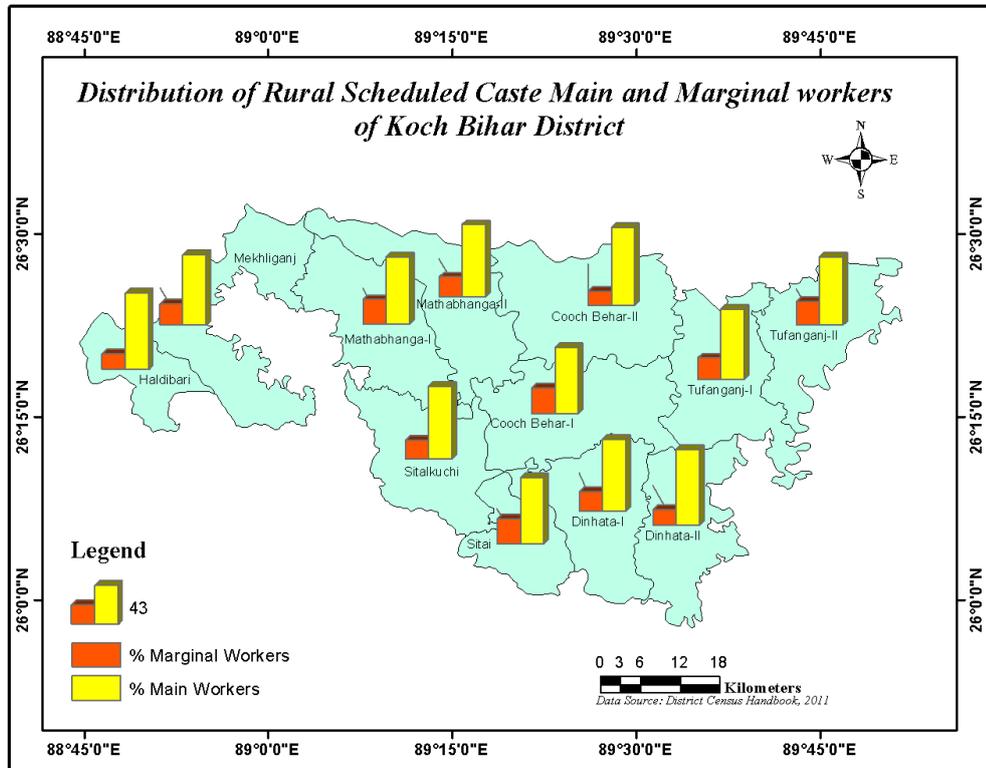
Map 7.4 Distribution of scheduled caste female worker of Koch Bihar district.

Moderate SC work participation rate is observed in Cooch Behar I, Tufanganj I, Tufanganj II and Sitalkuchi block and the high SC female work participation rate (>27.29 percent) is observed in two blocks i.e. Mathabhanga I and Sitai. Although the work participation rate is only 27.29 percent but this is more than the district average so it has been considered as high work participation.



Map 7.5 Village wise distribution of scheduled caste female worker of Koch Bihar district. The map 7.5 represents the village wise SC female work participation rate of the district. Here the all the villages are divided in four categories like very low work participation rate (<13.24 percent), low SC female work participation rate (13.24-23.50 percent), moderate work participation rate (23.50-37.76 percent) and high work participation rate (>37.76 percent). The very low and low classes are below the district average and moderate and high these two classes are above the district average. Here lowest SC female work participation is 0 and highest scheduled caste female work participation is 51.72 percent which is in the Khalisaguri village. The very low work participation rate is observed in the 251 villages of the district which comprises 22.17 percent of the total villages. Low work participation rate is found in 363 villages out of 1132 villages which is 32.07 percent of the

villages and moderate participation rate is observed in 343 villages. Rest 15.46 percent (175 villages) of the villages have high scheduled caste female work participation rate.

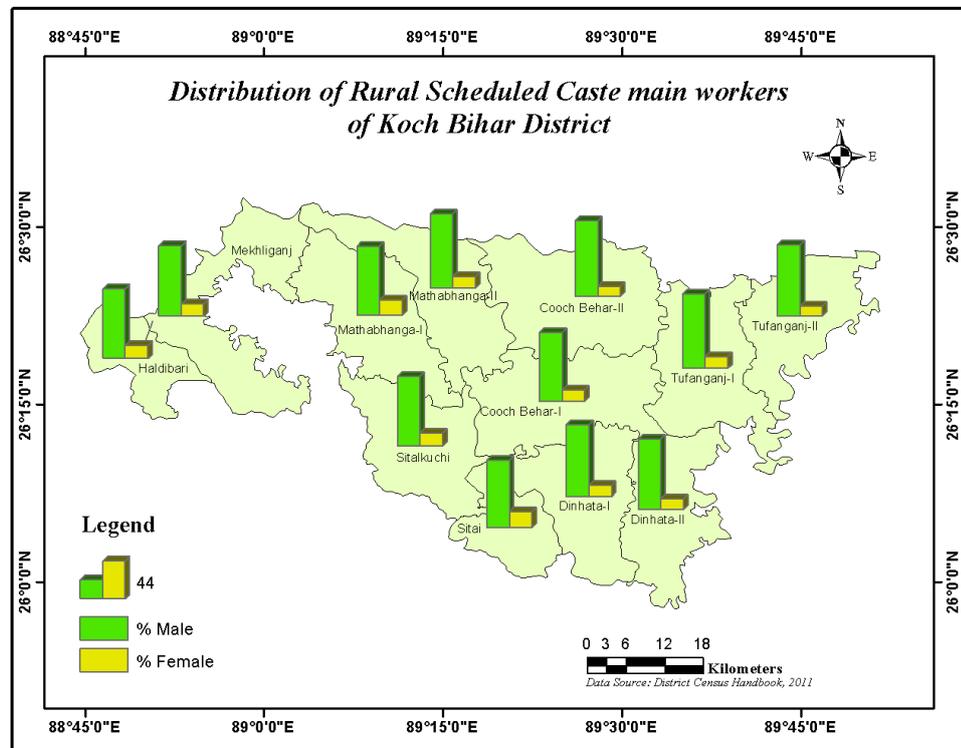


Map 7.6 Distribution of scheduled caste main and marginal worker of the Koch Bihar district.

The map 7.6 shows the block wise percentage of main and marginal worker of Koch Bihar district. In every block marginal worker is less than the main worker. The highest scheduled caste main worker is observed in the Cooch Behar II block (85.12 percent) followed by Haldibari (82.65), Dinhata II and Sitalkuchi (79.15) and the lowest scheduled caste main worker is found in Cooch Behar I (72.11 percent) followed by Sitai, Mathabhanga I and Tufanganj II. The highest marginal worker is found in Cooch Behar I (27.89 percent) and lowest marginal worker is found in Cooch Behar II block (14.88 percent) followed by Haldibari (16.67 percent) and Dinhata II (17.35 percent).

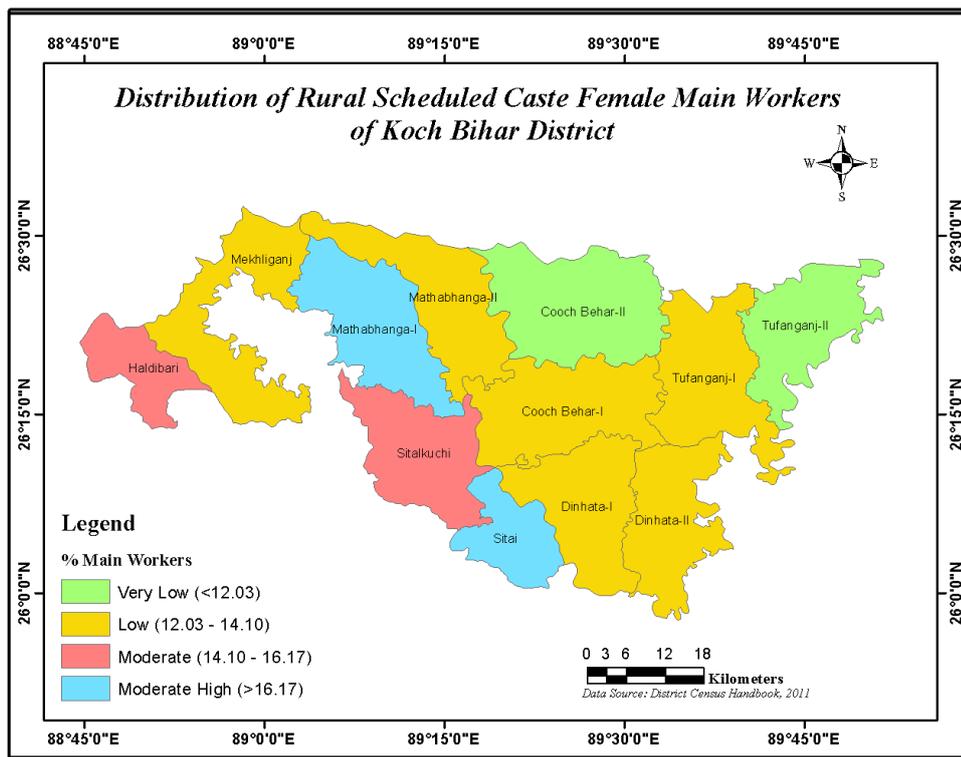
Block wise the scheduled caste main worker are represented in the map 7.7. The map reveals that female work participation is very low as compare to the male work participation in respect of the main worker. The highest male main worker has been found in Cooch Behar II block (87.99 percent) followed by Tufanganj I (86.75 percent) and Mathabhanga II (86.63 percent). The lowest male main worker (79.02 percent) and highest

female main worker (19.98 percent) is found in Sitai block followed by Mathabhanga I and Sitalkuchi block.

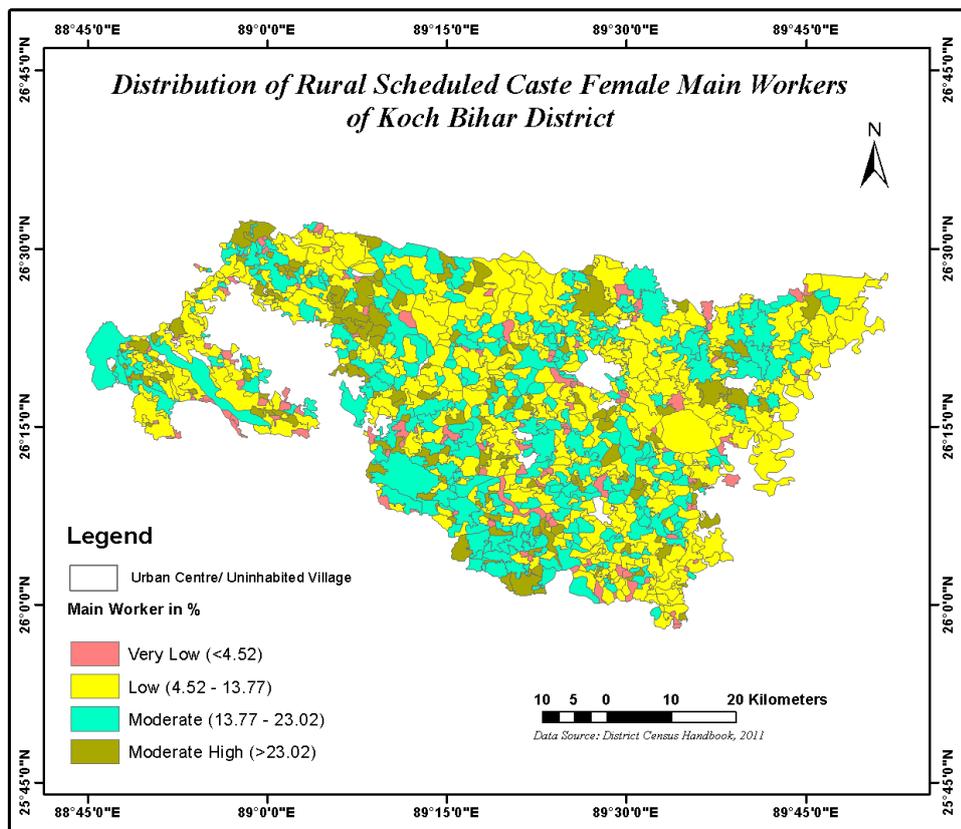


Map 7.7 Distribution of scheduled caste main worker of Koch Bihar district.

The map 7.8 shows the distribution of female main worker of the rural SC women of Koch Bihar district. The percentage of main worker is very low among the female but although to understand the spatial distribution and concentration of the SC female main worker the blocks has been divided in four category based on the mean and standard deviation method. The first two categories are below the block average and rest two categories are above the block average. Very low (<12.03 percent) female main worker has been found Cooch Behar II and Tufanganj II block. Six blocks have low (12.03-14.10 percent) female main worker which is 50% of the total district as the district consist twelve blocks. Haldibari and Sitalkuchi blocks show the moderate low (14.10-16.17 percent) main female worker and Sitai and Mathabhanga I have the moderately high (>16.17 percent) female main worker. The female main worker is less in the district because the work participation rate is low among the female and most of the female work as marginal worker.

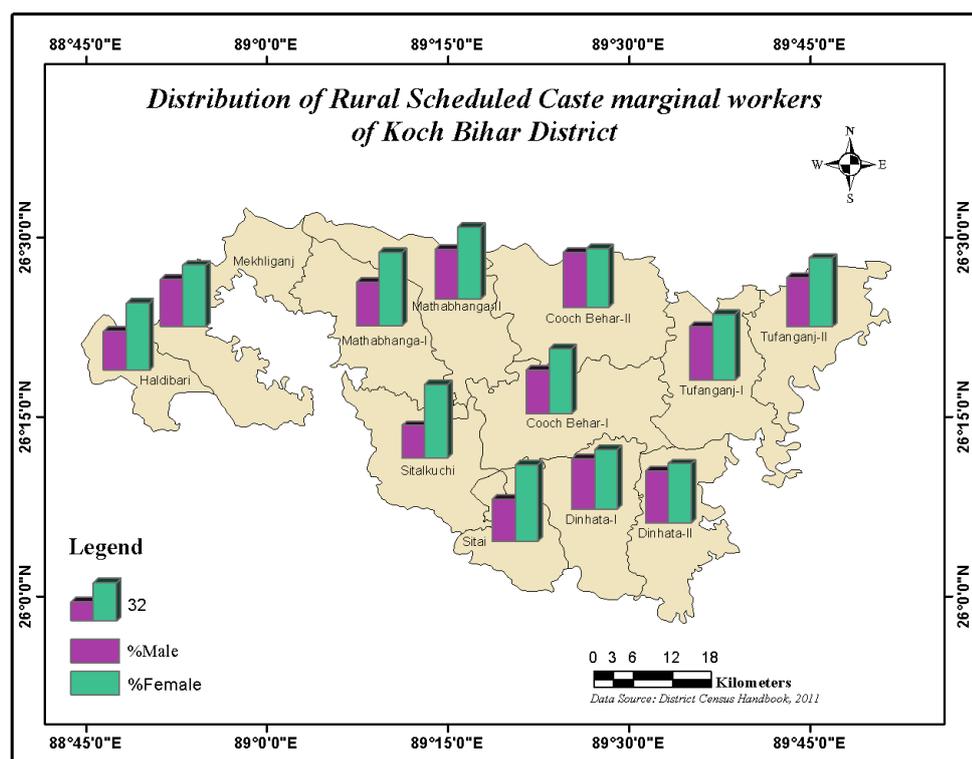


Map 7.8 Distribution of scheduled caste female main worker of Koch Bihar district.



Map 7.9 Village wise distribution of scheduled caste female main worker of Koch Bihar district.

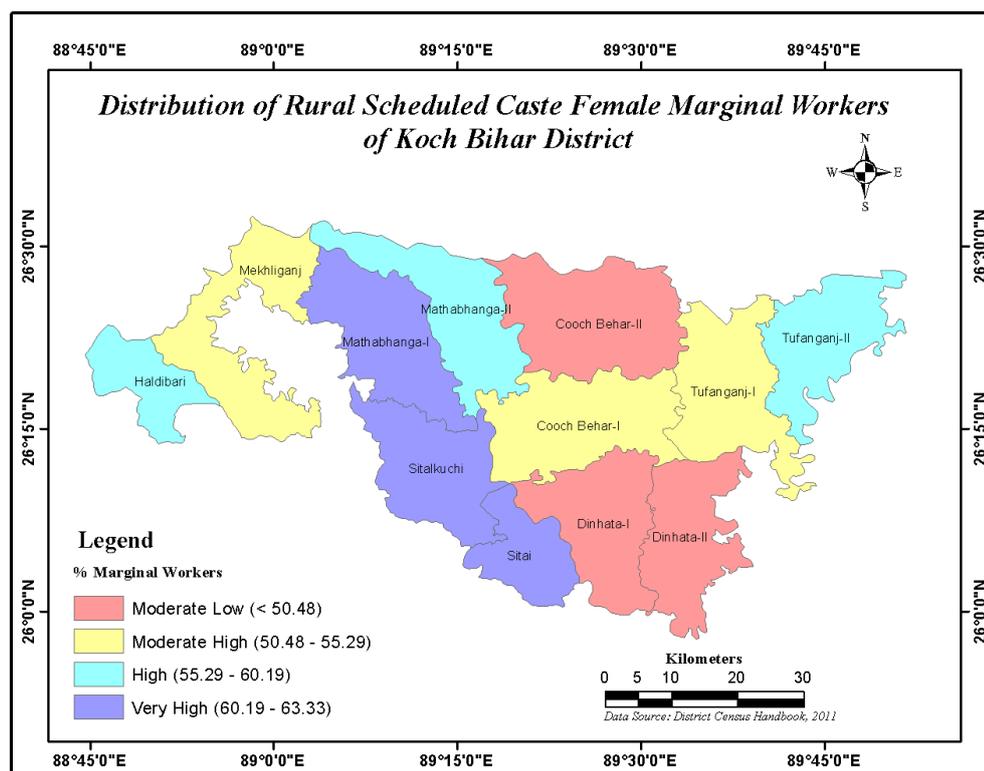
The map 7.9 shows the village wise distribution of the Scheduled Caste female main worker of Koch Bihar district. All the 1132 villages of the district are classified in four categories to see the spatial variation and concentration of the female main worker on the basis of its mean and standard deviation method. Here the lowest percentage of main female worker is 0 which is found in than 65 villages and highest female main worker is 52.75 which is found in Chakuri village of Mathabhanga II block. The very low female main worker has been found in 11.04 percent villages of the district i.e. 125 villages. Low (4.52-13.77 percent) main female worker has been found in majority of the villages which is 542 villages. It comprises 47.88 percent of the total villages and moderate (13.77-23.02 percent) female main worker has been found in 301 villages out of 1132 villages of the district which is 26.59 percent and rest 14.49 percent of the villages are fall under the high (>23.02 percent) main female worker category which is mostly concentrated in the Mathabhanga I blocks followed by Mekhliganj and Sitai block of the district.



Map 7.10 Distribution of scheduled caste marginal worker of Koch Bihar district.

