

CHAPTER VII:

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7.1 SUMMARY: Women constitutes almost one-half portion of the total population of our country but their presence, relevance, well being, needs and necessities have been somewhat undermined so far. Apart from the Vedic Era, no historical references could be found where women were held high in the society in our country. The position of the women became derogatory in the medieval period. The Custom of '*Sati*', forced celibacy of the widows, slavery and slave trade among women, seclusion of women, child marriage, dowry, female infanticide etc. were some of the social practices which affected the women most during the 18th Century. Girls were given scant attention regarding education during this period. Only the wealthier section rarely allowed their daughters to attain the reading and writing skills. Matrilineality in traces was found in certain areas of Kerala and Malabar region in the south and also among the Garos and Khasis of Meghalaya in the North East.

The colonial rulers initially focused their attention to trade. Then they introduced modern education aided by the Christian Missionaries and a large number of enlightened Indians. Modern schools, colleges and hospitals were established in the country thereafter. There was a total neglect of women's education in early education policy of the British India. The reason behind this might be that the Government probably did not want to hurt the orthodoxy of the Indians regarding female education and also because of the fact that they could not be employed as clerks in the Government jobs. Nevertheless, the relentless efforts of the social reformers like Raja Rammohan Roy, William Bentinck, David Hare, Alexander Duff, Dwarkanath Tagore, Henry Vivian Derozio, Ishwar Chandra Vidyasagar, Akshay Kumar Dutta and many more voiced for women's rights and their freedom in the society in Bengal. Bal Shastri Jambekar, Jotiba Phule, Vishnu Shastri Pundit, Jagannath Sarkar Seth, Bhau Daji, Karsondas Mulji, Dadabhai Naoraji and others deserve special mention for favouring women's status and uniform laws of inheritance and marriage in the society. The significance of the 19th Century reformers lay not in their numbers but in the fact that they were the trend setters with a vision of making a new India.

By the turn of the century, the Nationalist Movement was kindled and a number of middle class women became educated (though their position did not improve). Education was unable to show its emancipatory role as women still remained confined to the four walls proving themselves as appropriate house wives and better mothers. Women were marginalized and gradually they lost their autonomy. In the early 20th Century, migration from rural to urban areas prevailed all over the country. Males migrated to the cities in search of industrial employment. Their families remained at home. When the resources failed to support them, the females either migrated in utmost poverty or they took up jobs in the cotton and jute mills, in tea plantations and even in coal mines. In the service sector also their domestic role had been figured as most vital – their work was considered as ‘supplementary’ to the family income and less important. This had a reflection in the wage rate and they were paid less than their counterparts. Meanwhile, the National Movement geared its momentum and it embraced women also. The women too actively participated in the freedom struggle. Slowly, it gave rise to organizations looking after the various needs and necessities of women especially in the urban areas. But during the Partition, worst moment for the sub-continental womanhood was brought in. Women both Hindus and Muslims entered into the ‘continuum of violence’, where they were ruthlessly raped, mutilated and humiliated by men of ‘Other’ community. The stigmatized women either committed suicide or lived with a permanent scar in their mind. So, the Colonial Rule also failed to bring honour and justice to the women in the Indian society in general. Although some of them got into professions like Medicine, Law, Education etc. yet the rest of the woman hood still remain in the ‘vicious cycle’.

After independence, women’s education was given due attention. Literacy was stressed upon. The necessity of elementary education was felt. Elementary education helps women both in the rural and the urban set ups as it facilitates daily living by enabling the housewives to read newspapers, signboards, prices mentioned in packets of consumer goods such as soaps, salt, oil etc; also helps the day-to-day monetary exchange. The literacy scenario improved gradually. At the beginning in 1951, female literacy was 8.86% only which almost doubled (15.35%) during the next census year i.e. 1961. During 1991, the total literacy crossed 50% limit while by the turn of the century i.e. in 2001 the female literacy figure reached 53.67%. In 2011 Census, the figure rose to 65.46% at the national level.

In West Bengal as a whole, progress through years has been discernible from the figures. Just after the independence in 1951, the total literacy of the state recorded to 25% whereby the female literacy remained about 13.2%; turning to the urban areas, which were exposed to modernization and urbanization processes showed high literacy figures 45.7% for total and 37.1% for the urban females. At the district level Koch Bihar had recorded appreciably low literacy figures of 17.1% for the total population and only 6.1% for the females (in Table 3.3 of Chapter III) in 1951; but the urban areas had higher literacy rates i.e. 61.2% for the total population and 57.6% for the urban females. The total literacy at the state level took as long as 40 long years to reach about a little more than 50% (i.e. 57.7%); while the female literacy for the state reached to 59.6% in 2001. Women literacy condition particularly for the urbanites reached 50% level within 1961. It escalated to 81% as of now (2011). The literacy condition for Koch Bihar also showed progress through time. Between 1991 and 2001, the total literacy crossed the 50% mark and reached from 45.8% in 1991 to 66.3% in 2001. Finally it reached to 73.2% in 2001. Female literacy among the urbanites have remained consistently high than the total female literacy level throughout. At the initial stage i.e. in 1951, it was about 57.6%. The figure leaped from 68.5% in 2001 to 85.5% in 2011. Thus, keeping pace with time literacy condition showed progress. The district level figure of 2011 does not remain far behind that of the 2011 figure at the state level. The total literacy figures at the National, State and the Regional level almost remain incongruent to one another.

Women's movement in Post-independence period has remained random in character. They were seen in the participation of the movements such as the *Tebhaga* Movement in Bengal, the Telengana Movement in Andhra Pradesh or the Naxalite Movement. '*Sahada*' was a tribal landless labourers' movement against landlords (area in Dhulia of Maharashtra) which also saw active participation of women. Self Employed Women's Association (SEWA) at the initiative of Ela Bhat in 1972 in Ahmadabad was the first attempt for a women's trade union, saw a remarkable success. The Anti Price Rise in 1973 – an agitation launched by Mrinal Gore and Ahalya Rangnekar in Bombay mobilized several women of the city against inflation. The Nav Nirmaan Movement in Gujarat against soaring prices, black marketing and corruption in 1974 involved thousands of middle class women. Their methods of protest ranged from mass hunger strike, mock funerals and *prabhat pheris*. The *Chipko* Movement to save the trees by clinging on to it began in 1973 (in Gopeshwar in Chamoli district) and took a shape of a movement in 1974. The united strength prevented the contractor from cutting the trees. It was the women of the

Chipko movement who brought public attention towards the importance of the trees and environmental protection. Meanwhile the UN declared 1975 as the International Year of Women beginning with the First World Conference on Women in Mexico. It granted new interest in women issues.

The 1970s and 1980s witnessed the growth of numerous women's groups that took up social issues such as dowry deaths, bride burning, rape, *Sati* and violence against women. The stress was given on sexual oppression against women which was not yet been addressed so far. It further questioned on patriarchal control over women, humiliation and torture to them and the role of women in family and society at large. The autonomous organizations like Progressive Organization of Women (POW, Hyderabad), the Forum Against Rape (now defined as Forum Against Oppression of Women), Stree Sangharsh Samata (Delhi) etc. came up. In 1987, the 'Roop Kanwar Case' shocked the nation. Wherein Roop Kanwar, a young widow of Rajasthan, was forcibly put on the funeral pyre of her husband and was burnt to death. Women's organizations demanded a new Sati Prevention Bill after this incident. Another case is worth mentioning that of a divorce in favour of a Muslim woman named Shah Bano (in 1985) who petitioned in the Supreme Court; the Government introduced the Muslim Women's Bill (Protection of Rights in Divorce) in response to this.

The Indian Association of Women's Studies established in 1981 is an institution of women academics and activists involved in research and teaching. The National Commission for Women (NCW) was set up in 31st January 1992 to look into the women related issues, to investigate the status of women, to learn about the different legislations and point out the lacuna, to look into the causes of discrimination and violence against women and analyze the possible remedies. A number of Colleges and Universities now have Women's Study Centres. A new women's group declared themselves as the Feminists have formed informal network to raise voice against the anomalies in the social arena. Women in India are still backward even today in terms of literacy, longevity, maternal mortality, female work participation and sex ratio.

It has been observed that the trio of Globalization, Urbanization and Liberalization has a remarkable influence in the field of paid employment of women outside the household premises. Women are seen to have engaged themselves in gainful employment involving variegated professions. In the rural sector, women help their husbands in the fields and get occupied in the

household activities. They also get into household/ handicraft industry. While, in the urban areas their participation remains limited mainly to the tertiary activities. This may be accounted for the fact that women's work has always thought to be 'supplementary' to their husband's income. Even the educated women were disallowed from taking up jobs outside the family setting. After industrialization and modernization have crept in, new invention in the household devices have reduced the work load and the educated housewives have found some scope to take up gainful employment. Moreover, they can now afford to employ domestic help to do the daily chores of cleaning, washing etc. Furthermore, parents have become more ambitious of giving better education to their children in order to raise the standard of living. Thus, in urban areas, now-a-days majority of women are seen trying to get gainful employment immediately after completion of their education. After independence with the aid of modern education, industrialization, science and technology revolutionized the occupational structure. 'Equal work and equal pay' have been stressed. A large number of educated women have been seen taking up white collar jobs. The earlier trend during 1960s showed popularity of administrative, executive and managerial jobs. By 1970s, women were found concentrating in the fields of medical, teaching and clerical services.