The map 7.10 represents the distribution of the SC marginal worker. The map reveals the percentage male and female SC marginal worker of the district. In every block the females are higher than the males in case of marginal worker. Sitai records the highest number of female marginal workers with 63.33 percent whereas Cooch Behar II records the lowest with 48.43 percent female marginal workers. On the other hand, the percentage of male

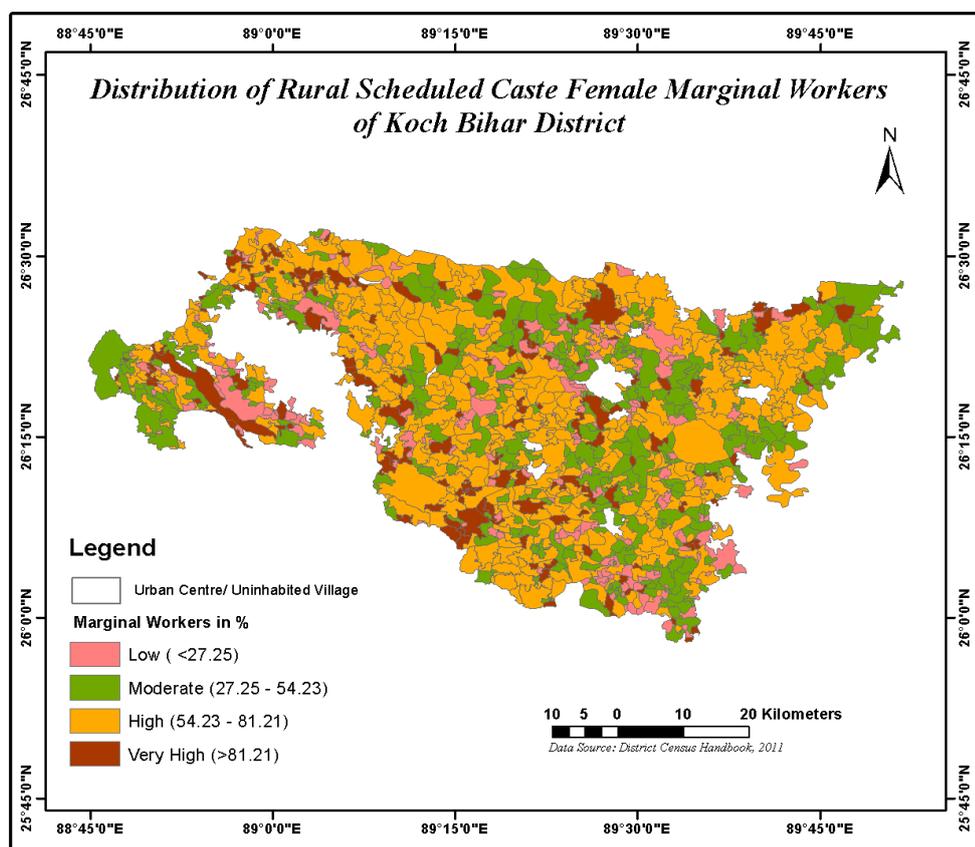
marginal worker is comparatively lower than female in all the blocks. Sitalkuchi block has the lowest percentage of male marginal workers i.e. 27.107 percent but the percentage of female marginal workers are exceedingly higher with 60.952 percent. The percentage of male marginal worker is highest in Cooch Behar II block i.e. 45.295 percent with a very least difference with the percentage of female marginal worker which is 48.433 percent. Hence the map reveals that maximum percentage of female workers of different blocks is mostly engaged as marginal workers.



Map 7.11 Distribution of scheduled caste female marginal worker of Koch Bihar district.

The map 7.11 shows the block wise distribution of the SC female marginal worker of Koch Bihar district. The entire district has been divided in four categories, these are low female marginal worker (<50.48 percent), moderate (50.48-55.29 percent) female worker, high female marginal worker (55.29-60.19 percent) and very high marginal worker (>60.19 percent). The low female marginal worker has been recorded on Cooch Behar II, Dinhat I and Dinhat II blocks. In these blocks the male worker is high as and male are migrated from the other blocks for searching a job as these blocks are nearer to the two big town and trade center of the district, one is Cooch Behar town and other is Dinhat town, so the female of these blocks are getting less opportunities for any kind of work. From the map it is observed Cooch Behar I, Tufanganj I and Mekhliganj blocks show the moderate

female marginal workers, as these blocks also nearer to the two town. Tufanganj I, Mathabhanga II and Haldibari blocks show the high percentage of SC female marginal worker. The very high female worker has been observed in Mathabhanga I, Sitalkuchi and Sitai blocks these blocks are the most backward blocks of the district. These blocks are situated western part of the district along with the international boundary of Bangladesh.



Map 7.12 Village wise distribution of scheduled caste female marginal worker of Koch Bihar district.

The map 7.12 village wise distribution and concentration of the SC female marginal worker has been represented by the map. From the map it is observed that 193 villages recorded low (<27.25 percent) marginal worker out of 1132 villages of the district which is 17.05 percent and most of the villages are concentrated in Dinhata I, Dinhata II and Mekhliganj block. The Moderate (27.25-54.23 percent) marginal worker has been found in 298 villages of the district which comprises 26.32 percent of the villages out of the total village. The 484 villages have been recorded the high (54.23-81.21 percent) female marginal worker of the district which is 42.76% of the total villages and rest 157 villages (13.89 percent) is found with the very high (>81.21 percent) female marginal worker of the district and it is mainly concentrated in Sitai and Sitalkuchi blocks.

Table 7.1: Male-female marginal worker of sample village of Koch Bihar District.

Sl. No.	Name of the sample Village	SC Female Marginal Worker	SC Male Marginal Worker	Sl. No.	Name of the sample Village	SC Female Marginal Worker	SC Male Marginal Worker
1	Debottar Bakshiganj	80	20	31	Chaudanga	14.65	85.35
2	Madhya Hudumdanga	51.88	48.13	32	Sakunibala	54.76	45.24
3	Nijtaraf	59.78	40.22	33	Jatrapur	43.12	56.88
4	Mekliganj	25	75	34	GhogarKuthi DwitiaKhanda	35.34	64.66
5	Jamaldaha	84.21	15.79	35	Deocharai	60.99	39.01
6	Jamal Dahahat	27.78	72.22	36	Sikdarkerkhata	86.05	13.95
7	Dwarikamari Khasbas	52.38	47.62	37	Maradanga	35.76	64.24
8	BajejamaKuc hlibari	68.24	31.76	38	Bara Kodali	63.89	36.11
9	Bara Nijtaraf	55.91	44.09	39	Mansai	54.3	45.7
10	Uttar Kharkharia	69.43	30.57	40	Takoamari	51.85	48.15
11	ChengarKhat a	50.86	49.14	41	Bara AtiabariPrathamKhanda	66.34	33.66
12	Dhandhanian	44.31	55.69	42	Sakdal	65.66	34.34
13	Mahishcharu	79.78	20.22	43	ChhotoAtiabari	59.35	40.65
14	Baisguri	64.68	35.32	44	Binani	31.5	68.5
15	Bara DolaGadaler kuthi	58.62	41.38	45	Alokjhari	82.32	17.68
16	Bherbheri	64	36	46	Putimari	51.97	48.03
17	Lafabari	64.56	35.44	47	Lauchapra	63.53	36.47
18	ChakiarChhara	62.3	37.7	48	JaygirBalabari	62.16	37.84
19	Kodalksheti	76	24	49	Chanderkuthi	41.31	58.69
20	Khatimari	61.85	38.15	50	MansabSeoraguri	36.84	63.16
21	Chandamari	70.61	29.39	51	MeghNarayanerKuthi	35.97	64.03
22	Talliguri	37.3	62.7	52	ShukarurKuthi	34.86	65.14
23	Dauaguri	58.11	41.89	53	Uttar Singimari	60.88	39.12
24	Baghmara	100	0	54	Balapukhari	78.42	21.58
25	CharakerKuthi	74.2	25.8	55	Panikhawa	88.85	11.15
26	KharimalaKhagrabari	60.46	39.54	56	Satimari	72.31	27.69
27	Simulguri	46.43	53.57	57	Bara Dhaperchatra	61.82	38.18
28	Hatiduba	60.49	39.51	58	Jatamari	75.66	24.34
29	Chapaguri	34.18	65.82				
30	Sonari	52.8	47.2				

Source: Census of India, 2011

For finding the difference between male and female marginal worker of the district, Mann Whitney U-test has been done as the marginal data is not normal. The total 58 sample villages of the district have been included and the total number of data including male and female marginal worker is 116. The U-test reveals that there is a significant difference exists between male and female marginal worker as the p value is (0.00) less than 0.05 which is significant and reject the null hypothesis. The mean rank of male marginal worker is 44.93, mean rank for female marginal worker is 72.07, total number of observation is 116, and p value is 0.00. So the research hypothesis “**Scheduled caste women are marginal worker**” is proved.

7.4 Work Participation and Occupation

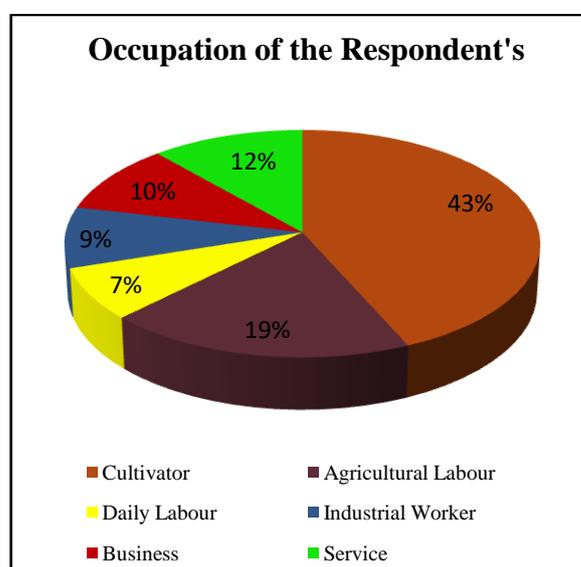
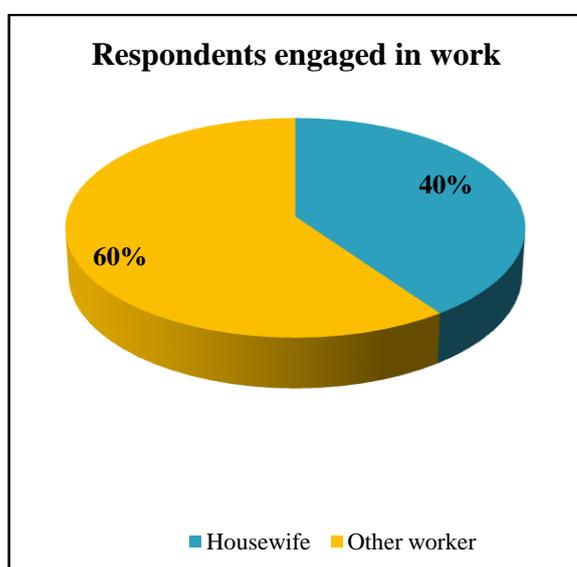


Figure 7.1: Respondents engaged in work.

Figure 7.2: Occupation of the Respondents.

Data Source: Field Survey, 2018-2019

The figure 7.1 shows the respondents engaged in different type of work. From the figure it is observed that 40 percent out of the total respondents are housewife. Although they worked more than 8 hour in their home but they are not considered as the working women and rest 60.00 percent are considered as working women as they are work more than their household work and they earn some money for their family. Out of the working women 43.00 percent are cultivator which is highest among all the occupation of the respondents but most of the cultivators are non paid worker. They are working in their own land so they did not get any money for the work although 60.00 percent of the work is done by them in the field from plowing the land to cutting the crop. 19.00% of the rural SC women are agricultural labour. The agricultural laborers are those who do not have their own land

and they do agricultural work as wage basis for the other farmers. 7.00% of the rural SC women are daily laborers. They are mainly work in the construction work or any other work not agriculture work. 9.00% of the rural SC women are industrial worker. The industrial worker means mainly some household industry and the brick kiln industry. In the household industry mainly found in the district like beedi binding, beedi packing mostly found in Tufanganj sub-division, shitalpati and jam and jelly making mostly found in Cooch Behar Sadar sub-division. About 10.00 percent of the respondents are engaged in various type of small scale business like shop and hawker. Rest 12.00 percent of the respondents are doing government service, in both higher and lower ranks (Figure 7.2). In the study area the higher ranks means the school teacher in the post graduation scale and lower level means the ASHA worker. Most of the service women have been observed in the Cooch Behar I and Dinhata II block followed by Cooch Behar I and Haldibari block.

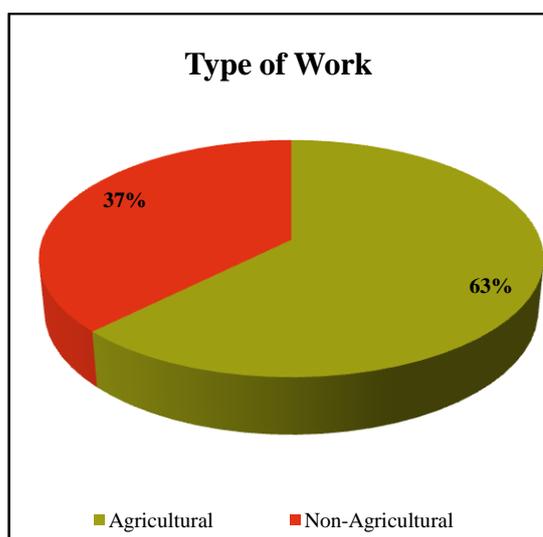


Figure 7.3: Type of work of the respondents

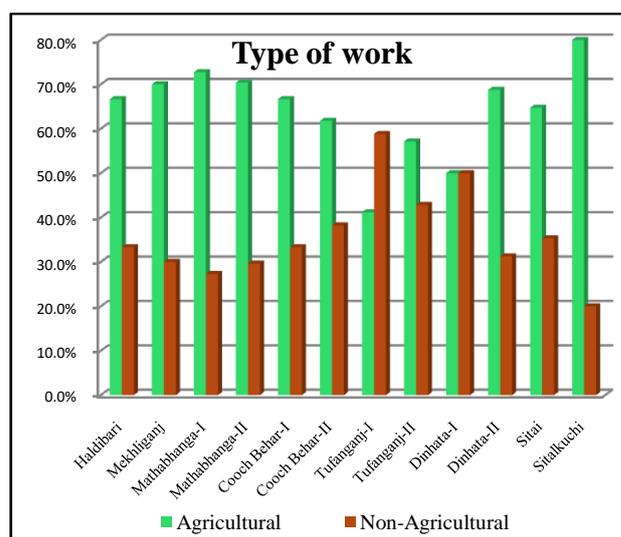


Figure 7.4: Type of work block wise

Data Source: Field Survey, 2018-2019

The figure 7.3 represents the works of the respondents are mainly divided in the two categories one is agricultural work and another is non-agricultural work. The main reason is to understand that is the rural women still depend on the agricultural activities or not as we know the rural economy is based on the agriculture but whether the scenario has changed so far but the data said that the scenario is same here also, 63.00% of the rural SC women of the district is still engaged in agricultural sector and 37.00% of the rural SC women are engaged in non-agricultural sector. Figure 7.4 shows the block wise distribution of the agricultural and non-agricultural worker among the respondents. From the data it is observed that Sitalkuchi block has the highest percentage (80.00) of

respondents with agricultural work followed by Mathabhanga I, Mathabhanga II and Mekhliganj block. In these blocks their no alternate source of work other than agriculture like there is no such industry and there is no opportunity of household industry to. So this is the main reason for that most of the respondents are engaged in agricultural work than any other work. Lowest agricultural worker has been found in Tufanganj I (41.20 percent) followed by Dinhata I and Tufanganj II as in the Tufanganj block most of the brick kilns industry is situated in the two block of the district and mostly female worker is needed for the brick making process so there is a huge demand of female worker in the industry and other reason is the agricultural land is less and most of the land is taken by the brick kilns industry so the agricultural work also reduced in this block. The household industry like beedi making also found maximum in these blocks and the beedi making is the part time work most of the women can easily do this besides their household work. This is the reason the non-agriculture worker is less in these blocks. From the non-parametric chi-square test it is observed that the significant value of chi-square is 0.00 which is less than 0.05 ($X^2=19.322$, $df=1$), so the null hypothesis is rejected and alternative hypothesis has been accepted which means that scheduled caste women are mostly engaged in agricultural activity rather than the non-agricultural activity. It proves the second research hypothesis “**scheduled caste women are engaged in agricultural sector**” is significant.

7.5 Level of Income

The table 7.2 shows the monthly income of the respondents. About 66.10% of the rural SC women do not have any income as most of them are engaged their household work and cultivation in their own land and they are not paid for this work. 5.40% of the rural SC women earn less than Rs.3000 monthly, maximum of them are from Mathabhanga I block (11.90 percent). In this income group people mostly engaged in agricultural labour, construction worker and beedi rolling. About 16.50 percent of the respondent’s monthly income is in between Rs. 3001 to Rs. 6000, in this category Tufanganj I block has the maximum number of respondents followed by Tufanganj II and Dinhata I. In this category most of the respondents engaged in the household industry, brick kiln industry, small business etc. 7.00% of the rural SC women earn Rs.6001 to Rs.12000 per month. Dinhata II (13.70 percent) block has the highest number of the respondents of this category. In this category women are mainly engaged in the service like ICDS, ASHA, SSKM teacher, business etc. Only 5.00% of the rural SC women earn more than Rs.12000 monthly. Cooch Behar II has the highest percentage of the respondents of the high income group. In this

group most of the women are engaged in business, school teacher, nurse or any other government service.

Table 7.2 Block wise monthly income level of the respondents.

Blocks	Monthly Income of the Respondents				
	No income	Rs.1- Rs.3000	Rs. 3001 - Rs. 6000	Rs. 6001- Rs. 12000	More than Rs. 12000
Haldibari	70.00	3.30	16.70	3.30	6.70
Mekhliganj	66.70	5.00	10.00	10.00	8.30
Mathabhanga I	76.20	11.90	4.80	2.40	4.80
Mathabhanga II	72.00	6.00	18.00	4.00	0.00
Cooch Behar I	87.10	0.00	3.20	6.50	3.20
Cooch Behar II	56.00	8.00	16.00	10.00	10.00
Tufanganj I	39.00	9.80	36.60	9.80	4.90
Tufanganj II	55.60	2.80	30.60	5.60	5.60
Dinhata I	64.30	5.40	21.40	3.60	5.40
Dinhata II	64.70	2.00	15.70	13.70	3.90
Sitai	62.10	6.90	17.20	6.90	6.90
Sitalkuchi	69.70	6.10	18.20	6.10	0.00
Total	66.10	5.40	16.50	7.00	5.00

Source: Field Survey, 2018-2019

Table 7.3 Sub caste wise income level of the respondents

Sub-Caste	Monthly Income of the Respondents				
	No income	Rs.1- Rs.3000	Rs. 3001 - Rs. 6000	Rs. 6001- Rs. 12000	More than Rs. 12000
Rajbanshi	65.40	5.30	18.30	6.40	4.70
Namasudra	73.90	4.30	11.30	6.10	4.30
Jaliakaibartta	52.10	10.40	10.40	16.70	10.40
Dhopa	83.30	0.00	16.70	0.00	0.00
Rabidas	40.00	0.00	60.00	0.00	0.00
Jhalomalo	80.00	0.00	20.00	0.00	0.00
Total	66.10	5.40	16.50	7.00	5.00

Source: Field Survey, 2018-2019

The table 7.3 reveals that the respondents of Dhopa (83.30 percent) community have highest in the no income group followed by Jhalomalo (80.00 percent) and Namasudra (73.90 percent) community. The respondent's whose monthly income is less than Rs. 3000 is maximum among the Jaliakaibartta (10.40) community. 60.00% of the rural SC women of Rabidas communities earn monthly Rs.3001 to Rs.6000 which is highest in this category. Among the monthly income group Rs.6001 to Rs.12000 most of them (16.70) are belongs to Jaliakaibartta community followed by Rajbansi (6.40 percent) community again the respondents who earn more than Rs.12000 are maximum among the Jaliakaibartta (10.40) followed by Rajbanshi. So the table shows that the income level is very high among the Jaliakaibartta community and very low among the Jhalomalo community followed by Rabidas and Dhopa.

Table 7.4 Occupation and level of Income of the respondents

Occupation		Monthly Income of Respondents					Total
		No income	Rs.1- Rs.3000	Rs. 3001 - Rs. 6000	Rs. 6001- Rs. 12000	More than Rs. 12000	
Housewife	Count	217	0	0	0	0	217
	%	100%	0.00%	0.00%	0.00%	0.00%	100%
Cultivator	Count	140	0	0	0	0	140
	%	100%	0.00%	0.00%	0.00%	0.00%	100%
Agricultural Labour	Count	0	15	44	3	0	62
	%	0.00%	24.20%	71.00%	4.80%	0.00%	100%
Daily Labour	Count	0	10	11	3	0	24
	%	0.00%	41.70%	45.80%	12.50%	0.00%	100%
Industrial Worker	Count	0	2	22	4	0	28
	%	0.00%	7.10%	78.60%	14.30%	0.00%	100%
Business	Count	0	0	9	19	4	32
	%	0.00%	0.00%	28.10%	59.40%	12.50%	100%
Service	Count	0	2	3	9	23	37
	%	0.00%	5.40%	8.10%	24.30%	62.20%	100%
Total	Count	357	29	89	38	27	540
	%	66.10%	5.40%	16.50%	7.00%	5.00%	100%

Source: Field Survey, 2018-2019

The Table 7.4 depicts that occupation and the level of income of the respondents of the study area, which shows a very common characteristic of the rural area. In the study most of the respondents are house wife and they have no source of income. The cultivator are the most common in the rural area but the women cultivator do not have any income as most of them work their own land. So no one is paying them, after all day long hard work in household and agricultural field the women get nothing and after 10 to 12 hours hard work they called as unpaid worker. Most of the respondents who engaged in agricultural labour and daily labour they earned in between Rs.3001 to Rs. 6000 and the respondents who engaged in business earn Rs.6001 to Rs.12000. The respondents who earn monthly more than Rs. 12000 are mostly engaged in service. So the data clearly shows that the income level is depending on the type of occupation.

7.6 Control over resources

Figure 7.5 shows the personal land holding of the respondents of the district. From the figure it is observed that only 3.00% of the rural SC women have personal land holding and rest 97.00% of the rural SC women do not have any personal land holding. Figure 7.6 shows the personal bank account of the respondents. From the figure it is observed that 93.00% of the rural SC women have personal bank account and only 7.00% of the rural SC women do not have the personal bank account.

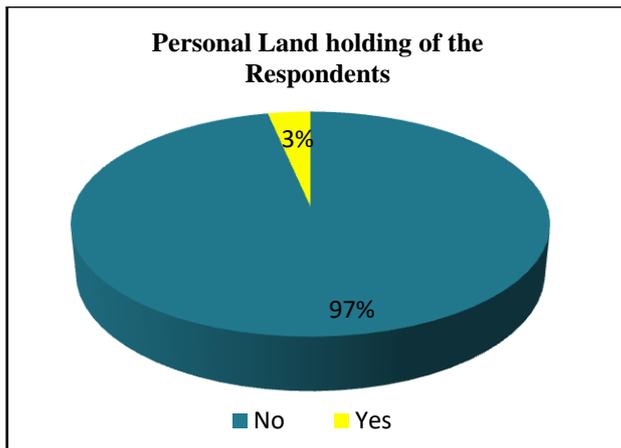


Figure 7.5: Personal land holding of the respondent's.

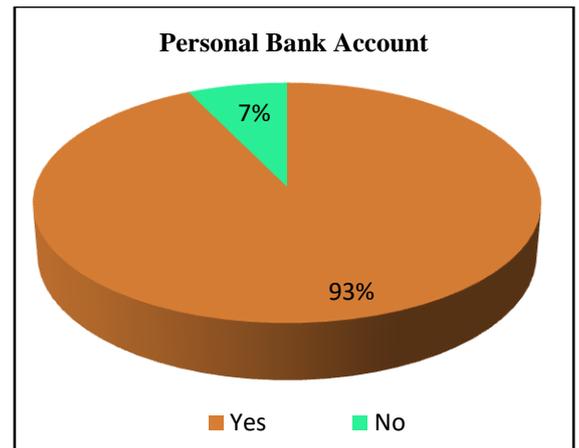


Figure 7.6: Personal bank account of the respondents.

Data Source: Field Survey, 2018-2019

7.7 Role of Self Help Group

Self Help Group is one of the most effective tools for empowering the rural poor women. The poverty is a predominant character of rural India and is more pronounced vulnerable groups like SC's, ST's and Women (Ganapathy and Mayilsamy, 2013). Poverty and deprivation increased gender inequality, which favors a policy for empowerment of women by increasing their access to credit through Self- Help Group (SHG) so as to enable them to acquire the capability and assets that can help facilitate to realize strategic gender needs (Sahoo, 2013).

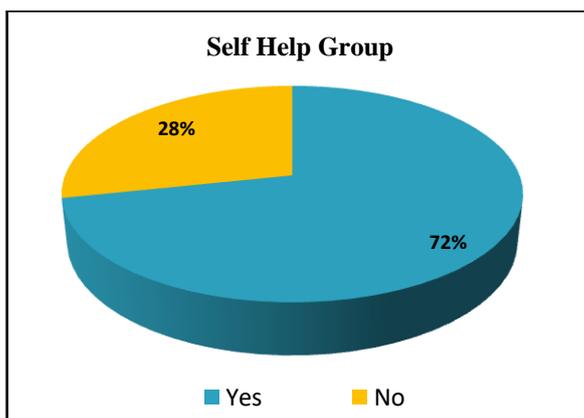


Figure 7.7: Number of the respondents participated in SHGs.

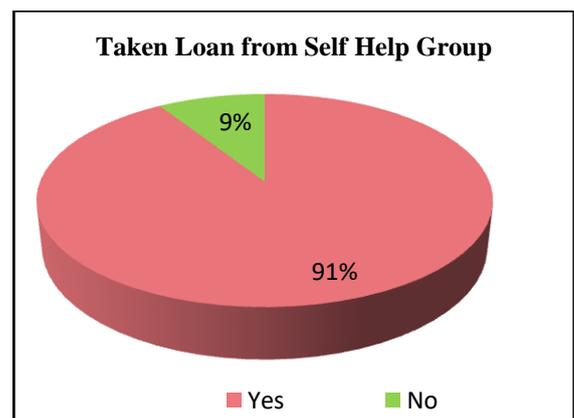


Figure7.8: Loan taken by the respondents from SHGs.

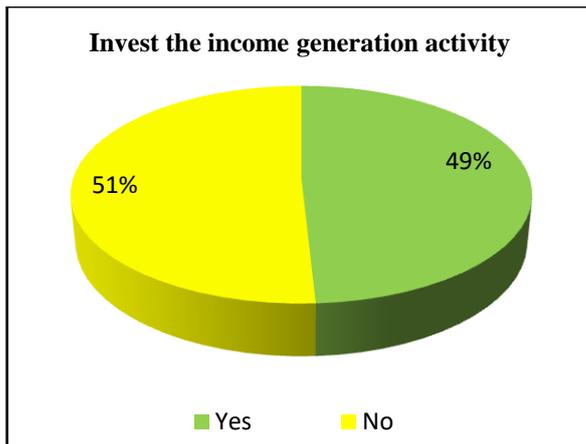


Figure 7.9: Number of respondents use their money in income generation activity

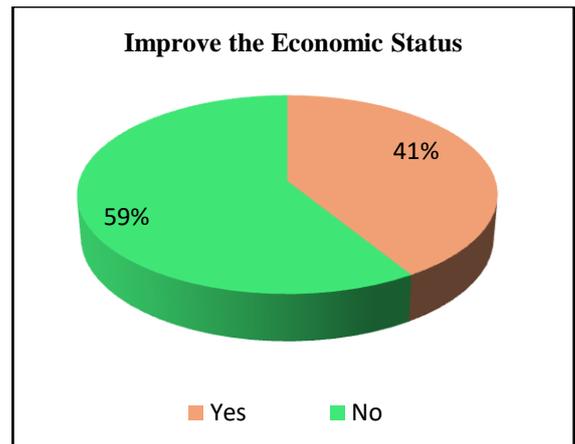


Figure 7.10: Respondents perception about improvement of their economic status.

Data Source: Field Survey, 2018-2019

So in the study the researcher tried to find out the role of the SHGs in the income generation of the respondents in the study area. In the district out of the total respondents 72.00% of the rural SC women are active member of the Self Help Group and rest 28.00% of the rural SC women are not the member of Self Help Group (Figure 7.7). In Tufanganj I block 85.37% of the rural SC women are actively participated in SHGs which is the highest among all the blocks of the district followed by Mathabhanga II (84.00 percent), Dinhata II (82.37percent) and Dinhata I (82.14percent). Sitai block has the lowest percentage (37.93) of active member of SHGs followed by the Sitalkuchi (54.55 percent) and Mathabhanga I (57.14 percent). 100.00% of the rural SC women in Jhalomalo community is the active member of the SHGs and Jaliakaibartta community has the lowest percentage of the SHG member (Appendix 7.2& 7.3). The people of these block are not so aware about the SHGs and the number of the Bank also less and more over there have no capable leader who run the SHG smoothly this is the another reason that the number of the active member of the SHG are very low in theses blocks as compare to the other blocks. Another most important factor is the corrupt group leader which reduced their interest in SHG. From the active member of the SHGs 91.00% of the rural SC women take loan and rest 9.00 percent do not take loan from the SHGs (Figure 7.8) and even those who take loan 49.00 percent of them did not invest their money in any income generation activity but 51.00% of the rural SC women invest their money in the income generation activities (Figure 7.9). The perception of the respondents about their economic status, 59.00% of the rural SC women think their economic status improve because of SHG and rest 41.00 percent think their economic status is still same (Figure 7.10).

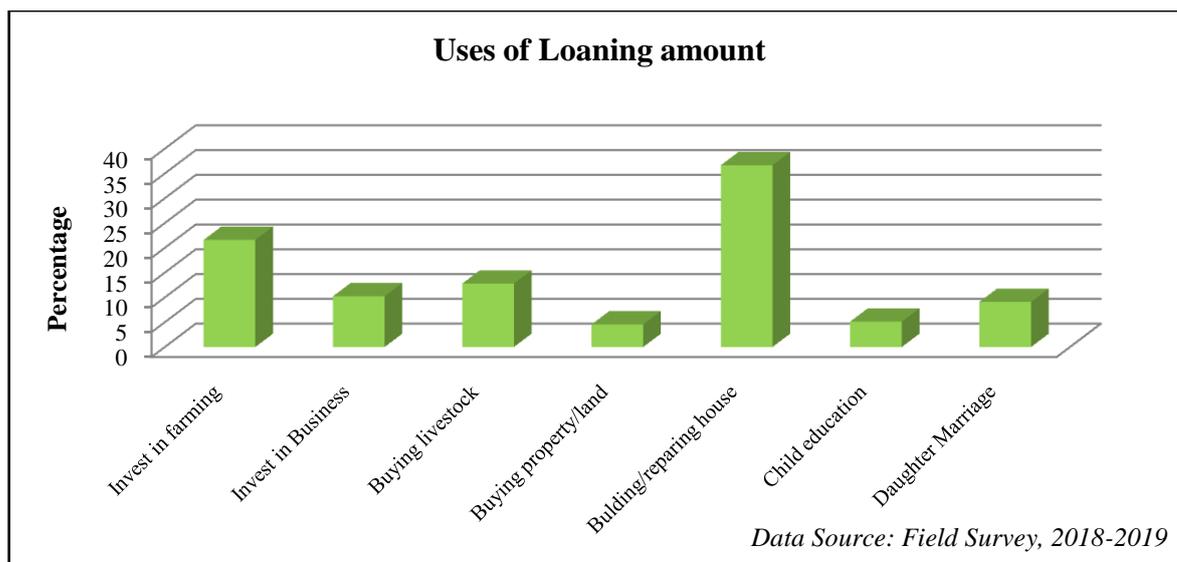


Figure 7.11: Uses of the loaning amount of the respondents.

The figure 7.11 shows that how the respondents use their loaning amount. From the figure it is observed that most of the rural SC women (36.64 percent) have used their loan amount either repairing their houses or to build new house, as the amount is very less so most of them tried repaired their houses instead of build new one. About 9.09% of the rural SC women use their loan amount in their daughter marriage and 5.11% of the rural SC women use in their child education. All together it is 49.00 percent which is used in non income generation activities and rest 51 percent uses their money in income generation. Among them 21.59% of the rural SC women invest in the farming, 10.27% of the rural SC women invest their money in small scale business, 12.78% of the rural SC women buy livestock's, and rest 4.54% of the rural SC women use their money for buying any property like land, gold etc. So from the study it is clearly observed that although the loan has been given for their income generation purpose but they are not using the money in the proper way as a result the impact of SHGs is very limited it could not change the economic status. The main reason behind this there is not proper monitoring on the SHGs.

7.8 Role of MGNREGA

MGNREGA is one of the best schemes of the Government of India which provide minimum 100 days wage work to the rural poor people. The scheme is popularly known in the district as 100 days work scheme. For the scheme one Job card has been issued for easy calculation of their work and wage and job card is must for the work. But in the study are it is observed out of the 540 respondents 72 rural SC women do not have job card which is 13.00% of the total respondents and rest 87.00 percent have job card for 100 days

work (Figure 7.12). The respondents who have job card out of those 12.00 percent do not participated in the 100 days work and rest 88.00 percent i.e. 412 respondents participated in the 100 days work (Figure 7.13). Tufanganj I block (94.59 percent) is the highest among all the blocks in respect to the 100 days work followed by Sitalkuchi (93.33) and Mekhliganj (92.59) block. Cooch Behar II (76.19 percent) has the lowest participation in 100 days work. 89.73 percent Rajbanshi are participated in 100 days work followed by Namasudra (88.37 percent) and the percentage of Rabidas community is lowest in participation of 100 days work (Appendix 7.10 & 7.11).

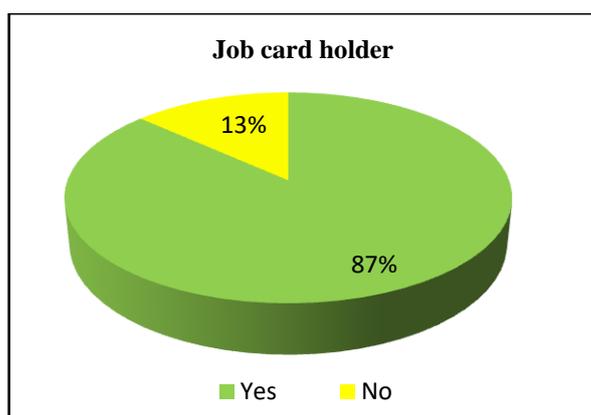


Figure 7.12: Job card holder for 100 days work.

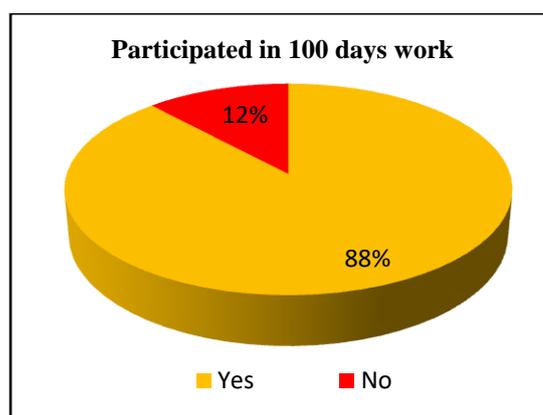


Figure 7.13: Respondents participation in 100 days work

Data Source: Field Survey, 2018-2019

7.9 Housing Quality Index

House is the first unit of society and it is the primary unit of human habitation. The definition for housing quality varies from peoples' perspectives. A good quality of house means it requires enough space, separate rooms for different purposes and enough privacy, ownership of the house, material of the house which is used like and enough sunlight, free passing of air and availability of water nearby, good drainage and sanitary facilities etc and the list will extend and vary with the people's perception (Kurian and Thampuran, 2011). Housing quality is a broad term that encompasses many aspects like dwelling type, number of sleeping rooms, land unit, presence of sanitation facilities, number of bathroom or toilet and their condition (Brkanic, 2017). In this research for understand the housing quality an index has been prepared on the basis of some variables. The variables are types of house, ownership of house, types of dwelling unit, number of sleeping room, material used for roof, wall material and floor material, material for bathroom, material for kitchen, attached bathroom or attached of separate, separate or attached kitchen etc. For each variables

specific value has been assigned and the values varies from lower to higher end minimum value is 1 and maximum value is 5 for each variable. After that all the values of the variables combined together and find a composite value and then for the dimension reduction of each variable dimension index has been used for calculating the final Housing Quality Index of the respondent's household. The dimension index value run between 0 to 1, here 0 means the lowest housing quality and 1 means the highest level of housing quality with all the facilities. On the basis of the dimension values the mean and standard deviation has been find out and categorised the entire data set in four categories, these are very low (<0.278), low (0.278-0.492), moderate (0.492-0.706) and high (>0.706) housing quality index. In the study area the very low house quality means the respondents have kaccha house with grass roof or tin roof, wall made of bamboo or grass and muddy floor with separate kaccha bathroom and kitchen. The low housing quality means the respondents have their own house with tin roof and tin wall with mud floor and kaccha separate kitchen and separate kaccha toilet. Moderate housing quality means the respondents have their own semi-pucca house with tin roof, bricks wall or concrete brick wall with cemented floor with more number of sleeping rooms and attached bathroom or separate pucca bathroom and attached or separate pucca kitchen. The high housing quality includes pucca own house with concrete roof, fully plastered brick wall with cemented or tiled floor more than 3 sleeping rooms, attached pucca bathroom more than one with running water facility, attached or separate pucca kitchen etc.

Table 7.5 Block wise Housing Quality Index of the respondents of Koch Bihar district.

Blocks	Housing Quality Index			
	Very Low	Low	Moderate	High
Haldibari	0.00	70.00	3.30	26.70
Mekhliganj	5.00	46.70	35.00	13.30
Mathabhanga I	0.00	57.10	31.00	11.90
Mathabhanga II	8.00	68.00	6.00	18.00
Cooch Behar I	6.50	58.10	14.50	21.00
Cooch Behar II	6.00	46.00	30.00	18.00
Tufanganj I	12.20	43.90	22.00	22.00
Tufanganj II	5.60	58.30	22.20	13.90
Dinhata I	8.90	57.10	16.10	17.90
Dinhata II	11.80	51.00	17.60	19.60
Sitai	10.30	58.60	13.80	17.20
Sitalkuchi	6.10	45.50	27.30	21.20
Total	6.90	54.60	20.40	18.10

Source: Field Survey, 2018-2019

The table 7.5 represents that the block wise housing quality of the respondents of Koch Bihar district. The table shows that 6.90% of the rural SC women have very low housing quality in the district among them maximum (12.20 percent) very low housing quality respondents have found in Tufanganj I block. 54.60% of the rural SC women have the low housing quality which indicates that majority of the scheduled caste people of the district have no proper quality of house for living. 70.00% of the rural SC women of the Haldibari block and 68.00% of the rural SC women from Mathabhanga II block are come under this category. The moderate housing quality has been observed among 20.40 percent of the respondents and rest 18.10% of the rural SC women have high housing quality among them Haldibari (26.70) block has the highest percentage of high housing quality.