In a predominantly agricultural country like India, women play a distinctive role in economic activities especially in the rural sectors in earning a livelihood for the family. Although the concept of working women is a recent phenomenon in the country, yet a rise in the proportion of working force among the women is the current trend. In 2011, though the Female Work Participation Rate (FWPR) i.e. 25.51% depicted a more or less overall increase over time, yet it is far less than the Male WPR (53.3%). The total workers constituted 25.51% of the female population comprising of 30.01% in the rural areas and 15.44% in the urban areas. In the first census recorded data of 1951, the FWPR showed a figure of 23.43%. A decline in the FWPR in 1971 (12.11%) from 1961 (27.96%) figures has been observed. To some it was due to the exclusion of the housewives from the house hold industries or primary activities. However, one reasonable explanation to this might be attributed to the technological changes, the use of HYV technology, the use of mechanical devices which might have released the marginal workers (i.e. women, children, elderly men) from agriculture and thus female workers might have devoted more time to their household activities, child rearing etc.

In the urban sector, the proportion of the female workers was generally low from the beginning (06.68% in 1971) when compared to the rural sector (13.42% in 1971) as well as that of the male WPRs (53.62% in the rural and 48.82% in the urban sectors) in the same time period. Nevertheless, a gradual increase is discernible till date. Discrepancy in the MWPR and the FWPR remains in the present scenario also.

Another trend is revealed following 2001 and 2011 data. The urban FWPR has shown an increase from 11.88% in 2001 to 15.44% in 2011, while the FWPR for the rural areas declined from 2001 (30.79%) to 2011 (30.02%). Thus, a shift in the occupational structure from the primary to tertiary activities is discernible. However, the total number of female workers has remained almost same overtime (i.e. 25.63% in 2001 to 25.51% in 2011).

The table 3.5 and 3.6 of Chapter III displays the proportion of the Workers of West Bengal and that of Koch Bihar district respectively by their sex and their place of residences from 1951 to 2011 censuses. The workers at the state level have increased overtime but the change is not remarkable as it has increased from 34.68% in 1951 to 38.08% in 2011. An increase in the proportion of the male workers has also been viewed with the progress of time. A striking fluctuation for the proportion of the female workers has been observed during the whole period under consideration. With a figure of 11.29% of the female workers at the initial phase (1951) a gradual decline is observed through 1961 (9.43%) and 1971(4.43%) data. Then again it was seen to rise to 8.07% in 1981 and to 11.25% in 1991 finally reaching upto 18.08% in 2011. The urban female workers have depicted a very slow rate of progression. According to the expectation, they have remained far behind the workers of the rural areas considering both males and females. The proportion increased from 3.93% in 1971 to 15.4% in 2011. A notable change is worthy to mention while analyzing the above data especially concerning the rural and urban female workers for 2001 and 2011. This period has witnessed a rising trend for the urban female (11.33% in 2001 to 15.4% in 2011) workers with a simultaneous decline in the rural female working population (20.86% in 2001 to 19.4% in 2011). The shift of female working population from rural to urban is indicative of the increasing scope for service sector in the urban environment.

At the district level, an increasing trend of working population is discernible from the data in the adjacent table (Table: 3.6). The total workers during 1951 (29.6%) pertaining to the district of

Koch Bihar steadily increased to 40.01% in 2011. With regard to female workers it has corroborated with that of the state level trend. A fluctuating trend is noticeable from 5.2% 1951 to 3.7% in 1961 and 1.69% in 1971. A rising trend followed next with 4.32% in 1981 upto 20.70% in 2011. Female urban workers of Koch Bihar district has also increased considerably from 4.62% in 1971 to 14.17% in 2011. But it remains low when compared to the rural female workers as well as the male working force at the rural and urban areas. Following the state level tendency, it is seen that the female workers at the rural areas have dropped from 23.28% in 2001 to 21.43% in 2011; this again portrays greater scope of female employment in the service sectors currently.

7.2 SIGNIFICANT FINDINGS OF THE STUDY: In finding out the status of the working women residing within the study area four broad aspects (such as education, marriage, family and employment) were taken up surrounding which the life and living of the respondents revolve. The analysis of the field data on the various aspects may lead to the structuring of the present study into several findings. These findings act as factors that have great bearing towards the focal point of this study.

- Maximum of the female work force in CBT is generated from Very low (35.68%), Low (7.99%) and Moderate (19.08%) income groups contributing to 62.75% of the sample. This proves that **the respondents belonging to Very low, Low and Moderate income groups have more aspiration to get employed to alter their socio-economic status.**
- **Educational qualification** of the respondents has a general **trend towards attainment of higher level.** In other words, about 51% of the respondents are found to be Graduates and Post-Graduates.
- The proportion of the **working women in the organized or salaried section is high in the study area.** It represents 61.11% of the total sample. Moreover, they have been observed mostly (41.14%) to get employed into high-status jobs compared to that of their husbands (34.55%). While the respondents are mostly found engaged to white collar jobs, the proportion of the working women in jobs related to decision making remains low. The study shows that the **working women are least (1.46%) engaged to jobs related to**

decision making. This certifies the patriarchal control over decision making and policy making in the social structure of the study area.

- **Gender stereo-typing** in occupation is found present in the current study. The respondents adhere in large numbers for occupations like school teaching (primary, secondary and high schools), health services (nurses in hospitals and nursing homes), anganwari workers and domestic help. In contrast to this, the husbands of the respondents are largely self employed, Clerks and workers to miscellaneous jobs.
- Most of the working women (65.96 % of the sample) of the study area enter into married-life at their optimum age i.e. between 19 to 30 years. Occurrence of early marriages is low (24.31%) though not uncommon. The regression analysis between literacy level and marriage age done in Chapter VI (Fig. 6.1) shows a positive co-relation and indicates that more the literates the higher will be the age of marriage. This may also indicate that after attainment of certain level of education (High school level at least) and employment, the respondents go for marriage. Late marriages are also seen in the study area (among 4.95% of respondents).
- Delay in marriage would lead to lowering of per capita child bearing and fewer children. In this present study, it is found that 39.28% of the respondents have single child; 21.50% have 2 children, 4.73% of them have 3 children; 1.01% of the working women have 4 children and 0.28% of them have ≥ 5 children. Some respondents (19.70%) did not have any children and about 9.74% of the respondents did not responded to the query. Prevalence of single child to the respondents indicates low birth rate of the study area. **The per capita child bearing comes to 1 for the study area** on the basis of the surveyed data. This confirms the earlier mentioned remark of ‘delayed marriage and fewer children’.
- Some of the working women (220 in number representing 12.38% of the respondents under study) with high educational qualifications remain unmarried. This might also reflect that probably they have not found a proper match for them and prefers staying single.

- It was expected following the popular belief that the study area would show the dominance of Nuclear Families like other urban areas of our country. But actually the **respondents of the CBT have been largely found to reside in Neo-joint families** (62.97%) rather than Joint families (17.22%) and Nuclear families (12.83%) displayed in Table 6.8 of Chapter VI.

Since it is a fact that women have more liberty and autonomy in nucleated families, the working women of the study area would go for it when asked about the preference; but it came up from the survey that **they long for Joint families** as they prefer them the most (59% of the respondents). **The working women believed in the utility and benefits of the Joint Families especially for keeping an eye on the children and the assistance from the family members in daily household works.**

- In the patriarchal social structure of our country, the husband-wife relationship has been viewed as that of superiority and inferiority. Employment to women has added new dimension to their marital life since both work outside to fetch economic fluency for the family. It was assumed before the study being conducted in CBT that the working women would be unable to maintain family life with proper care towards their children and catering to the needs and necessities of their husbands; but it resulted in negation of the presumption. **The working women remarked that their employment did not pose hindrance to their family life** (according to 93% of the respondents). About 93.30% of the respondents said that they have good and usual relation with their husbands.

The present findings greatly differ from a similar type of study performed by Dr. Astige (2006: 220) in the city of Gulbarga in Maharashtra, where she had found that employment has posed hindrance to family life of most of the working women there. The husbands had a complaining attitude towards their wives with regard to the needs and necessities of the family.

7.3 THE LEVEL OF EMPOWERMENT OF THE RESPONDENTS: Empowerment according to the Merriam-Webster's dictionary is 'the act or action of empowering someone or something: the granting of the power, right, or authority to perform various acts or duties' (www.merriam-webster.com). The Oxford Dictionary meaning for empowerment is

the ‘authority or power given to someone to do something’. It is further explained as ‘the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights’ (<https://en.oxforddictionaries.com>). The historical antecedence of our country has depicted a patriarchal control over the society by which women have been accorded with a derogatory status (as already discussed in Chapter III). Therefore, women's empowerment in general and particularly for our country has become relevant in the recent years.

Women's empowerment may be viewed from three aspects, such as: Economic, Political and Social. Women's economic empowerment refers to the ability for women to enjoy their rights; to control and benefit from the resources, assets, income as well as the ability to manage risks and improve their economic status and well being (<https://en.wikipedia.org>). Political empowerment relates to the policies that supports gender equality and activities of women both in the public and private arenas. Social empowerment to women means the process of generating a sense of autonomy and confidence among them so that they can individually as well as collectively redefine the social relationships which out casted them on the issue of being deficient in some sense.

7.3.1 ECONOMIC EMPOWERMENT: The employment scenario of the respondents is quite satisfactory as far as the survey results are concerned. Chapter IV has already put forward the occupational structure of the respondents of the study area in detail, wherein most of the working women are found associated with salaried (organized) occupation (61.11%); majority of them are engaged to white collar services (41.14%); more than half of the working women are permanent job holders (56.73%); about 36.52% of the working women belong to the high income family group having monthly income of Rupees 20,001 – 50,000.

Though the initial contemplation reflects positive vibes with regard to employment of the respondents, the spending habits when scanned reflects the economic status of the same (explained in Chapter IV). Majority of the respondents (90.88%) have said that they are free to spend their own income at their will. So, one may infer that employment has given freedom to a greater extent to the respondents in the study area. But actually, 97.41% of the respondents reported that the lion share of their expenses is centres round the procurement of their household articles or those related to their family (also represented in Map no. 4.29). These included clothes, food stuffs, domestic appliances, healthcare for the household members, gift items for

relatives and friends etc. an inconsequential proportion i.e. 2.59 % of the working women spends on her personal clothing, jewellery, saving schemes, home loans, children's education, savings for the children, medicines for own self and the like. It is clear from the above findings that the working women shoulder a heavy share to the family requirements. Thus, although they opine that they feel free to spend on whatever they wanted, but in reality they expend on the household requirements. This might be referred to as a form of disguised patriarchy and far from emancipation. They take part in the family decision making to a great extent (79.90%) in general, in matters related to buying of real estate (30.48%) and admitting children to schools (92.74%); they also contribute to the festive shopping almost equally (48.51%) with their counterparts. Although it was found in Table: 4.18 of Chapter IV, that majority of the respondents are engaged to white collar jobs, professionally their scope of making decisions remain restricted. Considering the occupancy of the respondents in professions related to decision making, it is found in almost a negligible proportion. In other words, only 1.46% of the sample is either Advocates & Judges, Financial advisors, W.B.C.S. Officers, Principals and Head Mistresses or Councilors in Municipality etc.

An important observation in this regard deserve special mention is the use of mobile phones by the respondents. About 98% of the working women under study possess cellular phones. This must be kept in mind that buying a cellular phone is not so important; rather maintenance of it matters a lot. Working women of almost of all economic strata has mobile phones of their own and they spend some amount of money for running them. This is definitely a step which has taken them to the path of emancipation. Moreover, the self help groups like the Bandhan (now has been transformed a Bank), DRVSK, BITAN and some NGOs like LANDESA, CINI etc. look after the interests of the urban poor women. The government has initiated micro-crediting to the urban poor women under Swarna Jayanti Sahari Rozgar Yojana (SJSRY) which ended in March 31st, 2014 and National Urban Livelihood Mission (NULM) which was launched in April 1, 2014 and is still continuing. Microcredit has enabled the poor and asset less women to use modern gadgets and it has also trained them to handle finance with proficiency. The concept of SHGs has also successfully aroused the feeling of group solidarity and unity amongst the poor women which gives strength to combat the problems associated with their living.

7.3.2 SOCIAL EMPOWERMENT: Social empowerment of the residents of the Cooch Behar Town area especially with regard to women may be traced back to the times of the Princely

State. The ladies of the royal family were upright in their times, with great literary skills and knowledge. They intermingled with the outer world and developed the art of living with dignity. The arrival of Sunity Devi as the queen of Maharaja Nripendra Narayan brought a change not only to the royal household but also to the society at large. Education of the girls was encouraged and many developmental activities took place in the social scenario. These initial steps set forth the target of social progress in the urban environs of Koch Bihar.

The Social Empowerment of the working women may be adjudged currently by some statistics resulting from the primary survey and may be highlighted through some case studies. It has already been stated that though the working women under study said that they spend money at their will but actually it has been found that they expended over procurement of household articles mostly. Their own needs and necessities remain unaddressed. Reduction in the fund allocation for meeting their own necessity is noticed (as 55% of the respondents spent less than 20% of their income on their personal needs). So, the freedom of the working women in expending at their whims is far from reality.

They remain involved mostly in shopping related decisions only (48.52% of the respondents contribute in festive shopping; 96.90% of them spend wholly on consumer goods). While a smaller proportion (30.48%) of the working women have been found to get themselves involved in the purchase of real estate. Thus, the working women get modest involvement in important decision making in the family. But the respondents have showed more decisive role in the question of family planning and child bearing, which is a very important indicator in determining their status.

Apart from doing the office work outside the premises of the household, the working women takes up a heavy work load on their shoulders. They cook (83.23% of the respondents) for their family; does marketing (55.82% of the respondents); they clean the utensils and wash clothes (61.68% of the respondents); they do care for the aged persons in the family (78.28% of the respondents); take care of the children (69.11% of the respondents); drop children to schools (57.46% of the respondents) and pay the electric, telephone etc. bills (67.98% of the respondents). Although majority of the working women toil heavily for their families, yet their husbands are found in a helping attitude towards them. Although the attitude of the family members towards them remains helping (as per 97.69% of the sample), yet actual receipt of co-

operation is far from expectation (54.69% of the respondents). So, the social status of the working women has not improved much especially with the evident patriarchal control.

Considering some parameters such as No. of Working women under study, Literacy, Average monthly income, Family Co-operation received, Respondents spending own income, interference in money handling, Amount of Savings by the respondents and participation in the professional arena; the level of Social Status of the working women under study have been found out; it is found that the working women residing in ward nos. 5, 10, 14, 18 and 19 enjoy High Social Status having the Composite Index Score 11.01 – 15.49. Moderate Social Status working women resides in ward nos. 1, 11, 12, 13, 15, 16 and 17. The Composite Index Score for these wards vary within 7.01-11.00. The last category has been accorded with Low Social Status with Composite Index Score value of 3.35 – 7.00. The ward nos. of 2, 3, 4, 6, 7, 8, 9 and 20 falls in this category. This is spatially exhibited in Map no. 4.38 in Chapter IV.

7.3.3 POLITICAL EMPOWERMENT: All of the respondents enjoy their voting rights. They cast their vote regularly. An impressive picture may be revealed while viewing the representation of the women councilors in the CBM. There are 10 women councilors (in ward nos 1, 2, 5, 8, 9, 10, 12, 15, 17 and 20) out of 20 wards. So, 50% of the wards having women councilors chosen by the electoral process who are looking after the needs and necessities of the residents are quite remarkable. Moreover, some women are also found to take active participation in community clubs which have been associated with generating social awareness programmes and campaigning activities like organizing blood donation camps, collection of relief (in case of any natural catastrophe), campaigning for plastic free environment, free vaccination for Japanese Encephalitis and Malaria in association with the M.J.N. Hospital (District Government Hospital), waste disposal within the CBM area, combating open defecation in the town area and so on.

7.3.4 FEW CASE STUDIES EXPLAINING THE PREVALENT SITUATION: The socio-economic status of the respondents varies throughout the study area. While going through the entire field area, interacting with so many working women of diverse occupation and differing age groups some experiences needs to be put up for the proper understanding of the inquiry and also to find out the actual standing of the working women of CBT. These experiences are narrated in the form of the following Case Studies:

Case Study#1: The respondents along the embankment popularly known as the '*Bandher Paar*' occupy portions of ward nos 1, 19, 18, 15, 16 reside in deplorable conditions especially during the rains. A respondent named Tumpa Paul (34 years) admitted that during the rainy season, the embankment area becomes very unfit for living. The water level of the Torsa River increases and since they do not have proper sewerage system, it becomes difficult for them to stay in their households even. The *Mantu Dasgupta Pally Bandher Paar Area* does not belong to the Municipality area strictly, but hundreds of people reside this narrow strip. Of late, a metalled road has been made on this embankment itself connecting the NH 31 to Harinchowra near Ghughumari towards Dinhata which facilitates the transport of commodities without their entrance to the CBM area aggravating the traffic congestion. The building of this road thus helped the people's access on one hand and an improved livability condition on the other.

Case Study#2: Mamoni Barman a 24 year woman working as a domestic help resides along side of the embankment of ward no 19 said that she wanted to continue her education and get herself employed in service but poverty has compelled her to get married at an early age to relieve her parents. After marriage also situation has hardly changed for her, as her husband is a rickshawpuller and most of the day remains intoxicated contributing almost nothing to feed two children and his widowed mother along with himself and Mamoni. So, she has to go for domestic services and work as a maid.