Table 7.6 Sub-caste wise Housing Quality Index of the respondents.

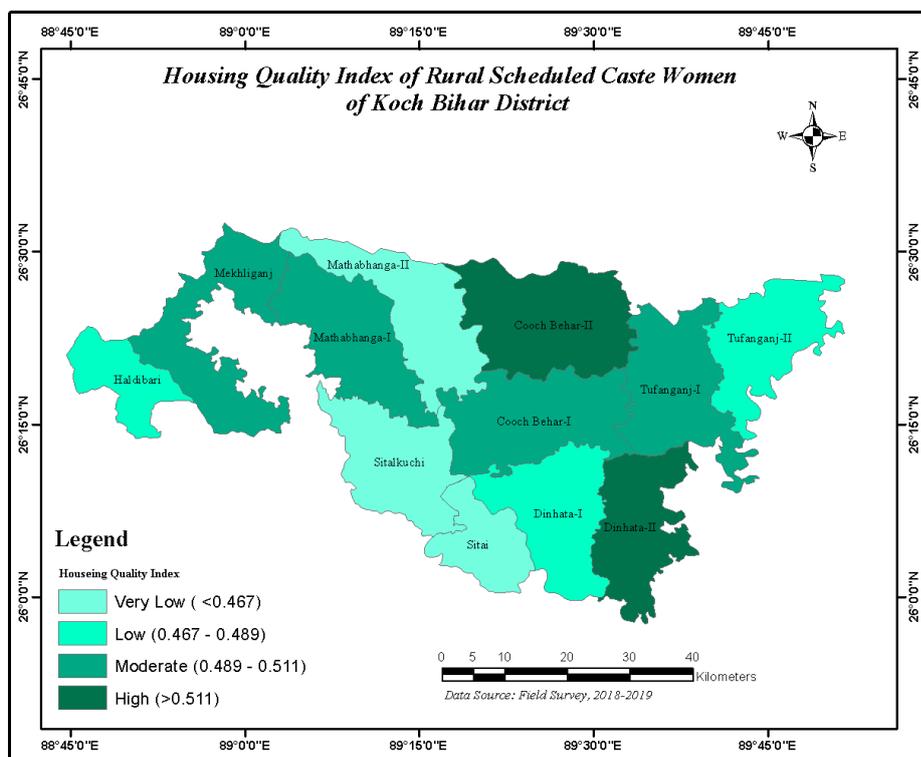
Sub-Caste	Housing Quality Index			
	Very Low	Low	Moderate	High
Rajbanshi	7.20	54.60	20.80	17.50
Namasudra	6.10	51.30	20.00	22.60
Jaliakaibartta	6.20	58.30	18.80	16.70
Dhopa	16.70	50.00	16.70	16.70
Rabidas	0.00	80.00	20.00	0.00
Jhalomalo	0.00	80.00	20.00	0.00
Total	6.90	54.60	20.40	18.10

Source: Field Survey, 2018-2019

Schedule caste wise variation of their housing quality has been observed in the table. From the table7.6 it is observed that the very low housing quality has not found among the Rabidas and Jhalomalo community, the Dhopa community have maximum percentage of (16.70) very low housing quality. The low housing quality has been found maximum among the Jhalomalo (80.00) and Rabidas (80.00) community followed by Jaliakaibartta (58.30 percent) and moderate housing quality has been found maximum among the Rajbanshi community. The respondents of the Namasudra community have observed the highest percentage (22.60) of high quality of housing then the other community.

The map 7.13 represents the block wise House Quality Index (HQI) of Koch Bihar district. The map is prepared based on the field survey and all the variables have been composite and normalized by composite index and dimension index. The block average of HQI is used for preparing the map using the mean and standard deviation method. The HQI value ranges from 0 to 1 here 0 means minimum and 1 means maximum. The housing quality of the entire district has been classified on four categories, these are very low

(<0.467) housing quality, low housing quality (0.467-0.489), moderate housing quality (0.489-0.511) and high housing quality (>0.511). First two categories (very low and low HQI) are below the district average and the next two categories (moderate and high HQI) are more than the district average. The very low housing quality has been found in the three blocks namely, Mathabhanga I, Sitalkuchi and Sitai.



Map 7.13 Housing Quality Index of Koch Bihar district.

These blocks are most backward block of the district (Das, 2017). Low housing quality is observed in Haldibari, Dinahata I and Tufanganj II. Moderate housing quality has been found in the four blocks, these are Mekhliganj, Mathabhanga I, Tufanganj I and Cooch Behar I blocks and high housing quality has been recorded in Dinahata II and Cooch Behar II block.

7.10 Basic Amenity Index

Basic amenities cover those provisions and facilities which are indispensable to human life in modern times. Ability to reside in a stable house, access to safe drinking water, access to toilet facilities and having access to energy in the form of electricity etc. are certain fundamental determinants of quality of living (Mahajan, 2016). In the study Basic Amenities Index has been constructed by incorporating the indicators of basic amenities such as availability of electricity, fuel use for cooking purpose, availability of drinking water,

distance from drinking water, availability of water for household work within their premises, availability of toilet, types of toilet, drainage facility, method of solid waste disposal etc. The dimension index has been used for the dimension reduction and the values has been categorised by using mean and standard deviation of the overall respondent's basic amenity index. The four categories are very low basic amenity index (<0.173), low amenity index (0.173-0.420), moderate amenity index (0.420-0.667) and high basic amenity index (>0.667).

In the study very low basic amenities means those respondents do not have toilet or kaccha toilet, no drainage facility, no solid waste disposal system they disposed the solid waste anywhere around their house or burn them after certain time, no drinking water facility within their house premises, no electricity facility and the high basic amenity index means the respondents have all the mention facility available in their household.

Table 7.7 Block wise Basic Amenity Index of the respondents.

Blocks	Basic Amenity Index			
	Very Low	Low	Moderate	High
Haldibari	0.00	66.70	23.30	10.00
Mekhliganj	6.70	58.30	20.00	15.00
Mathabhanga I	7.10	47.60	35.70	9.50
Mathabhanga II	2.00	66.00	12.00	20.00
Cooch Behar I	1.60	69.40	8.10	21.00
Cooch Behar II	4.00	66.00	16.00	14.00
Tufanganj I	9.80	63.40	9.80	17.10
Tufanganj II	5.60	58.30	22.20	13.90
Dinhata I	7.10	62.50	12.50	17.90
Dinhata II	7.80	39.20	27.50	25.50
Sitai	6.90	65.50	6.90	20.70
Sitalkuchi	6.10	45.50	24.20	24.20
Total	5.40	59.30	17.80	17.60

Source: Field Survey, 2018-2019

From the table 7.7 it is observed that 5.40% of the rural SC women have the very low basic amenities in their household, among them maximum respondents are from the Tufanganj I (9.80 percent) block. Most of the respondents i.e. 59.30 percent out of the total respondent's have low basic amenities among them Cooch Behar I (69.40 percent) block is the highest and Dinhata II (39.20 percent) block is in the lowest position. 17.80% of the rural SC women have moderate basic amenity index. The high basic amenities have been found among 17.60 percent of the respondent's household of the district, among them Dinhata II has the highest (25.50) and Mathabhanga I (9.50) has the lowest percentage of the respondents.

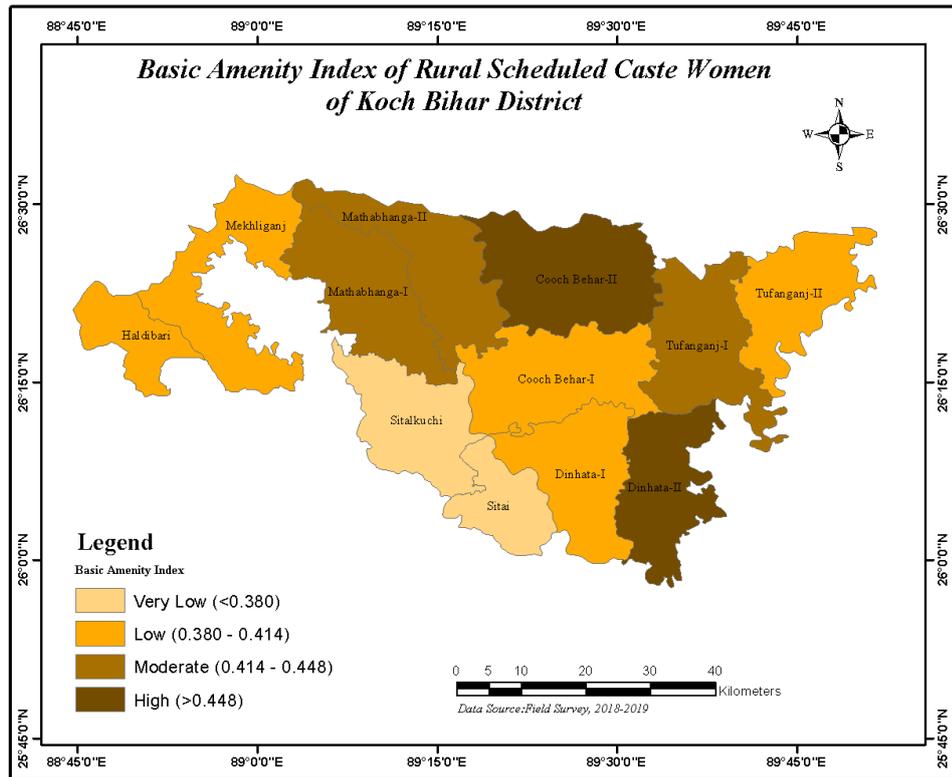
Table 7.8 Sub-caste wise Basic Amenity Index of the respondents.

Sub-Caste	Basic Amenity Index			
	Very Low	Low	Moderate	High
Rajbanshi	7.20	56.80	17.70	18.30
Namasudra	2.60	65.20	15.70	16.50
Jaliakaibartta	0.00	62.50	20.80	16.70
Dhopa	0.00	50.00	16.70	33.30
Rabidas	0.00	100	0.00	0.00
Jhalomalo	0.00	40.00	60.00	0.00
Total	5.40	59.30	17.80	17.60

Source: Field Survey, 2018-2019

The table 7.8 it shows very low basic amenity index has been found maximum among the Rajbanshi (7.20 percent) community followed by Namasudra and there is not a single respondent found for other four scheduled caste communities in this categories because the number of respondents is few in case of the other scheduled caste communities as the Rajbanshi, Namasudra and Jaliakaibartta are the most dominated scheduled caste of the district. Low basic amenities have been found maximum among the Rabidas (100 percent) community followed by the Namasudra (65.20 percent). In terms of the moderate amenity the Jhalomalo (60.00 percent) has taken the first position out of the six scheduled caste groups followed by Jaliakaibartta (20.80 percent). The high basic amenity has been found maximum among the Dhopa (33.30 percent) followed by Rajbanshi (18.30 percent) community.

The map 7.14 represents the Basic Amenity Index of the district. The map has been prepared on the average block basic amenity indices and the entire district has been classified in the four categories. From very low (<0.380) basic amenity index has been found in the Sitai and Sitalkuchi block which means that the people of the two blocks are lacking in terms of the basic amenities and far below than the district average. Haldibari, Mekhliganj, Cooch Behar I, Tufanganj II and Dinhat I blocks have recorded the low (0.380-0.414) basic amenity index. The moderate amenity index (0.414-0.448) has been found in Mathabhanga I, Mathabhanga II and Tufanganj I block and high amenity index (>0.448) has been recorded in the in Cooch Behar II and Dinhat II blocks.



Map 7.14 Basic Amenity Index of Koch Bihar district.

7.11 Asset Index

The asset index has been introduced by researchers and academics since 1998 (Filmer and Pritchett 1998; Sahn and Stifel 2001). This method employs data of household's assets such as durable and semi-durable goods to describe household welfare instead of using household's income or expenditure data (Prakongsai). The asset index shows the various types of asset and goods used by the family members to meet their basic needs and sometimes these assets give them the employment opportunity but on the other hand some of the assets represent their luxury lifestyle too. In the study, the researcher has incorporated the seventeen variables to find out the asset index of the respondents' family and all the data used in the index are collected from the field survey. Some of the variables are like whether the household has any mobile phone, smart phone or not, has any T.V with cable connection, LED T.V or Smart T.V, has any computer, desktop or laptop, cycle, motor cycle, car, bus, tractor etc. After compositing all the values assigned to the variables, the dimension index has been calculated for each and every respondent's household. Then the indices are categorised based on mean and standard deviation in the four categories like very low asset index (<0.145), low asset index (0.145-0.30), moderate (0.30-0.456) and high asset index (>0.456).

The table 7.9 represents the block wise asset index of the respondents. From the table it is found that 13.50 percent of the respondents are fall under the very low asset index category, within this category the Sitalkuchi block shows the highest (18.20) percentage of the respondents followed by Dinhata I block (17.90 percent). The majority of the respondents (44.80 percent) have low asset index, within this category Haldibari block has taken first position with 56.70 percent of the total respondents of the block followed by Cooch Behar I (54.80 percent) block. The moderate asset index has been found among the 25.20 percent of the respondents of the district and rest 16.50 percent of the respondents have high asset index. Among the high asset index the Tufanganj I (22.20 percent) block takes the first position followed by Dinhata II (21.60 percent) block and Haldibari (6.70 percent) block takes the lowest position among the twelve blocks of the district.

Table 7.9 Block wise Asset Index of the respondents.

Blocks	Asset Index			
	Very Low	Low	Moderate	High
Haldibari	16.70	56.70	20.00	6.70
Mekhliganj	11.70	50.00	25.00	13.30
Mathabhanga I	7.10	52.40	26.20	14.30
Mathabhanga II	12.00	48.00	20.00	20.00
Cooch Behar I	11.30	54.80	16.10	17.70
Cooch Behar II	16.00	30.00	40.00	14.00
Tufanganj I	17.10	48.80	24.40	9.80
Tufanganj II	8.30	36.10	33.30	22.20
Dinhata I	17.90	46.40	17.90	17.90
Dinhata II	13.70	29.40	35.30	21.60
Sitai	13.80	44.80	20.70	20.70
Sitalkuchi	18.20	39.40	24.20	18.20
Total	13.50	44.80	25.20	16.50

Source: Field Survey, 2018-2019

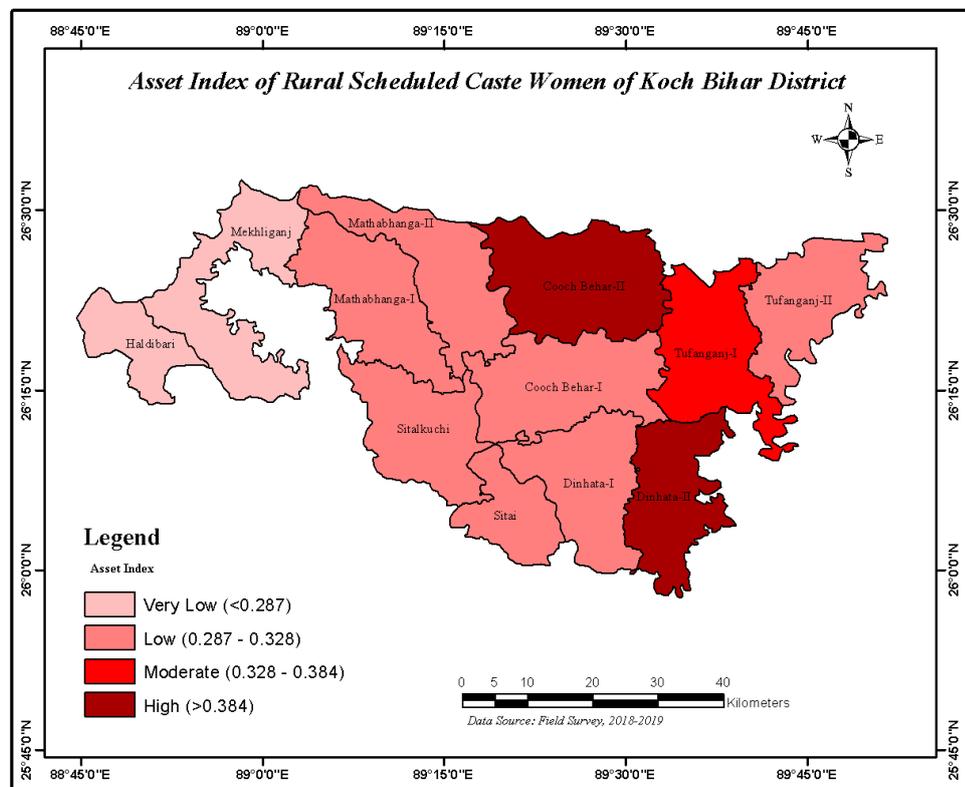
The table 7.10 reveals that very low asset index has been found highest among the Jhalomalo (20.00 percent) community followed by Dhopa (16.70 percent) and Rajbanshi (14.70 percent) community. The low asset index has been found maximum among Rabidas (80.00 percent) community followed by the Jaliakaibartta (45.80 percent) community. In terms of the moderate asset index the Jhalomalo (40.00 percent) has been found in the top followed by Dhopa (33.30 percent) and Namasudra (30.40 percent) community. High asset index has been found maximum among the Rajbanshi community with 17.70 percent of the respondents out of the total Rajbanshi respondents followed by Dhopa (16.70 percent) and Namasudra (25.70 percent) community.

Table 7.10 Sub-caste wise Asset Index of the respondents.

Sub-Caste	Asset Index			
	Very Low	Low	Moderate	High
Rajbanshi	14.70	44.90	22.70	17.70
Namasudra	10.40	43.50	30.40	15.70
Jaliakaibartta	12.50	45.80	29.20	12.50
Dhopa	16.70	33.30	33.30	16.70
Rabidas	0.00	80.00	20.00	0.00
Jhalomalo	20.00	40.00	40.00	0.00
Total	13.50	44.80	25.20	16.50

Source: Field Survey, 2018-2019

The map 7.15 represents the asset index of Koch Bihar district. From the map it is observed that Haldibari and Mekhliganj has very low (<0.287) asset index and 7 blocks out of 12 blocks are fall under low asset index (0.287-0.328) which occupied more than a half of the district. The moderate asset index (0.328-0.384) has been recorded in only in Tufanganj I block. The rest two blocks i.e. Cooch Behar II and Dinhata II have shown the high asset index (>0.384). The asset index also helped to find out the economic status of the respondents of the study area and it also shows the purchasing power of the respondents.



Map 7.15 Asset Index of Koch Bihar district.

7.12 Agricultural land and Livestock Index

The agricultural land and livestock's are the other two most important components to understand the economic condition of the respondents especially for the respondents of rural area. As the entire study is based on the rural area of the Koch Bihar district, this is the reason that the researcher considers the agricultural land holding and livestock's of the respondent's. The index consist different variables like availability of agricultural land, ownership of the land, type of the land, size of the land some variable for livestock's like availability of livestock's, type of livestock's and their number and all the data calculated by using composite index and dimension index and similar to the other index it also categorized in four category based on the mean and standard deviation of the indices value. Here the very low agricultural land and livestock index means the respondents do not have agricultural land or they have very small land holding with very few numbers of the livestock's and on the other hand the high agricultural land and livestock index shows that the respondents have their own large size of agricultural land holding with huge number of livestock's. In the study area the maximum size of the agricultural land of a respondent is 17 bigha which has been found in the Sitalkuchi block and the maximum number of cow has been found in Tufanganj I block which is 21.

Table 7.11 Block wise Agricultural land and Livestock Index of the respondents.