Case Study# 3: Prathama Roy, a veteran government college teacher residing in ward no.14, said that she took the profession as it was a bare financial necessity initially. Later on, with time she has gained financial stability. She recollected her childhood memories as her mother was a housewife and her father was the sole earner in the family. Her mother could not afford to spend at her wishes. Comparing herself with her mother, Smt. Roy told that her employment has facilitated her to build a financial support for herself. She can take important decisions in her family and has complete financial autonomy. She further opined that women not engaged in jobs develop a tendency to get involved in familial politics and tussles which is not at all desirable as it affects the environment of the family. 'Employment has a broader perspective especially to the women and every woman should get employed' she says strongly.

Case Study# 4: The '*Harijan Mohalla*' is located along a path delineating ward nos 8 and 20. About 100 women workers have been found who work as sweepers mostly in the hospitals, nursing homes, private chambers of the doctors, pathological clinics, Municipalities and offices.

Some of them are permanent workers while most of them are temporary and contractual. Permanent job holders have salary ranging from 10,000/- to 15,000/- rupees on monthly basis. The temporary workers work at much lower wage rate (800/- to 2000/- rupees per month). About 25% of the working women are literate. A primary school is located nearby but students hardly go there. The reason behind their reluctance for this may be attributed by the fact that the women section of this area is largely illiterate, so the youngsters do not get motivation for learning and securing better jobs. The social environment is not at all satisfactory according to some of the respondents. There are several clubs and organizations which in the name of looking after the social health actually create terror, squeezes out money but remain silent in the hours of necessity. When a person dies, they become active to take over the deceased service but does nothing for the family.

Their occupation is hereditary and they recollected that they have settled in this area quite a long time back. All of the residents of the *Harijan Mohalla* are not the autochthons. They have come from Bihar, Assam, Darjeeling and the rest are from Koch Bihar. The Maharajas of Koch Bihar gave them land and they settled here since then. Presently, they do not hold separate *patta* for their plots under the CBM. The Municipality has announced for apartment system for them so as to improve the environmental quality; moreover, the banks have also shown their willingness to provide loans to them, but they are reluctant to submit their lands to promoters since they fear of losing it.

Dowry is in full swing during marriages in this area. The families lack interest for education and it has a detrimental effect on the social environment. The youngsters largely do not go to schools, they take up drinking, gambling and other mal practices from a very early age; they get into marriages at tender age and girls become mother of children consequently. Shortly after marriage and child birth, they get separated from their husbands and return back to their parent's house. On the other way round, the daughters-in-law also have tough experiences. They become the victims of domestic violence. They endure physical and mental torture by the husbands and the in-laws. If working, the women are not allowed to spend their money to meet their own necessity. The husbands forcefully take up the money and spend on liquor and gambling.

At work places even they face problems related to unequal wages (compared to the men of their community), physical harassment and forceful sexual relationship. So, the women at the *Harijan*

Mohalla are not at all living in a healthy environment. It hardly matters a woman to be working or not, the experience of women of this area is distressing and painful.

Case Study# 5: A beautician named Tanushree Das Saha aged 31 years residing in ward no 15 narrated about her struggle and achievement. She got married at about 18 years of age and her's was marriage by own selection. At first both the guardians of the bride and groom did not accepted their marriage and they had to live separately. As of then she was only of 18 years and had no experience as a home maker. She struggled a lot since her husband was also inexperienced and could hardly earn. Her husband put an end to his own formal education and encouraged Tanushree's education. Gradually she passed the thresholds of College and University. She did diploma in beautician course from 'Cooch Behar Polytechnic'. Now, she has established her own beauty salon at her residence. They had built their own house. Their only daughter is being sent to a reputed school. She delivers lecture on 'Beautician Course' at 'Cooch Behar Polytechnic'. But this was not an end to her struggles. Her husband recently developed mental problem and owing to which his memory has become blurred. Initially she had a heart break. But now with strong determination she has started medical treatment for her husband.

Tanushree's story is of very significant one as her strong determination is being reflected throughout her endeavour. Education has helped her to develop a strong foundation to her career. Her success in the outer world has been the constant source of strength to fight every inconvenience. The picture of emancipation is evident from the life experience of Tanushree.

Case Study# 6: At the western part of the junction of Kameshwari Road and Pran Narayan Road separating Ward Nos. 5 and 6 of CBM, lies the Kalabagan Area settled by the sex-workers. More than 450 women stay here who have taken up the profession of sex-working. Many of them have migrated to this area from places like Bihar, Assam, Jalpaiguri, Alipurduar and Darjeeling. Keeping parity with the Royal heritage of Koch Bihar, this place has historical antecedence too. This area was delineated and given to the sex-workers during the rule of the Maharajas of Koch Bihar. At that time very few women got into this business. A couple of big '*Kothas*' was there which used to hold the '*Mujras*'. The palace horses and elephants used to take rest along a big tank situated in this area. Gradually things got changed; people became dissociated with the cultural aspect (music and dance etc.) involved in this profession. More women got into this occupation as it became highly remunerative. There was a time when the civil customers were

restricted from entering this area by the military men. Later, this area was freed from their control.

The concept of sex-working has also undergone metamorphosis through time. About 90% of the women got involved into this profession out of poverty. Many of them have their families outside this place. They have come here only to earn financial support to their families. Normally they begin their profession at about 20 years of age and continue upto 36 years. An aspiring woman usually seeks for a room to start the business in this area. After a preliminary enquiry when the brothel owner gets convinced about the financial necessity of the aspirant, she is allowed to start the business in a rented room. Rents for room vary from Rs. 500/- to Rs. 2000/- on per month basis. Availability of the amenities is justified by the cost. The peak season for business according to them starts from end of September and continues till May, during which their income shoots upto Rs. 1000/- to Rs. 1500/- per day. Otherwise, their income remains limited to Rs. 500/- and Rs. 600/- per day during the rest of the year. They do not even get a single customer in a day during the lean period. There persists an economic classification among the sex workers too. The well to do women having higher rate of income, reside in better houses and enjoy higher standard of living than those having low income who cannot afford a comfortable living. These women receive a variety of customers also. Most of them are flying clients belonging to professions like truck driving, masonry, military forces etc. The 'Babu-System' or fixed customer system is also seen here. Some of the clients (referred to as the 'Babus') regularly visit their fixed women. By the late 40s, these women may choose for a family. The women are free to take decision of becoming a mother as well. In this regard, a mutual understanding between a woman and her *Babu* is of utmost importance. Both of them undergo HIV tests and other medical investigations required for safe motherhood. Since the sex-workers are aware of their professional hazards, they remain extremely conscious about getting expectant. They never become pregnant by accident. They use different types of contraceptives and other methods to resist unwanted pregnancy.

About 140 children and 250 adult males reside in this area. Literacy level is appreciably low over here. 65% of the children go to schools. They get admitted to Netaji Prathamik Vidyalaya for Primary Education which is situated at a stone's throw distance from this area along the Kalabagan High School Road (Ward No.3). For secondary schooling, children go to the Kalabagan High School. It was found that education for the girls remain restricted till class VII – VIII, but the boys are encouraged to continue their studies further. Only a handful of them have

passed the threshold of school. Only one of them has passed graduation in 2001 from A.B. N. Seal College, the most reputed institution of Koch Bihar. The ambience of this place is absolutely different. There is a number of grocer's shop where liquor is sold openly along with the articles of daily requirement. The children from their tender age become habituated to see smoking, drinking and remain aware of the profession of their mothers or other women of this area. The brighter side of this is that they themselves rarely get into the habit of buying and drinking alcohol. This is because all people residing in this place are so familiar to each other that they live like a single family; elders keep an eye on the youngsters so that they do not fall into bad habits. The adult males are store keepers and stationers in majority. They prefer getting out of this area and even go for arranged marriages. As father they want their children to get rehabilitated to the mainstream society.

This socially deprived area did not receive any help for a considerable period of time. The Durbar Mahila Samannoy Committee (DMSC) an NGO remained active till 2008 after which on exhaustion of their funds it ceased to function. Immunization of expectant mothers and children were carried on by the health workers of other wards during that period. The DMSC resumed their functions currently (i.e. 2016). The residents of this area keenly wanted an organization like the DMSC which would look into their interests and benefits since they are socially deprived to the most. The DMSC has taken up the issues especially related to health and has set up an office in this area. They arrange for the medical facilities and facilitate the supply of the contraceptives, pills etc. to the sex workers. Though this area has undergone limited up gradation, yet the residents reported that administrative help is availed whenever it is required. Police patrolling is a regular activity from 9:00 p.m. each night to 6.a.m. the following day, sought to maintain security in this place.

Therefore, the women engaged in sex-working call for some basic requirements. The most important of all is the spread of education especially for the youngsters. This is because once they would get education; they would get a better exposure and would gradually find the means of living in the main stream society and this would end the 'vicious cycle'. The medical support is also an important necessity to this area. Proper vaccination to women and children should be provided and the basic knowledge for health and hygiene should be imparted to them so that they could lead a healthy living. Training for handicraft making and other articles may be provided to them so as to dissociate them from this profession.