Blocks	Agricultural land and Livestock Index			
	Very Low	Low	Moderate	High
Haldibari	6.70	46.70	33.30	13.30
Mekhliganj	15.00	35.00	31.70	18.30
Mathabhanga I	11.90	16.70	31.00	40.50
Mathabhanga II	28.00	32.00	28.00	12.00
Cooch Behar I	16.10	29.00	50.00	4.80
Cooch Behar II	24.00	32.00	32.00	12.00
Tufanganj I	24.40	39.00	26.80	9.80
Tufanganj II	19.40	33.30	30.60	16.70
Dinhata I	12.50	33.90	39.30	14.30
Dinhata II	5.90	54.90	31.40	7.80
Sitai	10.30	55.20	31.00	3.40
Sitalkuchi	12.10	30.30	33.30	24.20
Total	15.90	35.70	33.90	14.40

Source: Field Survey, 2018-2019

Agricultural land and livestock index is shown in the table 7.11. Form the table it is observed that 15.90% rural SC women have very low agricultural land and livestock index of the district, among them Mathabhanga II block has the highest percentage (28.00) of respondents out of the twelve blocks followed by the Tufanganj I (24.40 percent) and

Cooch Behar II block (24.00 percent). The low agricultural land and livestock index has been found among 35.70 percent of the respondents which is the highest among the four categories. The 33.90 percent of respondents have been found moderate and rest 14.40 percent of the respondents of the district have high agricultural land and live stock index. Among the high category Mathabhanga I (40.50 percent) has taken the highest position followed by Sitalkuchi (24.20 percent) block and lowest percentage (3.40) of the respondents found in Sitai block.

Table 7.12 Sub-caste wise Agricultural land and Livestock Index of the respondents.

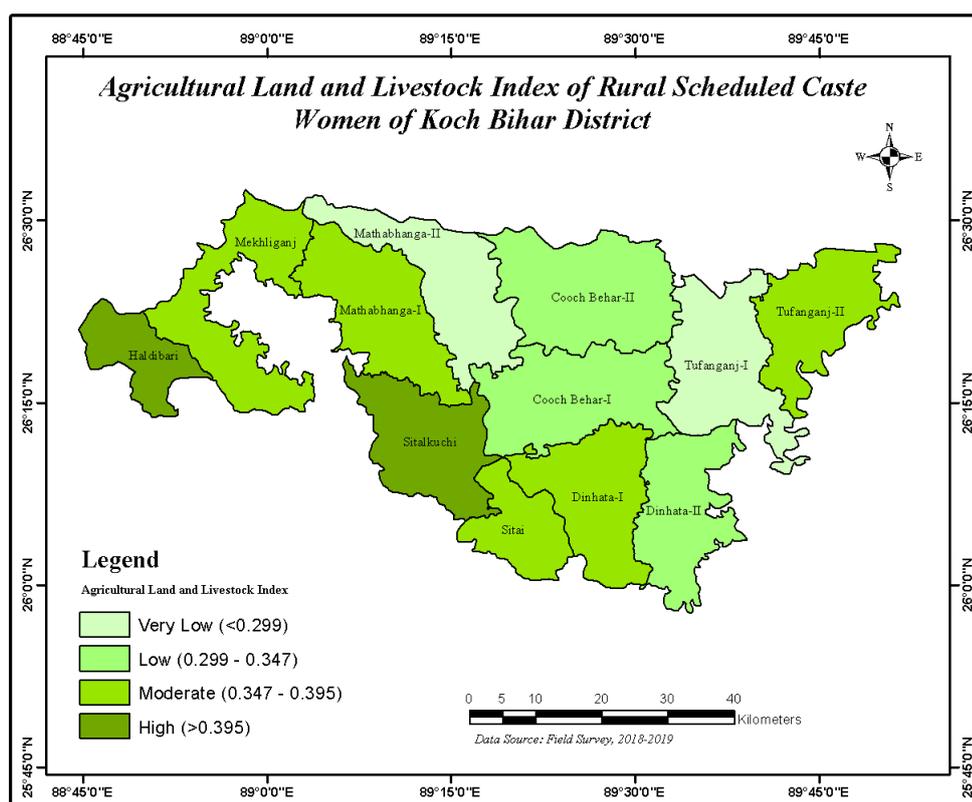
Sub-Caste	Agricultural and Livestock Index			
	Very Low	Low	Moderate	High
Rajbanshi	12.70	37.70	36.60	13.00
Namasudra	11.30	29.60	33.90	25.20
Jaliakaibartta	41.70	33.30	20.80	4.20
Dhopa	83.30	16.70	0.00	0.00
Rabidas	40.00	40.00	20.00	0.00
Jhalomalo	0.00	80.00	20.00	0.00
Total	15.90	35.70	33.90	14.40

Source: Field Survey, 2018-2019

The table 7.12 shows the sub-caste wise agricultural land and livestock index of Koch Bihar district. From the table it is observed that the agricultural land and livestock's are very low among the Dhopa (83.30 percent) community followed by Rabidas (40.00 percent), the main reason for the Dhopa community have less agricultural land is their occupation, their main work is washing clothes and run a laundry shop and the main occupation of the Rabidas is to shoe making so basically this two community are not associated with the agriculture. On the other hand maximum respondents (80.00 percent) of the Jhalomalo have low agricultural land and livestock index. Jhalomalo community also not associated with the agricultural activities as their main occupation is fishing. The Rajbanshi community occupied the first position in both moderate (36.60 percent) as well as high (13.00 percent) agricultural land and livestock index followed by the Namasudra as both the scheduled caste community are fully depend on the agriculture.

The Agricultural land and livestock index includes the various indicators like size of the agricultural land of the household and the number of livestock's. The map 7.16 represents the block wise agricultural land and livestock index of Koch Bihar district. Very low (<0.299) agricultural and livestock has been recorded in Mathabhanga II and Tufanganj I blocks. The low agricultural land and livestock index (0.299-3.47) is found in three blocks, these are Cooch Behar II, Cooch Behar I and Dinhat II. High population

density is one of the major reasons for the low agricultural and livestock index. Mekhliganj, Mathabhanga I, Tufanganj II and Dinhat II blocks have been recorded the moderate agricultural and livestock index (0.347-0.395) and Haldibari and Sitalkuchi have the high agricultural and livestock index (>0.395). The population density of these two blocks is low comparatively to the other blocks. So the agricultural land size is high in Sitalkuchi and Haldibari block.



Map 7.16 Agricultural land and Livestock Index of Koch Bihar district.

7.13 Economic Status

Economic status represents the economic capacity of the families to meet their material and non material needs (Yadollahi and Paim, 2010). Level of income, expenditure and ownership of the physical asset are mainly used for the calculating the family economic status (Filmer, 2001). According to **Prakongsai** instead of using household's income or expenditure data the household's assets such as durable and semi-durable goods to be used for calculating the economic status and describe household welfare. In his concept he argued that money metric measure is too narrow for defining household welfare and this index is most likely to be consistent with the financial means. So in the study the researcher follow the methodology of the renowned economist like **Prakongsai, Filmer and Falkinham and Namazie** and modified by adding the Housing quality and Basic

amenity index and introducing the Agricultural land and livestock's index to better result in terms of the Economic Index to find out the Economic Status of the respondents family. As in the study is conducted in the rural area and most of them are not salaried person and don't give any income tax, so the respondents do not have clear idea about their total annual family income and expenditure. This is the reason the researcher has decided to calculate the economic status from their housing quality, their standard of living in terms of basic amenities, their asset, agricultural land and livestock's instated of their income and expenditure.

Table 7.13 Block wise Economic Status of the respondents of Koch Bihar District.

Blocks	Economic Status			
	Very Low	Low	Moderate	High
Haldibari	6.70	63.30	13.30	16.70
Mekhliganj	11.70	33.30	38.30	16.70
Mathabhanga I	9.50	31.00	35.70	23.80
Mathabhanga II	16.00	52.00	14.00	18.00
Cooch Behar I	11.30	59.70	4.80	24.20
Cooch Behar II	24.00	34.00	24.00	18.00
Tufanganj I	19.50	48.80	14.60	17.10
Tufanganj II	16.70	47.20	19.40	16.70
Dinhata I	14.30	53.60	12.50	19.60
Dinhata II	11.80	39.20	23.50	25.50
Sitai	20.70	55.20	3.40	20.70
Sitalkuchi	12.10	27.30	42.40	18.20
Total	14.40	45.20	20.60	19.80

Source: Field Survey, 2018-2019

The table 7.13 shows the block wise Economic Status of the respondents of the Koch Bihar district. The table depict that 14.40% of rural SC women have very low economic status or very poor. Cooch Behar II block takes the first position in terms of very low economic status as followed by Sitai block. Most of the respondents (45.20 percent) are belongs to the low economic status among them Haldibari blocks is in the top position out of the 12 blocks with 63.30% of rural SC women of the block. 20.60% of rural SC women are fall under the moderate economic status. The maximum moderate economic status respondents are found in the Sitalkuchi block followed by the Mekhliganj block and rest 19.80% of rural SC women of the district have high economic status which has been found maximum in Dinhata II block followed by the Cooch Behar II, Mathabhanga I and Cooch Behar I block of the district.

Table 7.14 Sub-caste wise Economic Status of the respondents.

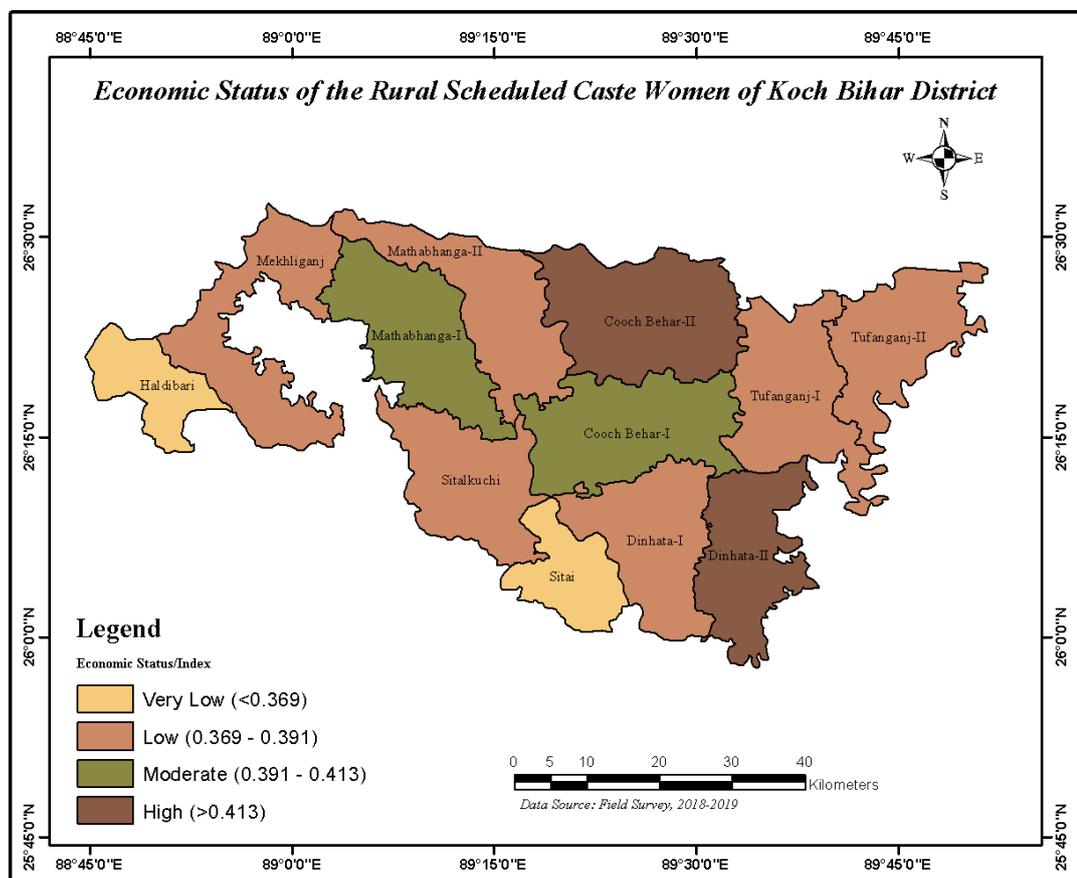
Sub-Caste	Economic Status			
	Very Low	Low	Moderate	High
Rajbanshi	14.70	44.30	21.90	19.10
Namasudra	6.10	51.30	17.40	25.20
Jaliakaibartta	25.00	37.50	20.80	16.70
Dhopa	50.00	16.70	16.70	16.70
Rabidas	60.00	40.00	0.00	0.00
Jhalomalo	0.00	80.00	20.00	0.00
Total	14.40	45.20	20.60	19.80

Source: Field Survey, 2018-2019

The table 7.14 expresses that sub-caste wise economic status of the respondents of Koch Bihar district. From the table it is observed that out of the six scheduled caste community Rabidas has the lowest economic status, 60.00 percent of the Rabidas community has very low economic status followed by Dhopa (50.00 percent) community. 80.00 percent respondents of the Jhalomalo community have the low economic status which is highest among six scheduled caste community people followed by Namasudra (51.30 percent). The Rajbanshi community has taken the highest (21.90 percent) position in terms of the moderate economic status and Jaliakaibartta community is just after the Rajbanshi community. High economic status has been found among the Namasudra community (25.20 percent) out of the six scheduled caste community followed by Rajbanshi and Namasudra community. These three are the major scheduled caste of the district which occupies more than 90 percent of the district. The Rajbanshi are the aboriginal scheduled case community of the district and more than 75.00 percent of the scheduled caste people are Rajbanshi, so obviously the Rajbanshi community have greater access on the resource, they have more agricultural land then other as the district economy is based on the agriculture and the main occupation of the Rajbanshi community is farming. So their economic condition is better than the other scheduled castes but the Namasudra community has slight better economic position in resent time as their land holding is smaller than the Rajbanshi community so earlier their economic condition was poor but they start educated their child as a result their literacy rate is improved and their children start getting various government jobs which improved their economic status.

The map represents the Economic Status of the district. The Economic Status of the respondents have been calculated composite all the four indices values such as the housing quality index, asset index, basic amenity index and agricultural land and livestock index. The block average of the composite value of all the indices has been used to calculate the

Economic Status and it has been categorized in four group from very low (<0.369) to high (>0.413) based on the mean and standard deviation methods and the Choropleth map has been produced. From the map it is observed that very low economic status has been observed in two blocks Haldibari and Sitai. Six blocks of the district are fall under the low economic status. These are Mekhliganj, Mathabhanga II, Tufanganj I, Tufanganj II, Dinhata I and Sitalkuchi which comprise 50.00 percent of the district. Moderate economic status (0.391-0.413) has been recorded in the Mathabhanga I and Cooch Behar I block and high economic status (>0.413) has been found in two blocks Cooch Behar II and Dinhata II.



Map 7.17 Economic Status of the Koch Bihar district.

7.14 Impact of Economic Status on Education

Economic status has a great impact on the educational level. The table shows the economic status of the respondents and their educational level. The economic status of the respondents has been calculated based on their housing quality, basic amenities, assets and agriculture and livestock index. And the economic status has been divided into four class based on the mean and standard deviation of the entire data set of the district namely very

poor, poor, middle class and upper class. There is no elite class has been found in the study area. From the data it is observed that most of the illiterate respondents are belong to (23.50 percent) the very low economic status followed by the respondents who studied upto upper primary level (21.20 percent). Similarly low economic status (55.90 percent) has been also found maximum among the illiterate respondents followed by primary (55.70 percent) and upper primary (53.40 percent) level and there is no respondents have found in these two categories with the qualification of Graduation and above.

Table 7.15 Relation between Economic Status and level of education of the respondents.

Level of Education		Economic Status				Total
		Very Low	Low	Moderate	High	
Illiterate	Count	8	19	5	2	34
	%	23.50%	55.90%	14.70%	5.90%	100%
Primary	Count	30	102	40	11	183
	%	16.40%	55.70%	21.90%	6.00%	100%
Upper Primary	Count	31	78	31	6	146
	%	21.20%	53.40%	21.20%	4.10%	100%
Secondary	Count	9	37	18	26	90
	%	10.00%	41.10%	20.00%	28.90%	100%
Higher Secondary	Count	0	8	14	27	49
	%	0.00%	16.30%	28.60%	55.10%	100%
Graduation and Above	Count	0	0	3	35	38
	%	0.00%	0.00%	7.90%	92.10%	100%
Total	Count	78	244	111	107	540
	%	14.40%	45.20%	20.60%	19.80%	100%

Source: Field Survey, 2018-2019

About 28.60 percent of the respondents who studied upto higher secondary level are belonging to the moderate economic status which is the highest among this category. High economic status has been found among the 92.10 percent of the respondents having graduation and above educational qualification and 55.10 percent of the respondents have high economic status those who have completed their higher secondary. So the data very clearly shows that the educational level is depended on the economic condition. Low economic status means low level of education and high economic status means high level of education but whether this condition is applicable in the whole population of the district for this Pearson chi-square test has been done. The calculated P value of the chi-square is 0.00 which is less than 0.05 (df=15) which shows that the test is statistically significant and which indicate that there is significant association between economic status and level

of education. In terms of the strength of the relationship between the two variables shows moderate positive association and it explains that the economic status has changed the education level of the respondents by 37 percent (as per the effect size measures by Cramer’s V method). So the research hypothesis “**Poverty is negatively associated with the educational status of the scheduled caste women**” is significant.

7.15 Economic Status and Empowerment

Table 7.16 Economic status and short run decision making of the respondents.

Economic Status		Short Run Decision				Total
		Very Low Participation	Low Participation	Moderate Participation	High Participation	
Very Low	Count	16	35	18	9	78
	%	20.50%	44.90%	23.10%	11.50%	100%
Low	Count	60	122	50	12	244
	%	24.60%	50.00%	20.50%	4.90%	100%
Moderate	Count	17	44	26	24	111
	%	15.30%	39.60%	23.40%	21.60%	100%
High	Count	2	9	28	68	107
	%	1.90%	8.40%	26.20%	63.60%	100%
Total	Count	95	210	122	113	540
	%	17.60%	38.90%	22.60%	20.90%	100%

Source: Field survey, 2018-2019

The table 7.16 shows the relation between the economic status and short run decision making of the respondents. From the table it is observed that 17.60 percent respondents have very low participation in the decision making process and 38.90 percent of the respondents have low participation in short run decision making which is the highest among the decision making. The respondents having very low economic status most of them have low participation rate (44.90 percent) and only 11.50 percent respondents have high participation rate in short run decision making. Similarly the respondents having low and moderate economic status their participation in SRD making is low but the respondents having high economic status 63.60 percent of them are highly participated in decision making. From the table it is clear that the participation in decision making is depend on the economic status.

The table 7.17 represents the long run decision and the economic status of the respondents. The data reveals that the respondents with low economic status have low participation in the decision making and the respondents having high economic status have

high participation rate (57.90 percent) in the decision making process. But after comparing the short run decision and long run decision it is observed that within the same economic status the participation in decision making varies on the basis of short run and long run. The respondents with high economic status their long run decision making (57.90 percent) is lower than the short run decision (63.60 percent) which shows that the women are more active in the short run decision making than the long run decision making although they have the high economic status. It could be said that whatever the economic status but the male are more dominated than female in long run decision or in the economic decision.

Table 7.17 Economic status and long run decision making of the respondents.

Economic Status		Long Run Decision				Total
		Very Low Participation	Low Participation	Moderate Participation	High Participation	
Very Low	Count	19	15	35	9	78
	%	24.40%	19.20%	44.90%	11.50%	100 %
Low	Count	54	86	94	10	244
	%	22.10%	35.20%	38.50%	4.10%	100%
Moderate	Count	24	34	34	19	111
	%	21.60%	30.60%	30.60%	17.10%	100%
High	Count	1	3	41	62	107
	%	0.90%	2.80%	38.30%	57.90%	100%
Total	Count	98	138	204	100	540
	%	18.10%	25.60%	37.80%	18.50%	100%

Source: Field survey, 2018-2019

Table 7.18 Economic status and overall decision making of the respondents.

Economic Status		Overall Decision Making				Total
		Very Low Participation	Low Participation	Moderate Participation	High Participation	
Very Low	Count	17	24	27	10	78
	%	21.80%	30.80%	34.60%	12.80%	100%
Low	Count	62	101	69	12	244
	%	25.40%	41.40%	28.30%	4.90%	100%
Moderate	Count	22	38	31	20	111
	%	19.80%	34.20%	27.90%	18.00%	100%
High	Count	1	4	33	69	107
	%	0.90%	3.70%	30.80%	64.50%	100%
Total	Count	102	167	160	111	540
	%	18.90%	30.90%	29.60%	20.60%	100%

Source: Field survey, 2018-2019

The table 7.18 shows that the relation between the economic status and the overall decision making of the respondents of the district. From the data it is clear that decision making power is depend on the economic status. The respondents having very low to low economic status their participation in the decision making is low (41.40 percent) and the respondents with high economic status their decision making is high or they highly participated in the decision making process (64.50 percent) which is statistically significant chi-square value 191.835 with 9 degree freedom and the p value is 0.00 which is less than 0.05 level of significance. Hence it could be said that there is a significant association between economic status and the decision making process and there is a moderate positive association which express 33.31 percent one another as per the somers'd (.331 with 0.00 significant level) effect size calculation. It could be said that there is a moderate positive association between economic status and decision making which explains with changing the economic status the decision making also change by 33.10 percent.

Table 7.19 Level of Income and Overall Decision Making

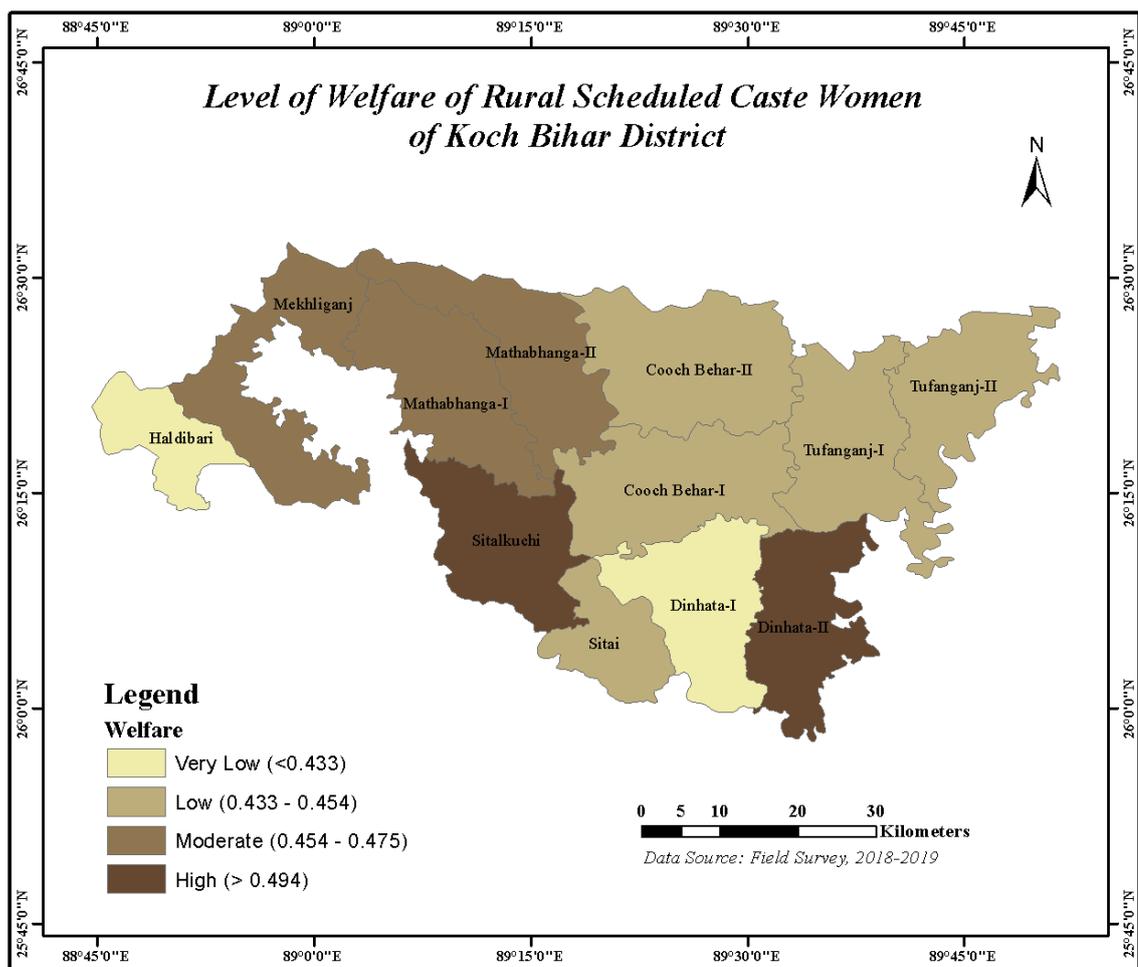
Monthly Income of the Respondents		Overall Decision Making				Total
		Very Low Participation	Low Participation	Moderate Participation	High Participation	
No income	Count	76	125	98	58	357
	%	21.30%	35.00%	27.50%	16.20%	100%
Rs.1- Rs.3000	Count	6	9	9	5	29
	%	20.70%	31.00%	31.00%	17.20%	100%
Rs. 3001 - Rs. 6000	Count	18	25	34	12	89
	%	20.20%	28.10%	38.20%	13.50%	100%
Rs. 6001- Rs. 12000	Count	2	7	14	15	38
	%	5.30%	18.40%	36.80%	39.50%	100%
More than Rs. 12000	Count	0	1	5	21	27
	%	0.00%	3.70%	18.50%	77.80%	100%
Total	Count	102	167	160	111	540
	%	18.90%	30.90%	29.60%	20.60%	100%

Source: Field survey, 2018-2019

The table 7.19 highlights the level of income of the scheduled caste women and the participation on overall decision making process. From the data shows that 35.00 percent of no income group respondents have low participation in the decision making and 21.30 percent of the no income group respondents have very low participation in the decision making process. Together it is more than 56.00 percent. The respondents who earn

monthly in between Rs.1 to Rs. 3000, their participation in decision making are low (31.00 percent) and moderate (31.00 percent). The respondents who earn monthly Rs.6000 to Rs.12000 their participation decision making are moderate and high, 36.80 percent and 39.50 percent respectively. About 77.80 percent of the scheduled caste women have high participation in the overall decision making, their monthly income is more than Rs.12000. The significant value of Pearson Chi-Square test is 0.00 which is less than 0.05 ($X^2=80.371$ df= 12), therefore it reject the null hypothesis and accept the alternative hypothesis which is, there is an association between the level of income and the decision making power of the respondents. The decision making power is increasing with the level of income and the level income could change the decision making power by 22.3 percent (Cramer's V .223).

7.16 Measures of Women Empowerment:



Map 7.18: Level of Welfare of the Rural Scheduled Caste Women of Koch Bihar District.

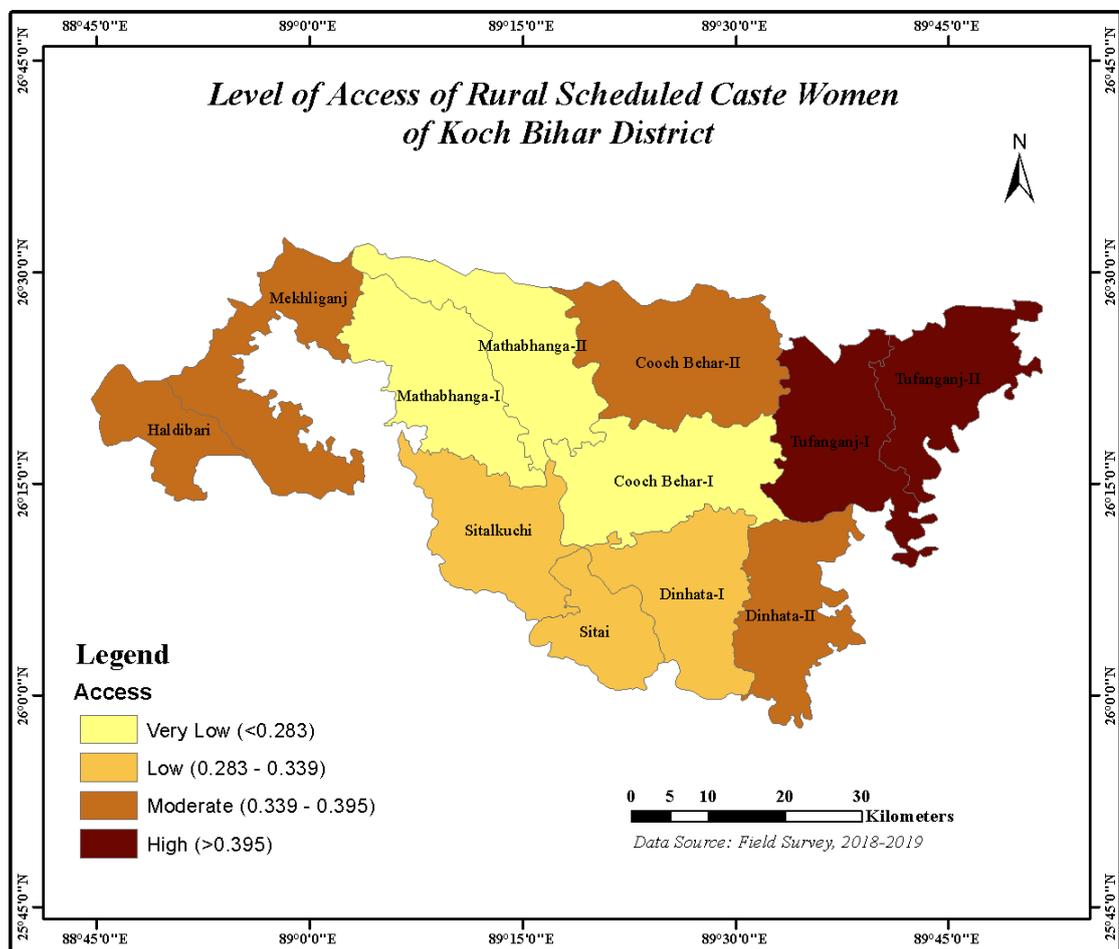
The Map 7.18 shows the level of welfare of the rural Scheduled Caste women of Koch Bihar district. The Welfare is nothing but to improve the living condition of the women. In the study seven parameters has been taken into consideration for measuring the level of welfare of the women. These are housing type, ownership of house, availability of electricity, safe drinking water, sanitation facility, affordability of clothes and other necessary things and food and nutrition intake and harassment etc. After the process of dimension reduction for all the parameter finally the composite score has been calculated for the welfare of women. Then the data has been categorised in four category based on mean and standard deviation method and the block wise variation has been found out and the map has been drawn. From the map shows that the Dinhata II and Sitalkuchi block shows the high welfare which indicates that the women of these blocks are better in terms of welfare then other blocks. Although the Sitalkuchi block is backward in terms of the female education but as the women of this block are more active in the economic activity so their position in the family is quit better. Mathabhanga I, Mathabhanga II and Mekhliganj blocks are in the moderate welfare category and Haldibari and Dinhata I in the very low welfare category. During the field it is observed that sanitation, drinking water, electricity these are available almost in every houses but the affordability of the clothes, food and nutrition and other necessary things is varies, as those women who engaged in high salaried work they can easily buy their necessary thing without asking their husband but those women who are not engaged low income they have to ask their husband and think twice to buy anything and the women who have no income they are fully dependent on their husband. For this reason the economic independents is very much important to improve the welfare of the women.

Table 7.20: Sub Caste wise level of welfare of the rural Scheduled Caste women of Koch Bihar district.

Sub Caste	Welfare in Percentage			
	Very Low	Low	Moderate	High
Rajbanshi	17.20	55.10	11.60	16.10
Namasudra	19.10	54.80	10.40	15.70
Jaliakaibartta	12.50	58.30	12.50	16.70
Dhopa	16.70	50.00	0.00	33.30
Rabidas	20.00	80.00	0.00	0.00
Jhalomalo	20.00	60.00	20.00	0.00
Total	17.20	55.60	11.30	15.90

Source: Field Survey, 2018-2019

The table shows the level of welfare of the Scheduled Caste women within their category. From the table it is revealed that most of the women's have low level of welfare (55.60 percent) and 17.20 percent of the women have very low level of welfare where as only 15.90 percent of the respondents have high level of welfare. The data shows that the women of Rabidas and Jhalomalo community have worse condition in terms of welfare. 80.00 percent of the women from Rabidas community have low level of welfare and no one have moderate and high level of welfare followed by the women of Jhalomalo community. The women from Dhopa community are highest in terms of high level of welfare followed by Jaliakaibartta (16.70 percent) and Rajbanshi community.



Map 7.19: Level of Access of the Rural Scheduled Caste Women of Koch Bihar District.

The Map shows the level of access of the rural Scheduled Caste women of Kochi Bihar district. Access is the possibility to obtain services, commodities, products and properties. In the study five indicators have been taken into the consideration for the measuring the level of access of the women in the district, these are access to money, access to property,

access to asset, access to education or knowledge and access to health care facilities. Using dimension index the dimension has been reduced then composite all the score and final results has been calculated. Then by using the mean and standard deviation method the values have been categorized in four categories and map has been prepared. The map shows that the women of Tufanganj I and Tufanganj II have high access in all aspect and Cooch Behar I, Mathabhanga I, and Mathabhanga II have low access. The women in the Tufanganj I and Tufanganj II are mainly engaged in the economic activities as brick kiln industry and beedi industry is more predominated and women are the main work force in the industry. So the women in these blocks have more access on the money, property than the other blocks. Access to health care and education is more or less same in every block.

Table 7.21: Sub Caste wise level of Access of the rural Scheduled Caste women of Koch Bihar district.

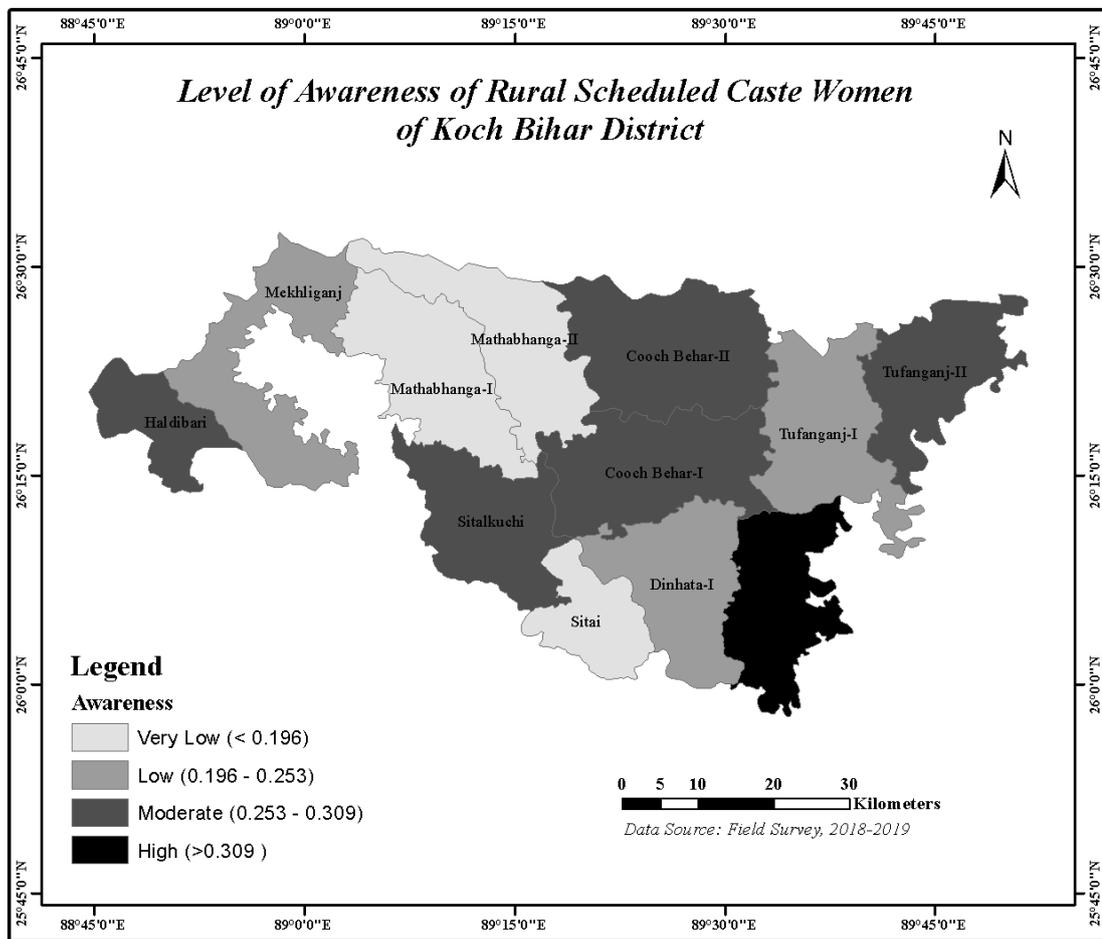
Sub Caste	Access in Percentage			
	Very Low	Low	Moderate	High
Rajbanshi	49.60	36.80	8.60	5.00
Namasudra	35.70	45.20	12.20	7.00
Jaliakaibartta	31.20	35.40	18.80	14.60
Dhopa	50.00	16.70	33.30	0
Rabidas	40.00	0	60.00	0
Jhalomalo	40.00	40.00	20.00	0
Total	44.80	38.00	11.10	6.10

Source: Field Survey, 2018-2019

The table 7.21 shows the level of access of the rural Scheduled Caste women of the district. The table reveals that 44.80 percent of the women have very low access and 38.00 percent have low altogether it is 82.80 percent of the respondents have low access and only 6.10 percent of the women have high level of access in the district which is very less. Among all the sub caste women from Jaliakaibartta community is highest in terms of high level of access in the district followed by Namasudra (7.00 percent) and Rajbanshi community (5.00 percent). The women from Dhopa community have lowest in terms of level of access (50.00 percent) followed by Rabidas and Jhalomalo (40.00 percent). So the table indicates the women from the majority scheduled caste community have more access on every aspect than other community.

The map 7.20 indicates the level of awareness of the rural Scheduled Caste women of the Koch Bihar district. The awareness means the conciseness weather the women are

aware about their rights and whether they have knowledge about the welfare schemes provided by the Government.



Map 7.20: Level of Awareness of the Rural Scheduled Caste Women of Koch Bihar District.

So to study the level of awareness mainly three indicators have been taken in considerations these are awareness about rights, about reservation policies and about welfare schemes provided by the Government. On the basis of the indicators block wise average composite score have been calculated and the map has been prepared based on the mean and standard deviation method and categorised in four categories. The map shows that the awareness is high in Dinhata II block and very low in Sitai, Mathabhanga I and Mathabhanga II block. Awareness is mainly depending on the educational level of the women and their knowledge. So those blocks have high educated women their awareness is high and vice versa. This is the main reasons the variation of level awareness of the women in the district.