Case Study# 7: The working women sometimes confront with some crucial moments which affect their professional life too. Attention may be drawn to the experiences of some of the health staffs who work in the M. J. N Hospital as nurses. Some of them have reported about their traumatic experiences during the night duties in the hospital premises itself. They face taunting and molestation by the patient parties especially during the night time and which pose hindrance in delivering their duties to the patients. Several complaints were being lodged but it has been of no use. This is very shameful from the ethical point of view. The authority should look into this matter with grave concern and should address this problem properly ensuring security to the women staffs of the hospital especially at the odd hours.

This again reflects the patriarchal superiority complex of the men who are not at all aware of the weightage of the duty and responsibility of their profession and therefore pays no respect to them. Rather they view women as mere medium of sexual pleasure.

7.4 CO-RELATION BETWEEN VARIABLES: The Principal Component Analysis has been employed in the present inquiry so as to find out the factors which have a great bearing to the development of the social status of the working women of the CBT area.

To explore the influence of some socio-economic variables upon the respondents of the study area a Co-relation Matrix has been initially drawn. The variables taken up for the study may be designated as follows: Number of working women as X_1 , Number of Literates as X_2 , Average Monthly Income (Rs.) as X_3 , Number of Dependents on working women as X_4 , Number of women workers engaged in Organized Sector X_5 , Number of Respondents who have been translocated from outside Koch Bihar District as X_6 , Number of Respondents who have been translocated from Koch Bihar District to CBT as X_7 , Number of Respondents who have been translocated within the CBT area X_8 , Number of Respondents spending own income as X_9 , Number of Respondents spending on Household items as X_{10} , Number of Respondents who are able to save money as X_{11} , Number of Respondents facing Interference in Money Management as X_{12} , Number of Permanent Job Holders as X_{13} , Number of Respondents having Co-operative attitude from family as X_{14} , Number of Respondents participating in Office Functions as X_{15} and Average Work Performance of the working women in % as X_{16} .

The Co-relation Matrix (Table no 7.2) identified a set of 3 variables that account for the variance

Table: 7.1 Parameters for Co-relation Matrix, CBT																
Ward Nos .	Wardwise no. of working women	No. of literates	Avg. monthly Income in Rs	No. of Dependents on ww	Salaried employment (No.)	No. of respondents came outside of CoB	No. of respondents translocated within CoB dist.	No. of ww translocated within CBT	No. of resp. spending own income	No. of spending on household items	Savings by resp (no.)	Interference in Money management (no.)	No. of permanent job holders	Co-operative attitude towards resp (no.)	Participation in office functions (No.)	Avg work performance of ww in %
1	100	92	12353	160	58	20	51	29	90	95	77	8	45	97	83	60
2	18	18	23861	29	15	9	0	9	16	18	13	0	15	18	18	47.619
3	43	41	7647	68	16	11	11	12	36	21	33	0	25	43	38	73.090
4	53	43	4690	83	18	24	24	0	43	42	27	4	8	53	48	59.299
5	35	35	9860	57	20	20	0	10	30	35	26	26	27	32	35	70.204
6	64	46	119337	63	13	20	21	20	58	64	48	11	11	64	48	78.125
7	41	39	18915	47	34	12	12	15	38	41	30	3	23	41	36	46.341
8	31	26	9812	46	18	0	31	0	24	23	14	8	14	29	29	37.327
9	82	70	10287	147	44	24	26	29	79	82	43	10	37	82	74	55.052
10	121	116	9166	223	61	42	68	7	86	121	104	75	80	91	93	63.636
11	112	109	20962	173	84	53	18	35	86	112	112	28	108	112	58	72.194
12	104	97	17641	174	77	29	68	0	87	104	38	0	66	104	104	49.313
13	101	101	17941	132	89	24	47	25	91	101	101	0	89	101	40	55.446
14	123	115	20466	163	108	0	87	36	123	123	123	34	96	123	123	48.316
15	104	97	7591	166	41	30	50	20	104	104	104	27	33	104	104	64.286
16	102	97	16248	138	63	39	51	12	91	102	102	14	52	102	102	52.521
17	104	99	16596	166	85	27	70	7	104	104	104	26	94	104	89	70.330
18	210	190	15387	304	130	53	152	0	200	210	210	19	104	210	185	58.435
19	156	134	9615	256	66	50	89	13	156	156	92	27	53	153	156	58.883
20	73	70	13932	115	46	39	26	0	73	73	73	0	28	73	73	44.618
Source: Field Survey 2014																

Table: 7.2 Correlation Matrix																	
		Wardwise no. of working women X1	No. of literat es X2	Avg. monthly Income in Rs X3	No. of Dependent s on ww X4	Salaried employe nt (No.)X5	No. of respondents came outsideof CoB X6	No. of respondents translocated within CoB dist. X7	No. of ww translocated within CBT X8	No. of resp. spending own income X9	No. of spending on household items X10	Savings by resp (no.) X11	Interference in Money management (no.) X12	No. of permanent job holder X13	Co-operative attitude towards resp (no.) X14	Participation in office functions (No.) X15	Avg work performance of ww in % X16
Correlation	Wardwise no. of working women	1.000	.993	-.107	.971	.868	.693	.915	.113	.981	.994	.911	.435	.768	.990	.923	.123
	No. of literates	.993	1.000	-.166	.967	.902	.694	.901	.127	.965	.989	.929	.452	.820	.979	.898	.108
	Avg. monthly Income in Rs	-.107	-.166	1.000	-.232	-.190	-.103	-.139	.177	-.099	-.079	-.080	-.097	-.175	-.090	-.157	.361
	No. of Dependents on ww	.971	.967	-.232	1.000	.807	.735	.876	.058	.937	.964	.838	.512	.738	.942	.911	.127
	Salaried employment (No.)	.868	.902	-.190	.807	1.000	.470	.822	.211	.849	.875	.866	.307	.933	.876	.738	-.055
	No. of respondents came outsideof CoB	.693	.694	-.103	.735	.470	1.000	.446	-.114	.627	.701	.614	.348	.475	.670	.583	.294
	No. of respondents translocated within CoB dist.	.915	.901	-.139	.876	.822	.446	1.000	-.113	.921	.902	.823	.362	.665	.905	.919	-.076
	No. of ww translocated within CBM	.113	.127	.177	.058	.211	-.114	-.113	1.000	.119	.129	.175	.135	.293	.135	-.034	.251
	No. of resp. spending own income	.981	.965	-.099	.937	.849	.627	.921	.119	1.000	.977	.898	.348	.708	.989	.944	.083
	No. of spending on household items	.994	.989	-.079	.964	.875	.701	.902	.129	.977	1.000	.909	.449	.774	.983	.917	.099
	Savings by resp (no.)	.911	.929	-.080	.838	.866	.614	.823	.175	.898	.909	1.000	.449	.802	.906	.788	.164
	Interference in Money management (no.)	.435	.452	-.097	.512	.307	.348	.362	.135	.348	.449	.449	1.000	.466	.326	.389	.316
	No. of permanent job holders	.768	.820	-.175	.738	.933	.475	.665	.293	.708	.774	.802	.466	1.000	.752	.566	.143
	Co-operative attitude towards resp (no.)	.990	.979	-.090	.942	.876	.670	.905	.135	.989	.983	.906	.326	.752	1.000	.921	.107
	Participation in office functions (No.)	.923	.898	-.157	.911	.738	.583	.919	-.034	.944	.917	.788	.389	.566	.921	1.000	-.003
	Avg work performance of ww in %	.123	.108	.361	.127	-.055	.294	-.076	.251	.083	.099	.164	.316	.143	.107	-.003	1.000

for the socio-economic factors affecting the working women of the CBM area. These are: Number of working women (X_1), Number of Literates (X_2) and Average Monthly Income (Rs.) (X_3). A scatter plot can be visualized, the shape of which will identify the Principal Components of best fit orientations. To reduce dimensionality, a factor analysis with Principal Component Method has been applied assuming the initial communality as 1.000. The extraction of communality (Table 7.3) shows the variables in descending order starting from the extraction

Table: 7.3 Extraction of Communalities		
	Initial	Extraction
Wardwise no. of working women	1.000	.988
no. of literates	1.000	.994
Avg. monthly Income in Rs	1.000	.419
No. of Dependents on ww	1.000	.952
salaried employment (No.)	1.000	.925
no. of respondents came outsideof CoB	1.000	.718
no. of respondents translocated within CoB dist.	1.000	.884
No. of ww translocated within CBT	1.000	.867
No. of resp. spending own income	1.000	.946
No. of spending on household items	1.000	.983
Savings by resp (no.)	1.000	.879
interference in Money management (no.)	1.000	.365
No. of permanent job holders	1.000	.790
co-operative attitude towards resp (no.)	1.000	.962
participation in office functions (No.)	1.000	.877
Avg work performance of ww in %	1.000	.825
Extraction Method: Principal Component Analysis by SPSS 23.		

value of 0.994 for variable X_2 , gradually reducing to 0.988 for X_1 , 0.983 for X_{10} , 0.962 for X_{14} , 0.952 for X_4 , 0.946 for X_9 , 0.925 for X_5 , 0.884 for X_7 , 0.879 for X_{11} , 0.825 for X_{16} , 0.790 for X_{13} , 0.718 for X_6 , 0.419 for X_3 and finally 0.365 for X_{12} .