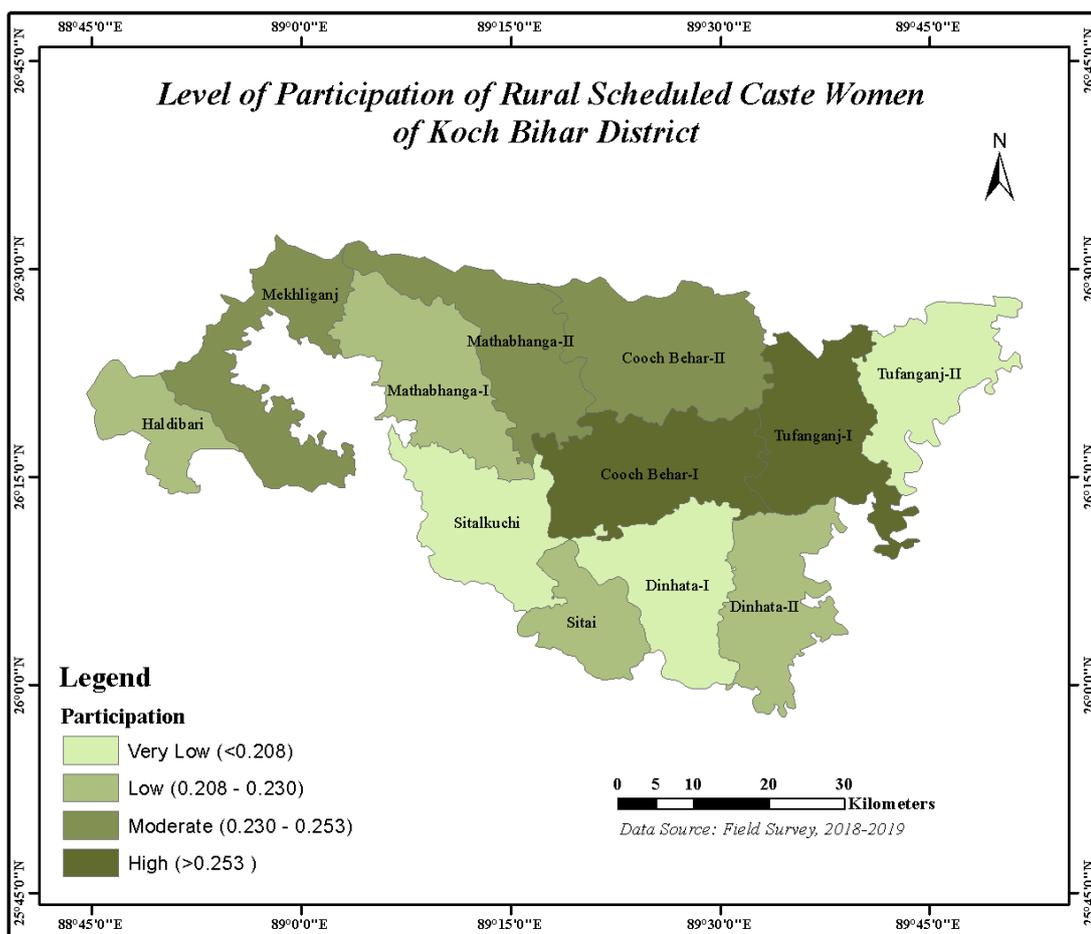
Table 7.22: Sub Caste Level of awareness of the rural Scheduled Caste women of Koch Bihar district.

Sub Caste	Awareness in Percentage			
	Very Low	Low	Moderate	High
Rajbanshi	58.2	19.4	11.1	11.4
Namasudra	56.5	17.4	13	13
Jaliakaibartta	64.6	6.2	14.6	14.6
Dhopa	50	33.3	16.7	0
Rabidas	80	20	0	0
Jhalomalo	80	20	0	0
Total	58.7	18	11.7	11.7

Source: Field Survey, 2018-2019

The table 7.22 shows that the Jaliakaibartta community is highest in terms of high level of awareness (14.60 percent) followed by Namasudra (13.00 percent) and Rajbanshi (11.40 percent) and the women of Dhopa, Rabidas, and Jhalomalo community are not found in the high and moderate level of awareness. Most of them (80.00 percent) have very low level of awareness. The table also shows that among the total women 58.70 percent have very low level of awareness and 18.00 percent have low level of awareness and only 11.70 percent of the women have high level of awareness which clearly indicates that the situation of the women in the district in terms of awareness is not satisfactory.

The map 7.21 represents the level of participation of the rural Scheduled Caste women of the Koch Bihar district. Here participation means to take part equally with men in every aspect like participation in economic activity, in education, in political activity, in sports, in social organization and in cultural activities. Based on the indicators the map has been produced by mean and standard deviation method and categorized in four categories. The map shows that Tufanganj I and Cooch Behar I block have high level of participation and Dinhata I and Sitalkuchi block shows the low level of participation of the women. As Cooch Behar I and Tufanganj I have the high number of political participation of women than other blocks, not only that these blocks also high in terms of participation of sports and games than the other blocks these are the main reasons for the high rate of participation and Sitalkuchi and Dinhata I blocks have no women found who participated political and sports. In rest other block show more or less similar in terms participation in various activities like economic activity, education social organization and cultural activities.



Map 7.21: Level of Participation of the Rural Scheduled Caste Women of Koch Bihar District.

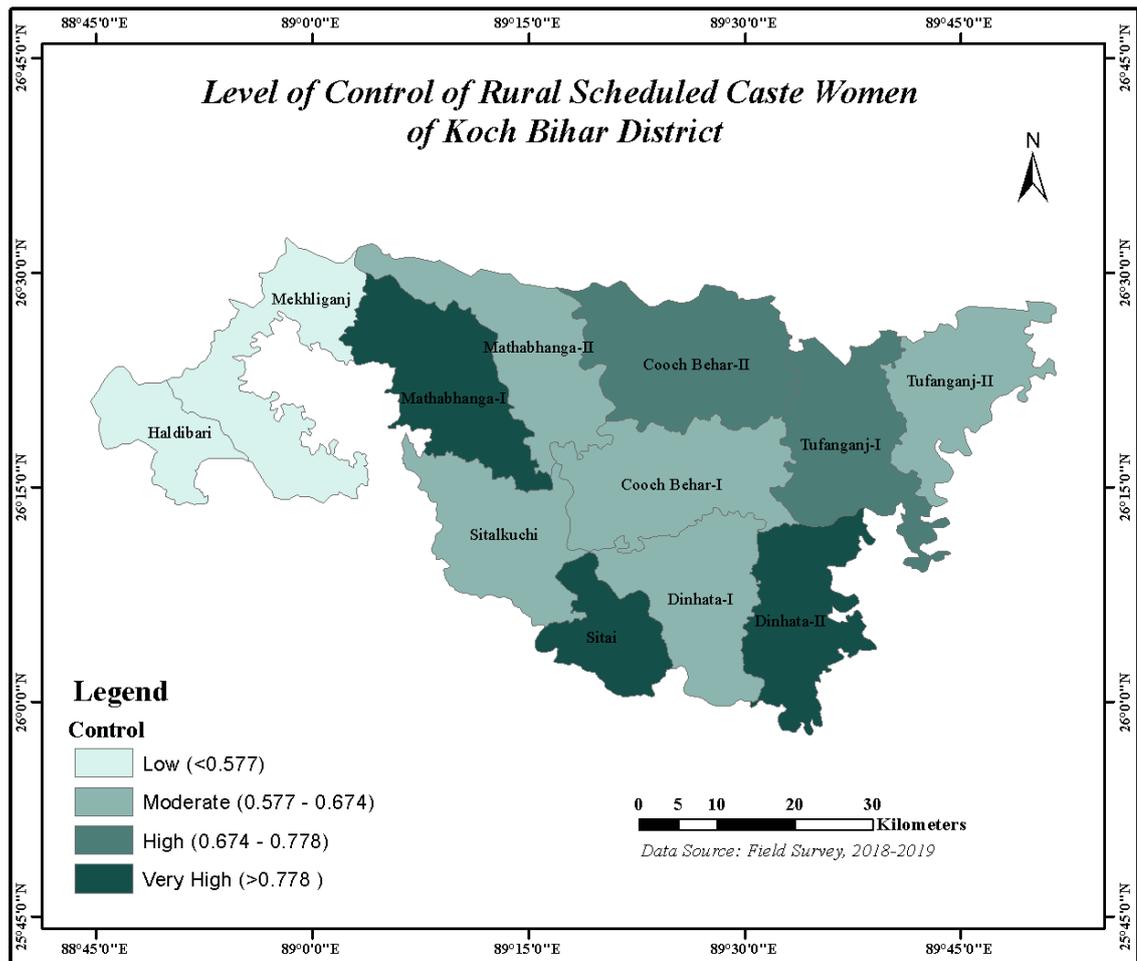
Table 7.23: Sub Caste Level of Participation of the rural Scheduled Caste women of Koch Bihar district.

Sub Caste	Participation in Percentage			
	Very Low	Low	Moderate	High
Rajbanshi	19.7	51.2	26.3	2.8
Namasudra	19.1	52.2	27.8	0.9
Jaliakaibartta	22.9	22.9	43.8	10.4
Dhopa	0	16.7	66.7	16.7
Rabidas	0	20	60	20
Jhalomalo	0	80	20	0
Total	19.3	48.5	28.9	3.3

Source: Field Survey, 2018-2019

The table 7.23 reveals that the Sub Caste wise level of participation of rural Scheduled Caste women of Koch Bihar district. The table shows that 48.50 percent of the women have low level of participation which is highest followed by moderate level of participation which show 28.90 percent of the women have moderate level of participation and only 3.30 percent of the women have high level of participation. The high

participation is high among the Dhopa community by 16.70 percent followed by Jaliakaibartta (10.40 percent) as the political participation and sports participation is high among these communities than the other communities. On the other hand cultural participation and participation in social organization is high among the Namasudra and Rajbanshi community although these two communities show moderate level of participation.



Map 7.22: Level of Control of the Rural Scheduled Caste Women of Koch Bihar District. The map 7.22 shows the level of control of the rural Scheduled Caste of Koch Bihar district. Here the Control means ability to direct or influence the events and ensure the equal rights in resource. The Dinhat II, Sitai and Mathabhanga I blocks show the very high level of control of the women of the district. Haldibari and Mekhliganj blocks show the low level of the control of the Scheduled Caste women of the district. The control is mainly depends on the economic and educational condition of the women. The women whose economic condition is high their control on the resource is higher. The Cooch Behar II and Tufanganj I block show the high level of control and rest four block Cooch

Behar I, Mathabhanga II, Dinhata I and Sitalkuchi have the moderate level of control of the Scheduled Caste women in the district.

Table 7.24: Sub Caste Level of Control of the rural Scheduled Caste women of Koch Bihar district.

Sub Caste	Control in Percentage			
	Low	Moderate	High	Very High
Rajbanshi	30.70	26.30	22.20	20.80
Namasudra	26.10	32.20	23.50	18.30
Jaliakaibartta	25.00	16.70	31.20	27.10
Dhopa	0.00	16.70	50.00	33.30
Rabidas	20.00	20.00	60.00	0.00
Jhalomalo	40.00	20.00	20.00	20.00
Total	28.90	26.50	23.90	20.70

Source: Field Survey, 2018-2019

The table 7.24 shows the level of control of the Scheduled Caste women of the district. From the table it is observed that the level of control is high among the women than the other four indicators of the empowerment. The table shows that 28.90 percent of the respondents have low level of control which is maximum among all the women although the index value is more than 0.5. Moderate level of control is observed among 26.50 percent of the respondents followed by high (23.90 percent) and Very High (20.70 percent). The very high level of control is maximum among the Dhopa community (33.30 percent) followed by Jaliakaibartta (27.10 percent) and Rajbanshi (20.80 percent). The low level of control is observed maximum among the women of Jhalomalo community (40.00 percent) followed by Rajbanshi (30.70 percent) and Namasudra (26.10 percent). So from the table it is clear that the women from Dhopa and Jaliakaibartta community have better control than the other Scheduled Caste community and the main reason behind is the economic activity as most of the women of this community engaged in the income generation activity which gives them the economic independence and increased their control over resources.

The map 7.23 shows the level of empowerment of rural scheduled caste women of the Koch Bihar district based on the perception study of the respondent's. From the map it is observed that the level of empowerment is high in the Dinhata II and Tufanganj I block as the average income level, level of education, work participation, housing, asset and basic amenities and overall economic status all are high or moderately high in these blocks, as the level of empowerment is depend on the income level, education and

Behar I, Mathabhanga II, Dinhata I and Sitalkuchi have the moderate level of control of the Scheduled Caste women in the district.

Table 7.24: Sub Caste Level of Control of the rural Scheduled Caste women of Koch Bihar district.

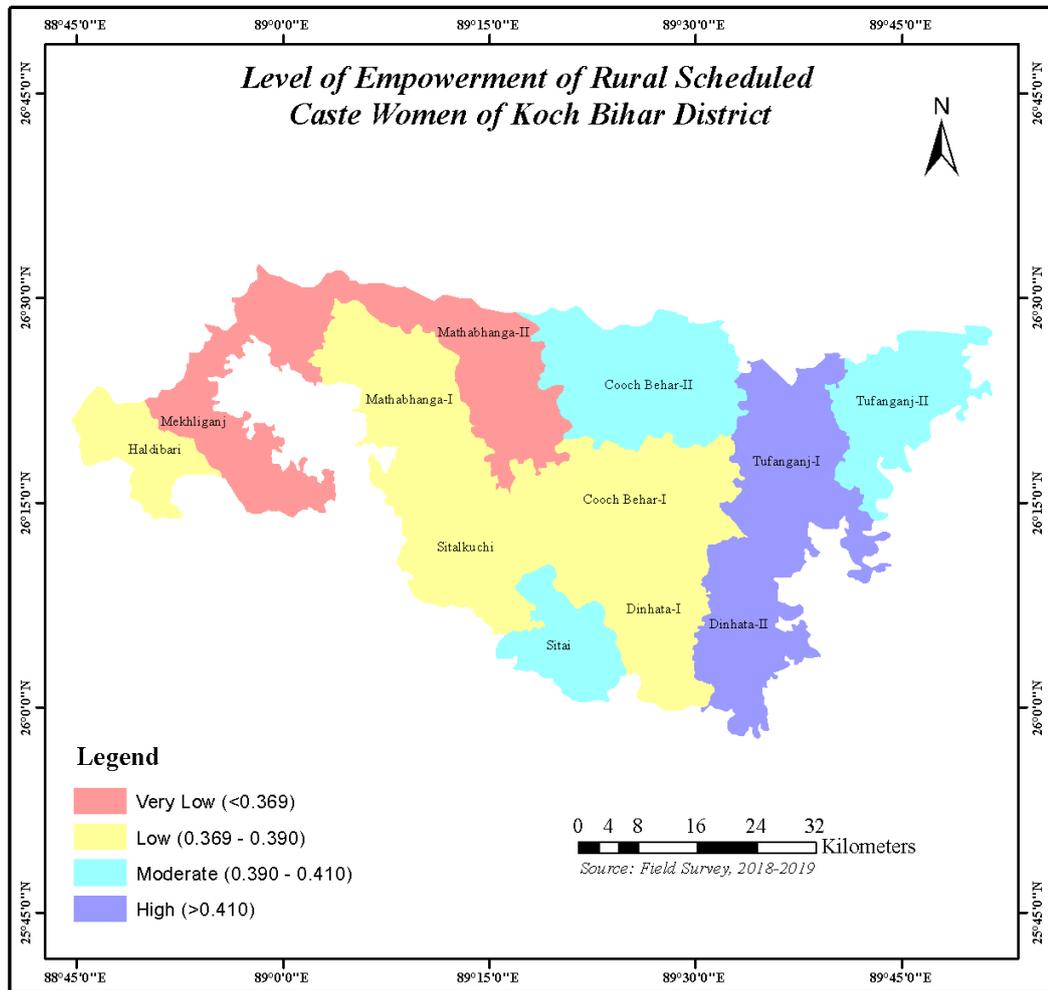
Sub Caste	Control in Percentage			
	Low	Moderate	High	Very High
Rajbanshi	30.70	26.30	22.20	20.80
Namasudra	26.10	32.20	23.50	18.30
Jaliakaibartta	25.00	16.70	31.20	27.10
Dhopa	0.00	16.70	50.00	33.30
Rabidas	20.00	20.00	60.00	0.00
Jhalomalo	40.00	20.00	20.00	20.00
Total	28.90	26.50	23.90	20.70

Source: Field Survey, 2018-2019

The table 7.24 shows the level of control of the Scheduled Caste women of the district. From the table it is observed that the level of control is high among the women than the other four indicators of the empowerment. The table shows that 28.90 percent of the respondents have low level of control which is maximum among all the women although the index value is more than 0.5. Moderate level of control is observed among 26.50 percent of the respondents followed by high (23.90 percent) and Very High (20.70 percent). The very high level of control is maximum among the Dhopa community (33.30 percent) followed by Jaliakaibartta (27.10 percent) and Rajbanshi (20.80 percent). The low level of control is observed maximum among the women of Jhalomalo community (40.00 percent) followed by Rajbanshi (30.70 percent) and Namasudra (26.10 percent). So from the table it is clear that the women from Dhopa and Jaliakaibartta community have better control than the other Scheduled Caste community and the main reason behind is the economic activity as most of the women of this community engaged in the income generation activity which gives them the economic independence and increased their control over resources.

The map 7.23 shows the level of empowerment of rural scheduled caste women of the Koch Bihar district based on the perception study of the respondent's. From the map it is observed that the level of empowerment is high in the Dinhata II and Tufanganj I block as the average income level, level of education, work participation, housing, asset and basic amenities and overall economic status all are high or moderately high in these blocks, as the level of empowerment is depend on the income level, education and

economic status which enhance the decision making power of the women which leads them towards empowerment.



Map 7.23 Level of Empowerment of rural scheduled caste women of Koch Bihar District.

Cooch Behar II, Sitai and Tufanganj II block has moderate level of empowerment. Although the Cooch Behar II block has high level of economic status but it shows the moderate level of empowerment, on the other hand Tufanganj II and Sitai block has moderate to low level of economic status but shows the moderate level of empowerment. The main reasons behind is that the level of empowerment is mostly depend on the individual income level and educational level rather than the family economic status. Five blocks show the low level of women empowerment namely, Haldibari, Mathabhanga I, Sitalkuchi, Cooch Behar I and Dinhata I. Rest two blocks Mekhliganj and Mathabhanga II shows very low level of women empowerment in the district as the women have less

access on the resource, less control over the money and low participation in decision making.

Table: 7.25: Sub Caste wise level of empowerment of the rural Scheduled Caste women of Koch Bihar district.

Sub Caste	Empowerment in Percentage			
	Very Low	Low	Moderate	High
Rajbanshi	13.90	49.00	20.20	16.90
Namasudra	13.90	47.80	22.60	15.70
Jaliakaibartta	10.40	41.70	22.90	25.00
Dhopa	0	50.00	33.30	16.70
Rabidas	0	60.00	40.00	0
Jhalomalo	20	60.00	20.00	0
Total	13.30	48.30	21.30	17.00

Source: Field Survey, 2018-2019

The table 7.25 shows the sub caste wise level of empowerment of the rural Scheduled Caste women of the district. The level of empowerment is calculated on the basis of the five indicators like Welfare, Access, Awareness, Participation and Control which has been discussed earlier. The composite score of the five indicators have been combined together to calculate the level of empowerment index based on the equal weightage methods and further divided into four categories like very low, low, moderate and high. From the it is observed that 48.30 percent of the women out of the total women have low level of empowerment which is maximum and 21.30 percent of the women have moderate level of empowerment and only 17.00 percent of the respondents have high level of empowerment. The women from the Jaliakaibartta community is highest in terms of high level of empowerment (25.00 percent) followed by Rajbanshi (16.90 percent) and Dhopa (16.70 percent) and no women have been found from Rabidas and Jhalomalo community with the high level of empowerment. On the other hand maximum low empowered women have been found from Rabidas and Jhalomalo (60.00 percent) community. The overall empowerment of the women is depend on economic activity, level of income, educational status and age of the respondents etc. The study shows that the women who are engaged in the economic activities their empowerment is high from those who are not engaged and empowerment of the women is varies with the income level of the respondents and educational level. so it is clear that the women of Jaliakaibartta and Rajbanshi community women are mostly engaged in the economic activities than the other community so the level of empowerment is high among them.