Table: 7.4 Total Variance Explained									
Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.562	66.011	66.011	10.562	66.011	66.011	10.535	65.844	65.844
2	1.680	10.498	76.510	1.680	10.498	76.510	1.586	9.910	75.754
3	1.133	7.078	83.588	1.133	7.078	83.588	1.253	7.833	83.588
4	.991	6.195	89.783						
5	.618	3.861	93.644						
6	.452	2.824	96.468						
7	.345	2.155	98.623						
8	.140	.872	99.496						
9	.047	.294	99.789						
10	.013	.081	99.871						
11	.008	.052	99.922						
12	.006	.040	99.962						
13	.003	.018	99.980						
14	.002	.011	99.991						
15	.001	.009	99.999						
16	.000	.001	100.000						
Extraction Method: Principal Component Analysis By SPSS 23.									

The variance has been explained by 3 major components that together explains 83.588% to the total variance (Table 7.4). Initially Component 1 explains 66.011%, Component 2 explains 10.498% and Component 3 explains 7.078%. These 3 components have Eigen Values more than 1.000.

After Varimax rotation with Kaiser Normalization (Figure 7.a), the proportion of explanation by different components almost has shown an imperceptible change (Table 7.4). After rotation, Component 1 explains 66.844% followed by Component 2 explaining 9.910% and Component 3 explaining 7.833% respectively. The Eigen Value has been plotted to produce a Scree Plot (Figure 7.b) and it shows the Principal Components as 1, 2 and 3.

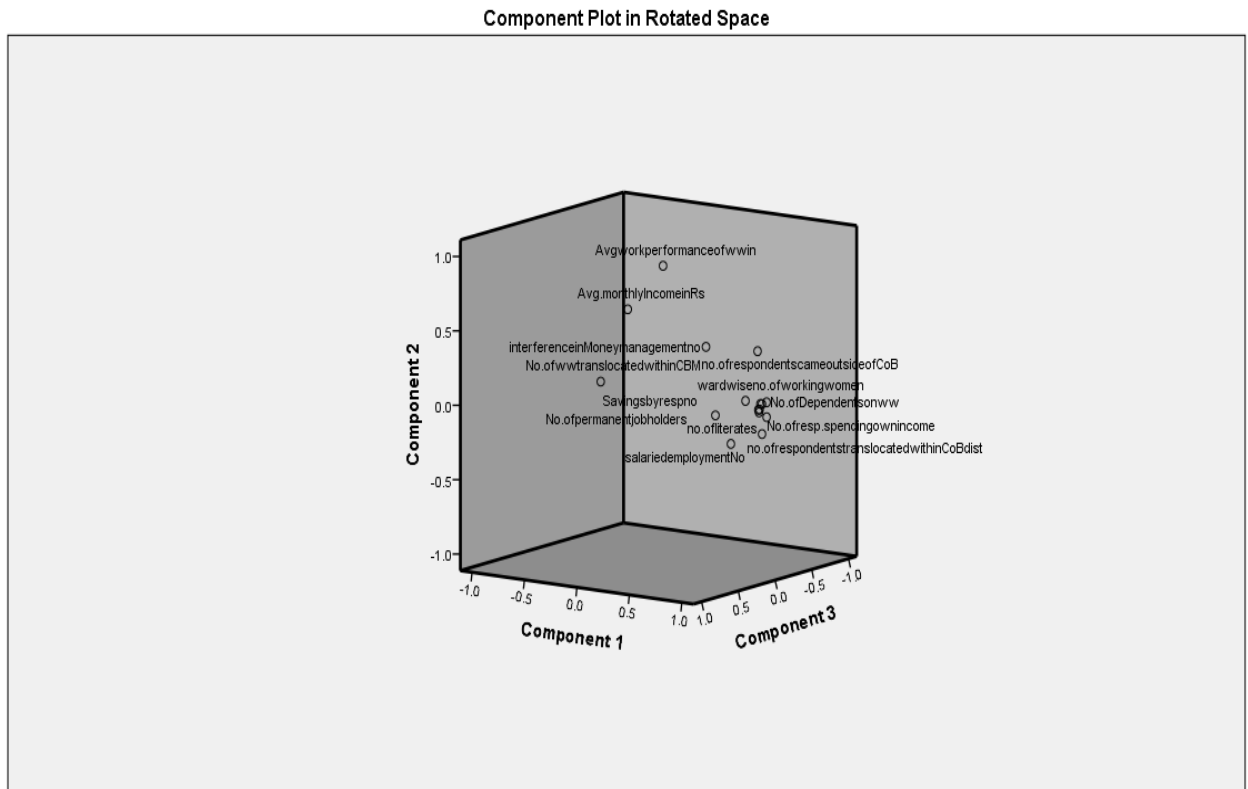


Fig. no. 7.a

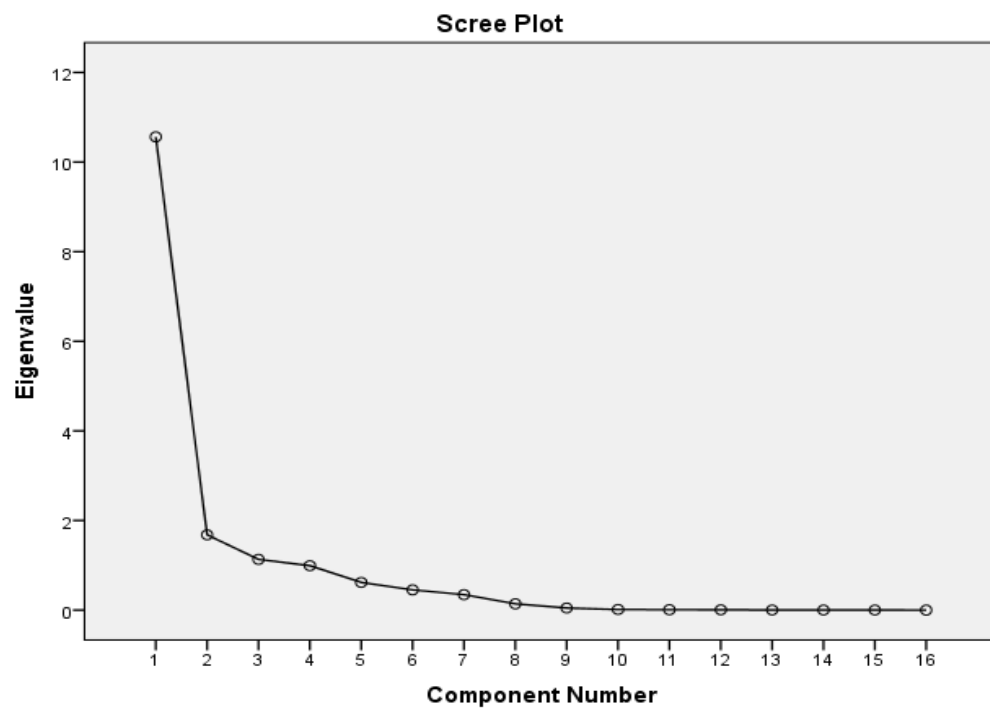


Fig. no. 7.b

Initial Solution: The variance for Component 1 initially has been mostly due to variables $\{X_2, X_1, X_{10}\}$; for Component 2 by variables $\{X_{16}, X_8, X_3\}$ and for Component 3 by variables $\{X_6, X_{16}\}$ (Table 7.5).

Table: 7.5 Component Matrix^a			
	Component		
	1	2	3
wardwise no. of working women	.993	.006	.032
no. of literates	.997	-.006	-.014
Avg. monthly Income in Rs	-.154	.615	.129
No. of Dependents on ww	.969	-.039	.113
salaried employment (No.)	.899	-.071	-.333
no. of respondents came outside of CoB	.688	.096	.485
no. of respondents translocated within CoB dist.	.910	-.236	.023
No. of ww translocated within CBT	.117	.617	-.687
No. of resp. spending own income	.972	-.038	-.004
No. of spending on household items	.991	.016	.018
Savings by resp (no.)	.930	.095	-.067
interference in Money management (no.)	.476	.330	.173
No. of permanent job holders	.818	.143	-.317
co-operative attitude towards resp (no.)	.981	-.011	-.013
participation in office functions (No.)	.913	-.170	.124
Avg work performance of ww in %	.116	.825	.363
Extraction Method: Principal Component Analysis.			
a. 3 components extracted by SPSS 23.			

Final Solution: After rotation, the component score changed marginally (Table 7.6), so that the goodness of the fit becomes optimized. Component 1 is now explained by variables $\{X_2, X_1, X_{10}\}$; Component 2 by variables $\{X_{16}, X_3\}$ and Component 3 by variables $\{X_8, X_{13}\}$. Thus variable X_6 became superfluous and redundant in explaining the degree of influence as a socio-economic factor upon the working women of the CBT area.

Table 7.6 Rotated Component Matrix ^a			
	Component		
	1	2	3
wardwise no. of working women	.992	.061	.009
no. of literates	.995	.030	.045
Avg. monthly Income in Rs	-.185	.601	.155
No. of Dependents on ww	.971	.057	-.085
salaried employment (No.)	.898	-.174	.297
no. of respondents came outsideof CoB	.688	.332	-.367
no. of respondents translocated within CoB dist.	.921	-.162	-.094
No. of ww translocated within CBT	.075	.248	.894
No. of resp. spending own income	.973	.006	.020
No. of spending on household items	.989	.065	.026
Savings by resp (no.)	.923	.095	.135
interference in Money management (no.)	.459	.393	.010
No. of permanent job holders	.805	.020	.375
co-operative attitude towards resp (no.)	.980	.026	.041
participation in office functions (No.)	.922	-.057	-.155
Avg work performance of ww in %	.076	.904	.048
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 5 iterations By SPSS 23.			

7.5 FULFILLMENT OF OBJECTIVES: The major findings of the study helped to reach the seven objectives.

7.5.1 The Main Objective:

- *The main objective is to study whether employment has brought a significant change in the social status of the working women*

An Overview: A probe into the history does show a shift of status of the women in the society. Women during the Vedic Period had been accorded with a high status. They enjoyed freedom in the house hold and outside as well. Prior to marriage, they used to get education and learned scriptures. Learned women even contributed in the composition of the *slokas* and participated in the philosophical discussions with the learned men also. They enjoyed freedom in movement and

never used *pardah*. They were also free to choose their mates. They could also remarry. This status got a radical change in the Post-Vedic times. During this period, the socio-economic scenario and the politico-legal changes started bothering women's status in the society. Men solely began to hold power and authority. Marriages became irreversible and indissoluble institution. Women were thought to be inferior and subordinate to men. They lost property rights. They even lost eligibility for participation in political and religious matters. Child marriage, polygamy and dowry came into practice. Education was not completely denied but women were discouraged to study Vedic literature. This trend of women's subordinated status continued throughout the history until the arrival of the Britishers to our country. The Colonial rule did not change the status of the women but it initiated modern education in the country and in response to which the wave of social revivalism shook the entire society. Social reformers relentlessly tried for social justice to women by making scope for women's education, stoppage to *sati*, early marriages, polygamous marriages and many more. The Nationalist Movement was another mile stone for the women for their changed status. It had kindled the light of emancipation as their active participation in the freedom struggle had given them the opportunity to step outside their home premises. The men could also realize their ability and tenacity for the social whole. An educated handful during this time became absorbed in paid employment also. T. Krishnamurty is of opinion that "...many services associated with modernization under colonial rule expanded in particular, public, educational, medical and legal services" (www.economicdiscussion.net/india/occupational-structure-in-india-an-overview/19135 accessed on 27.06.2018 at 12.55am).

Post- independent India made provisions for universalization of education and it might be accounted for the enhancement in the life and living of the women particularly residing in the urban environments. Prior to the Independence (in 1941), the total literacy at the national level was only 16.10% comprised of 24.90% of Males and 7.30% of Females. With the commencement of the Plan Periods, the total literacy figure was 18.33% (21.16% of Males and 8.86% of Females) at the national level showing a slight increase from the previous decade. Women started to step outside to earn and to complement their family income. Slowly, with the progress of time and with the aid of different developmental programmes literacy level of the country progressed a lot. Coming back to the working women, their generative and the distributive roles continued both in the household and workplaces. The status of women in our

country seemed to have changed a lot with the dual strength of modern education and employment. With passage of time the working women finds a new air of living, voices to speak about their needs and necessities, creative endeavour to get expression but the real problem does not lay with the number of privileged handful who are able to get empowered, but with the fact of having being considered as ‘extra’ or ‘supportive’ earners rather than bread winners. This had a psychological impact on the patriarchal setting. Quoting Beneria and Sen (1981), Jayati Ghosh in her paper titled “Women’s work in the India in the early 21st century” observes that the issues related to women’s employment and work have the qualitative aspect differing very much from the men. She continues “Just increasing paid employment does not always mean an improvement in the conditions of women workers, since it can lead to a double burden upon women whose household obligations still have to be fulfilled. So there has to be a focus on the *quality*, the *recognition* and the *remuneration* of women's work in developing countries, as well as the *conditions* facilitating it...”. All these factors get affected by the social relationships, the economic policies and processes and these in turn determine the economic condition of the working women.

In West Bengal as a whole, progress through years has been discernible from the figures of Tables 3.2 and 3.3 of Chapter III. Just after the independence in 1951, the total literacy of the state recorded to 25% whereby the female literacy remained about 13.2%; turning to the urban areas, which were exposed to modernization and urbanization processes showed high literacy figures 45.7% for total and 37.1% for the urban females. At the district level Koch Bihar had recorded appreciably low literacy figures of 17.1% for the total population and only 6.1% for the females (in Table 3.3) in 1951; but the urban areas had higher literacy rates i.e. 61.2% for the total population and 57.6% for the urban females. The total literacy at the state level took as many as 40 long years to reach about a little more than 50% (i.e. 57.7%); while the female literacy for the state reached to 59.6% in 2001. Women literacy condition particularly for the urbanites reached 50% level within 1961. It escalated to 81% as of now (2011). The literacy condition for Koch Bihar also showed progress through time. Between 1991 and 2001, the total literacy crossed the 50% mark and reached from 45.8% in 1991 to 66.3% in 2001. Finally it reached to 73.2% in 2001. Female literacy among the urbanites have remained consistently high than the total female literacy level throughout. At the initial stage i.e. in 1951, it was about 57.6%. The figure leaped from 68.5% in 2001 to 85.5% in 2011.

Thus, keeping pace with time literacy condition showed progress. The district level figure of 2011 does not remain far behind that of the 2011 figure at the state level. The total literacy figures at the National, State and the Regional level almost remain congruent to one another.

Recent Trends in Employment in India - Sectoral Occupational Shift: Colin Clark says that “ A high average level of real income per head is always associated with a high proportion of working population engaged in tertiary industries; low real income per head is always associated with a low proportion of the working population engaged in tertiary production and a high percentage in primary occupation” (www.economicdiscussion.net/india/occupational-structure-in-india-an-overview/19135 accessed on 27.06.2018 at 12.55am). Therefore to attain a high level of economic development, inter-sectoral transference of work force is desirably necessary.

In case of our country, a shift in the work force is seen from the primary to tertiary sector in past few decades at the national level thereby increasing about one-third in the work force. This is not appreciable in the sense, it relates to the augmentation of service workers especially in the self employed category i.e. in informal sector (in informal shops & workshops; domestic workers or workers in open public spaces as rickshaw pullers, street vendors, rag pickers and so on) rather than increase in modern formal wage employment headed by industrial development. This observation was also earmarked by M.A. Chen and G. Raveendran (2011) in their study (www.inclusivecities.org/wp-content/uploads/2012/07/chen_WIEGO-wp7.pdf accessed on 26.07.2018 at 1:50 am).

With respect to women's work, four apparently contradictory trends have been observed in India with simultaneous increases in the incidence of paid labour, underpaid labour, unpaid labour, and open unemployment of women. This may be attributed to the fact that agriculture still continues to account for more than half of the work force. In the past decade, agrarian crises across many parts of the country have impacted adversely on the livelihood of both cultivators and rural workers, yet the generation of more productive employment outside this sector remains inadequate. The factors responsible for low development for the women include: the persistence of widespread poverty; the absence of basic food security; the inability to secure the basic needs such as housing, sanitation, adequate health care services; the inability to achieve universal education; the slow progress in access to education and material resources across different social groups and for women in particular. According to Ghosh's observation, “formal employment has

stagnated, and even paid employment in general (in the form of regular or casual work) has fallen as a share of total employment. Most of the recent increases in employment have been in the form of self employment. This growing army of 'self-employed' workers, who now account for more than half of the work force, mostly have been excluded from paid employment because of the sheer difficulty of finding jobs, but are nevertheless heavily involved in commercial activity and exposed to market uncertainties in the search for livelihood. Therefore the Indian economy shows a paradoxical trajectory of high aggregate growth with inadequate or poor employment generation. And this has directly impacted on the lives of women in India" (www.4dj7dt2ychlw3310xlow2op2.wpengine.netdna-cdn.com accessed on 26.06.18 at 2:04 am).