Table 7.26 Level of Income and Empowerment

Level of Income		Women Empowerment				Total
		Very Low	Low	Moderate	High	
No income	Count	66	184	65	42	357
	%	18.50%	51.50%	18.20%	11.80%	100%
Rs.1- Rs.3000	Count	2	21	3	3	29
	%	6.90%	72.40%	10.30%	10.30%	100%
Rs. 3001 - Rs. 6000	Count	4	45	29	11	89
	%	4.50%	50.60%	32.60%	12.40%	100%
Rs. 6001- Rs. 12000	Count	0	8	15	15	38
	%	0.00%	21.10%	39.50%	39.50%	100%
More than Rs. 12000	Count	0	3	3	21	27
	%	0.00%	11.10%	11.10%	77.80%	100%
Total	Count	72	261	115	92	540
	%	13.30%	48.30%	21.30%	17.00%	100%

Source: Field survey, 2018-2019

The table 7.26 represents the monthly income and level of empowerment of the scheduled caste women of the district. The table reveals that 51.50 percent of the no income group respondent's level of empowerment is low and 18.50 percent of the no income group respondent's level of empowerment is very low, including this two it is more than 70.00 percent. About 72.40 percent of the respondents have low level of empowerment those earn in between Rs.1 to Rs. 3000 per month. The respondents who earn Rs.6000 to Rs. 12000 among them 39.50 percent have high level of empowerment. On the other hand 77.80 percent of the respondents who earn more that Rs. 12000 a month has high level of empowerment. The significant value of Pearson Chi-Square test is 0.00 which is less than 0.05 ($X^2=310.899$, $df=16$), therefore it reject the null hypothesis and accept the alternative hypothesis. There is an association between the level of income and level of empowerment of the respondents. The effect size of the association has been calculated by Cramer's V (.379) method which shows there is moderately strong association between the variables which means the level of empowerment is increasing with increasing the income level of the respondents by 37.90 percent.

7.16 Major Findings

- Average scheduled caste work participation rate of the district is 41.40 percent among them 72.91 percent male and 27.09 percent female. Highest male (81.03 percent) and lowest female (18.97 percent) of the worker is found in the Cooch Behar II and lowest male (66.71 percent) and highest female (33.29 percent) has been found in the Sitai block out of the 12 blocks of the district.
- Highest main worker (85.12) and lowest marginal worker (14.88) is observed in Cooch Behar II block and lowest main worker (72.11) and highest marginal worker (27.89) has been found in Cooch Behar I block.
- Highest main male scheduled caste worker (87.99 percent) and lowest female main scheduled worker (12.01 percent) is found in Cooch Behar II block and lowest main male worker scheduled caste worker (79.02 percent) and highest female main scheduled caste worker (19.98 percent) is found in Sitai block.
- Sitai block recorded highest scheduled caste female marginal worker (63.33 percent) and lowest male marginal worker (36.67 percent). Female marginal worker is very high (>60.00 percent) is found in three blocks, Sitai, Sitalkuchi and Mathabhanga I.
- Most of the respondents (26.70 percent) of Haldibari block have high Housing Quality Index and 12.20 percent of the respondents of Tufanganj I block shows the very low Housing Quality Index which is highest. 22.60 percent of the Namasudra have high Housing Quality Index which is highest among the six scheduled caste community and 16.70 percent of the respondents from Dhopa have very low Housing Quality Index.
- Block wise Dinhata II and Cooch Behar II have high Housing Quality Index and Sitai, Sitalkuchi and Mathabhanga II has the very low Housing Quality Index of the district.
- About 25.50 percent of the respondents of Dinhata II block have high Basic Amenity and 9.80 percent of the respondents of Tufanganj I have very low basic amenity. Basic amenity is high in Dinhata II and Cooch Behar II block and very low in Sitai and Sitalkuchi block.
- Most of the respondents (22.22 percent) of Tufanganj II block have high Asset index and 18.20 percent of the respondents of Sitalkuchi block have very low asset index. High Asset index is found among the Dhopa community.

- Block wise high asset index found in Cooch Behar II and Dinhata II and very low asset index has been found in Haldibari and Mekhliganj block.
- Agricultural land and live stock index is very high among the Namasudra community. Haldibari and Sitalkuchi block has found the high agricultural land and livestock index and Tufanganj I and Mathabhanga II shows the very low agricultural land and livestock index.
- 25.50 percent of the respondents of Dinhata II block has the high Economic status among all the 12 blocks. High Economic Status is maximum among the Namasudra community (25.20 percent) and very low Economic Status is found maximum among the Rabidas community respondents (60.00 percent).
- In case of block wise Economic Status Cooch Behar II and Dinhata II have high Economic Status and Sitai and Haldibari Block have the low Economic Status.
- In the study it is observed that the economic status also depend on the educational qualification. 23.50 percent of the illiterate respondents have very low economic status and on the other hand 92.10 percent of the respondents with graduation and above level of qualification have high economic status.
- The study shows that decision making power is depend on the economic status of the family. 64.50 percent of the respondents have high participation in decision making as their economic status is high.
- The study also highlights that the income level has a great impact on the overall decision making of the respondents. The decision making power has increased with increasing the level of income.
- The level of empowerment also highly related to the income level of the respondents. The study reveals that there is a positive relation with level of income and level of empowerment. Level of empowerment is increasing with the income level of the respondents.

7.17 Conclusion

The economic condition of the women is the most important elements of the women development or the women empowerment. The economic condition is depending on the work participation and income level of the women. The income level gives the women economic independence which reduced the male dependency, enhance self-confidence and provide more power to take decision. On the other hand the economic status of the family is depending on the overall income of the family from all source, their resources and asset.

So in this chapter the researcher is tried to find out the economic status of the respondents family and the economic condition of the respondents and their level of empowerment. For find out the economic status of the family total four index has been calculated namely, housing quality index, asset index, basic amenity index and agricultural and live stock index. The every index has been calculated based on some indicator. The housing quality index indicates about the housing characteristic of the respondents and the block level housing quality shows which block has good quality of house, similarly the asset index and agricultural land and livestock index etc. highlights about the individual level and block level information to understand the economic status and finally with all the index the economic status has been calculated. The study shows that the level of education of the respondents is depended on the economic status of the family, and poverty is reducing the level of education of the women in the study area. The economic status of family also related with the age at marriage, number of child etc. In this chapter the researcher also find out the decision making of the women is depend on their economic status and their level of income. The high income group women have more decision making power and they highly participated in the decision making and more over the study shows that the high level of income means high level of women empowerment.

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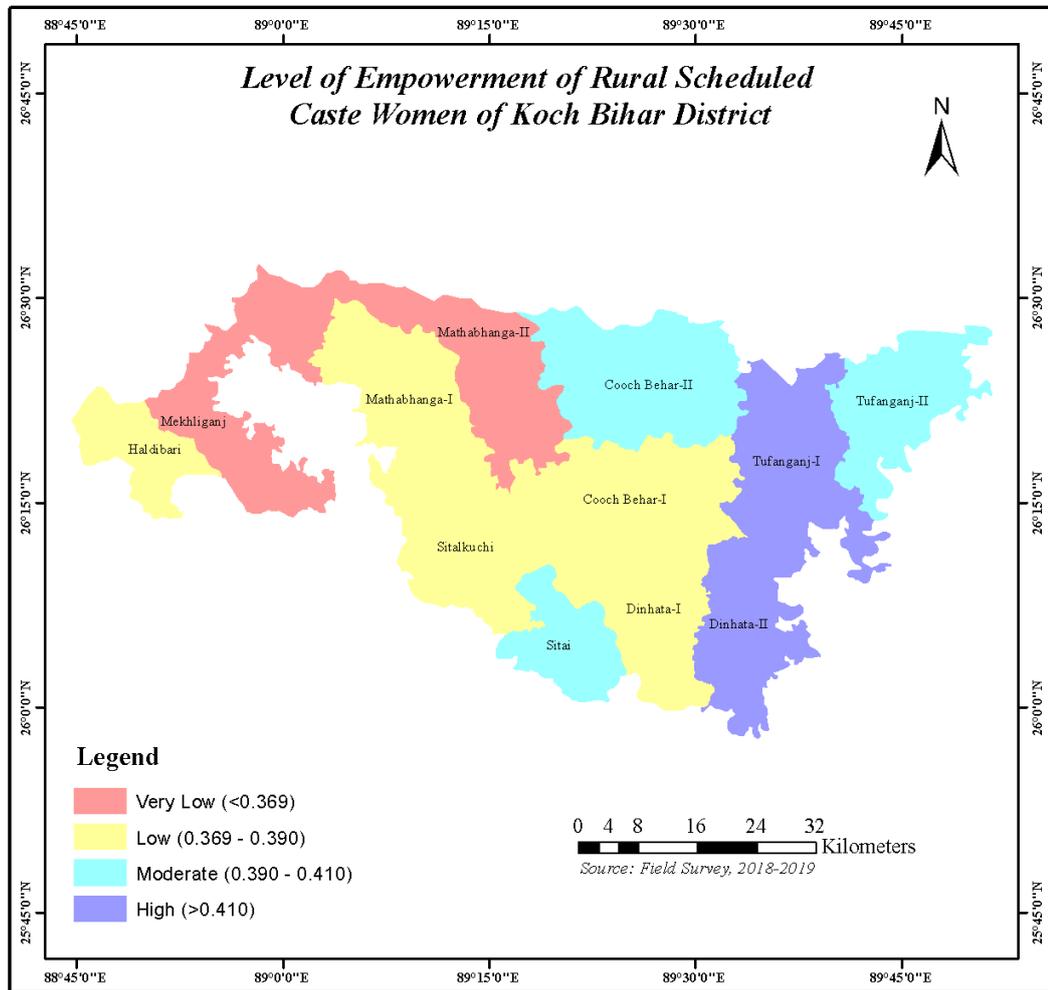
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economic status which enhance the decision making power of the women which leads them towards empowerment.



Map 7.23 Level of Empowerment of rural scheduled caste women of Koch Bihar District.

Cooch Behar II, Sitai and Tufanganj II block has moderate level of empowerment. Although the Cooch Behar II block has high level of economic status but it shows the moderate level of empowerment, on the other hand Tufanganj II and Sitai block has moderate to low level of economic status but shows the moderate level of empowerment. The main reasons behind is that the level of empowerment is mostly depend on the individual income level and educational level rather than the family economic status. Five blocks show the low level of women empowerment namely, Haldibari, Mathabhanga I, Sitalkuchi, Cooch Behar I and Dinhata I. Rest two blocks Mekhliganj and Mathabhanga II shows very low level of women empowerment in the district as the women have less

access on the resource, less control over the money and low participation in decision making.

Table: 7.25: Sub Caste wise level of empowerment of the rural Scheduled Caste women of Koch Bihar district.

Sub Caste	Empowerment in Percentage			
	Very Low	Low	Moderate	High
Rajbanshi	13.90	49.00	20.20	16.90
Namasudra	13.90	47.80	22.60	15.70
Jaliakaibartta	10.40	41.70	22.90	25.00
Dhopa	0	50.00	33.30	16.70
Rabidas	0	60.00	40.00	0
Jhalomalo	20	60.00	20.00	0
Total	13.30	48.30	21.30	17.00

Source: Field Survey, 2018-2019

The table 7.25 shows the sub caste wise level of empowerment of the rural Scheduled Caste women of the district. The level of empowerment is calculated on the basis of the five indicators like Welfare, Access, Awareness, Participation and Control which has been discussed earlier. The composite score of the five indicators have been combined together to calculate the level of empowerment index based on the equal weightage methods and further divided into four categories like very low, low, moderate and high. From the it is observed that 48.30 percent of the women out of the total women have low level of empowerment which is maximum and 21.30 percent of the women have moderate level of empowerment and only 17.00 percent of the respondents have high level of empowerment. The women from the Jaliakaibartta community is highest in terms of high level of empowerment (25.00 percent) followed by Rajbanshi (16.90 percent) and Dhopa (16.70 percent) and no women have been found from Rabidas and Jhalomalo community with the high level of empowerment. On the other hand maximum low empowered women have been found from Rabidas and Jhalomalo (60.00 percent) community. The overall empowerment of the women is depend on economic activity, level of income, educational status and age of the respondents etc. The study shows that the women who are engaged in the economic activities their empowerment is high from those who are not engaged and empowerment of the women is varies with the income level of the respondents and educational level. so it is clear that the women of Jaliakaibartta and Rajbanshi community women are mostly engaged in the economic activities than the other community so the level of empowerment is high among them.

Table 7.26 Level of Income and Empowerment

Level of Income		Women Empowerment				Total
		Very Low	Low	Moderate	High	
No income	Count	66	184	65	42	357
	%	18.50%	51.50%	18.20%	11.80%	100%
Rs.1- Rs.3000	Count	2	21	3	3	29
	%	6.90%	72.40%	10.30%	10.30%	100%
Rs. 3001 - Rs. 6000	Count	4	45	29	11	89
	%	4.50%	50.60%	32.60%	12.40%	100%
Rs. 6001- Rs. 12000	Count	0	8	15	15	38
	%	0.00%	21.10%	39.50%	39.50%	100%
More than Rs. 12000	Count	0	3	3	21	27
	%	0.00%	11.10%	11.10%	77.80%	100%
Total	Count	72	261	115	92	540
	%	13.30%	48.30%	21.30%	17.00%	100%

Source: Field survey, 2018-2019

The table 7.26 represents the monthly income and level of empowerment of the scheduled caste women of the district. The table reveals that 51.50 percent of the no income group respondent's level of empowerment is low and 18.50 percent of the no income group respondent's level of empowerment is very low, including this two it is more than 70.00 percent. About 72.40 percent of the respondents have low level of empowerment those earn in between Rs.1 to Rs. 3000 per month. The respondents who earn Rs.6000 to Rs. 12000 among them 39.50 percent have high level of empowerment. On the other hand 77.80 percent of the respondents who earn more that Rs. 12000 a month has high level of empowerment. The significant value of Pearson Chi-Square test is 0.00 which is less than 0.05 ($X^2=310.899$, $df=16$), therefore it reject the null hypothesis and accept the alternative hypothesis. There is an association between the level of income and level of empowerment of the respondents. The effect size of the association has been calculated by Cramer's V (.379) method which shows there is moderately strong association between the variables which means the level of empowerment is increasing with increasing the income level of the respondents by 37.90 percent.

7.16 Major Findings

- Average scheduled caste work participation rate of the district is 41.40 percent among them 72.91 percent male and 27.09 percent female. Highest male (81.03 percent) and lowest female (18.97 percent) of the worker is found in the Cooch Behar II and lowest male (66.71 percent) and highest female (33.29 percent) has been found in the Sitai block out of the 12 blocks of the district.
- Highest main worker (85.12) and lowest marginal worker (14.88) is observed in Cooch Behar II block and lowest main worker (72.11) and highest marginal worker (27.89) has been found in Cooch Behar I block.
- Highest main male scheduled caste worker (87.99 percent) and lowest female main scheduled worker (12.01 percent) is found in Cooch Behar II block and lowest main male worker scheduled caste worker (79.02 percent) and highest female main scheduled caste worker (19.98 percent) is found in Sitai block.
- Sitai block recorded highest scheduled caste female marginal worker (63.33 percent) and lowest male marginal worker (36.67 percent). Female marginal worker is very high (>60.00 percent) is found in three blocks, Sitai, Sitalkuchi and Mathabhanga I.
- Most of the respondents (26.70 percent) of Haldibari block have high Housing Quality Index and 12.20 percent of the respondents of Tufanganj I block shows the very low Housing Quality Index which is highest. 22.60 percent of the Namasudra have high Housing Quality Index which is highest among the six scheduled caste community and 16.70 percent of the respondents from Dhopa have very low Housing Quality Index.
- Block wise Dinhata II and Cooch Behar II have high Housing Quality Index and Sitai, Sitalkuchi and Mathabhanga II has the very low Housing Quality Index of the district.
- About 25.50 percent of the respondents of Dinhata II block have high Basic Amenity and 9.80 percent of the respondents of Tufanganj I have very low basic amenity. Basic amenity is high in Dinhata II and Cooch Behar II block and very low in Sitai and Sitalkuchi block.
- Most of the respondents (22.22 percent) of Tufanganj II block have high Asset index and 18.20 percent of the respondents of Sitalkuchi block have very low asset index. High Asset index is found among the Dhopa community.

- Block wise high asset index found in Cooch Behar II and Dinhata II and very low asset index has been found in Haldibari and Mekhliganj block.
- Agricultural land and live stock index is very high among the Namasudra community. Haldibari and Sitalkuchi block has found the high agricultural land and livestock index and Tufanganj I and Mathabhanga II shows the very low agricultural land and livestock index.
- 25.50 percent of the respondents of Dinhata II block has the high Economic status among all the 12 blocks. High Economic Status is maximum among the Namasudra community (25.20 percent) and very low Economic Status is found maximum among the Rabidas community respondents (60.00 percent).
- In case of block wise Economic Status Cooch Behar II and Dinhata II have high Economic Status and Sitai and Haldibari Block have the low Economic Status.
- In the study it is observed that the economic status also depend on the educational qualification. 23.50 percent of the illiterate respondents have very low economic status and on the other hand 92.10 percent of the respondents with graduation and above level of qualification have high economic status.
- The study shows that decision making power is depend on the economic status of the family. 64.50 percent of the respondents have high participation in decision making as their economic status is high.
- The study also highlights that the income level has a great impact on the overall decision making of the respondents. The decision making power has increased with increasing the level of income.
- The level of empowerment also highly related to the income level of the respondents. The study reveals that there is a positive relation with level of income and level of empowerment. Level of empowerment is increasing with the income level of the respondents.

7.17 Conclusion

The economic condition of the women is the most important elements of the women development or the women empowerment. The economic condition is depending on the work participation and income level of the women. The income level gives the women economic independence which reduced the male dependency, enhance self-confidence and provide more power to take decision. On the other hand the economic status of the family is depending on the overall income of the family from all source, their resources and asset.

So in this chapter the researcher is tried to find out the economic status of the respondents family and the economic condition of the respondents and their level of empowerment. For find out the economic status of the family total four index has been calculated namely, housing quality index, asset index, basic amenity index and agricultural and live stock index. The every index has been calculated based on some indicator. The housing quality index indicates about the housing characteristic of the respondents and the block level housing quality shows which block has good quality of house, similarly the asset index and agricultural land and livestock index etc. highlights about the individual level and block level information to understand the economic status and finally with all the index the economic status has been calculated. The study shows that the level of education of the respondents is depended on the economic status of the family, and poverty is reducing the level of education of the women in the study area. The economic status of family also related with the age at marriage, number of child etc. In this chapter the researcher also find out the decision making of the women is depend on their economic status and their level of income. The high income group women have more decision making power and they highly participated in the decision making and more over the study shows that the high level of income means high level of women empowerment.

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