The incidence of the unpaid and underpaid women work force may be accounted for the fact women remain associated with the generative and procreative roles i.e. of the maintenance of the household and reproduction which are not subject to explicit market relations. There remains a tendency of ignoring these roles as women are taken for granted for their contribution to these activities. Their work thus remains invisible in most of the cases. So a recent attempt has been made to measure the invisibility of their activities through 'time-use surveys' to find out for how long women engage themselves for the household drudgery such as procurement of water for drinking and sanitation, fuel wood, cooking, looking after the sick and dependent members of the family etc. It was found that the women often do these at the cost of their resting time or leisure. Furthermore, the substantial form of female self-employment is found in cultivation. Huge number of women remains associated with it as agricultural labourers and remains unrecognized, their rights and benefits such as access to credit, extension services, subsidized inputs, etc. are highly denied.

For urban women, the increase in regular work has dominantly been in services, including relatively low-paid domestic services, along with some manufacturing. Self-employment has come to dominate women's activities even in non-agricultural occupations largely because of the difficulty of finding paid work. The non-agricultural activities are largely characterized by both low expectations regarding incomes and remuneration and substantial non-fulfillment of even of these low expectations. Despite some increase in high-remuneration, self-employment among professionals and micro-entrepreneurs, in general seems to be a distress-driven process, determined by the lack of availability of sufficient paid work on acceptable terms

(www.4dj7dt2ychlw3310xlow2op2.wpengine.netdna-cdn.com accessed on 26.06.18 at 2:04 am). Therefore, generation of gainful employment for the general population and women in particular is the need of the hour at the national arena. Although increased proportion of workforce in the self-employed category is the emerging trend, yet in few years it would lead to a large pool of casual or unprotected workers. As Deepak Kumar Behera observes rightly in this regard that in the nearing future, “the challenge of poverty and unemployment would only worsen. Provision of a minimum social protection to this large mass of workers is, therefore, likely to emerge as a much greater challenge. It would only sharpen the class struggle with the market driven high-growth-informal-employment”.

(www.usc.es/economet/journals1/aeid/aeid15214.pdf accessed on 26.07.2018 at 12:48pm).

The Tables 3.5 and 3.6 of Chapter III displays the proportion of the Workers of West Bengal and that of Koch Bihar district respectively by their sex and their place of residences from 1951 to 2011 censuses. The workers at the state level have increased overtime but the change is not remarkable as it has increased from 34.68% in 1951 to 38.08% in 2011. An increase in the proportion of the male workers has also been viewed with the progress of time. A striking fluctuation for the proportion of the female workers has been observed during the whole period under consideration. With a figure of 11.29% of the female workers at the initial phase (1951) a gradual decline is observed through 1961 (9.43%) and 1971(4.43%) data. Then again it was seen to rise to 8.07% in 1981 and to 11.25% in 1991 finally reaching upto 18.08% in 2011. The urban female workers have depicted a very slow rate of progression. According to the expectation, they have remained far behind the workers of the rural areas considering both males and females. The proportion increased from 3.93% in 1971 to 15.4% in 2011. A notable change is worthy to mention while analyzing the above data especially concerning the rural and urban female workers for 2001 and 2011. This period has witnessed a rising trend for the urban female (11.33% in 2001 to 15.4% in 2011) workers with a simultaneous decline in the rural female working population (20.86% in 2001 to 19.4% in 2011). The shift of female working population from rural to urban is indicative of the increasing scope for service sector in the urban environment. At the district level, an increasing trend of working population is discernible from the data in the adjacent table (Table: 3.6). The total workers during 1951 (29.6%) pertaining to the district of Koch Bihar steadily increased to 40.01% in 2011. With regard to female workers it has corroborated with that of the state level trend. A fluctuating trend is noticeable from 5.2%

1951 to 3.7% in 1961 and 1.69% in 1971. A rising trend followed next with 4.32% in 1981 upto 20.70% in 2011. Female urban workers of Koch Bihar district has also increased considerably from 4.62% in 1971 to 14.17% in 2011. But it remains low when compared to the rural female workers as well as the male working force at the rural and urban areas. Following the state level tendency, it is seen that the female workers at the rural areas have dropped from 23.28% in 2001 to 21.43% in 2011; this again portrays greater scope of female employment in the service sectors currently.

So, status for employed women in India has changed a lot through history. Education and employment for Women have enabled them to supplement their family income and to create buffer finance in the backdrop of inflation. The inclusion of women as economically active work force has revolutionized the socio-economic arena with reference to their status in India. As a consequence, the outlook of an Indian woman is slowly broadening, her opinion is becoming audible, her creativity is unfolding, her personality is developing and her position is getting redefined and re-oriented in the patriarchal social structure. Therefore, the main objective of the inquiry become fulfilled here as it is found from the analysis of the data that with the increased literacy among women through time, it has paved the way for increased employment among women. So, a positive change has been observed regarding the association of social status to working women.

7.5.2 Other objectives are as follows:

- ***The second objective is to know about the present socio-economic status of the working women***

The present study explicitly reveals the social and economic conditions of the working women of the study area. The age profile, marital status, religious affiliation, caste diversity, social mobility, educational qualification, occupational diversity, job category, income levels (of respondents as well as that of their families), occupational status, family structure, dependency and health conditions of the sample were analyzed to have a clear and insightful picture revealing their socio-economic status as well as their behavioral characteristics. A sample of 1777 working women inhabiting the CBM area representing 32% of the universe was interviewed for the completion of the study.

Age composition:

The Age of the respondents reveals the maturity level which facilitates in the study of their perception in different occasions of the inquiry. The sample is found to have five categories of age-groups, viz. 18-28, 29-39, 40-49, 50-59 and ≥ 60 years; wherein the matured category (belonging to 29-39 & 40-49 years) has been represented by 60% of the respondents. The Young and the Aged categories have been represented by 25% and 15% of the sample. This implies that the selection of the sample has remained correct representing normal distribution.

Marital status:

Regarding the Marital Status, two broad group categories can be identified from the sample such as, the Never Married Group (composed by Unmarried working women) and the Ever Married Group (comprised of Married, Widows and Divorced working women) representing 16.38% and 76.14% respectively. However, a small proportion (7.48%) did not reveal their marital status. The preponderance of the Ever Married Group justifies the study as they can be reliable source of data since the investigation involves complicated sociological inquiry. It was found that the Ever Married working women have been able explain their life events and kin relations with proficiency.

Religious Affiliation:

Keeping parity with the country's share, the respondents were largely (90.66%) found to be the Hindus. About 9.17% of the respondents are Muslims; an insignificant proportion has been represented by the Christians (0.11%) and a low representation is found by the Sikhs (0.06%). The predominance of the Hindu working women shows that the Muslims, Christians and the Sikhs have little access to employment.

Caste composition:

Cooch Behar remains as the only district in West Bengal having one-half of Scheduled Caste population but this aspect has not been reflected in the caste structure of the sample under study. Most of the respondents belong to the General category (40.29%), it is followed by the Scheduled Castes (18.35%), 9.17% of the respondents belong to the OBC-A category, while 3.10% is represented by the OBC-B category. The Scheduled Tribes (ST) are least represented by a share of only 0.51%. Predominance of the General category of population among the

respondents may indicate that probably the study area (CBT) is mostly settled by people belonging to General category.

Mobility of the respondents:

Majority of the working women have non-urban social background as 80.36% of the respondents have in-migrated from outside the CBT area (elsewhere from the district or even from outside the district). Of this proportion, 50.76% have come elsewhere from the district of Koch Bihar. Among the out comers, 29.60% have migrated from the districts of Alipurduar and Jalpaiguri; few have come from Darjeeling, Assam even from Malda, Uttar and Dakshin Dinajpur. Very few have come from Kolkata, Rajasthan, U.P., Bihar and Gujarat also. Some of the respondents (15.70%) who were born in the CBT area have experienced intra-urban marriage consequent shifting between the wards. Majority of the respondents (88.24 %) are found to stay in their spouse's house. The rest 11.26 % of the respondents live in rented houses. An insignificant proportion of 0.51% has stated that they stay with the relatives, maternal place or in their own property. Complying with the expectation, 58.47% of the working women recalled that they shifted to the CBT as a consequence of their marriage. 15.81% of the respondents migrated to Cooch Behar Town to stay nearer to their workplaces. 1.18% of the respondents have both the reasons of marriage and nearness to work place for their re-location. About 4.9 % of the respondents have shifted owing to some different reasons, which might either to take care of the property, to take care of the family members, for the nearness to child's education etc. The rest 15.70 % of the respondents did not migrate from their places as they might have got married in the same area or at the vicinity of their maternal places or they are currently unmarried.

Educational Level:

According to the Census data of 2011, the CBT area has recorded a Literacy Rate of 85.20% which is high than the national (74.04%) and the state (76.26%) level figures of the same census year. The Male Literacy and the Female Literacy are 51.28% and 48.72% respectively. Out of the Total Female Population (38,921 women) of the CBT, the number of Female Literates are 32,350; representing 83.12%. The ward wise census data for Female Literates is highest (92.64%) in ward no. 7, it is high (>90%) in ward nos. 2, 12, 13 and 14. The proportion of female literates is least (76.28%) in ward no. 10 which is almost equal to the state level value. Rest of the wards has values ranging between 77-89%. Therefore, Literacy rate among the

female population of the study area is quiet impressive as per census records. After conducting the survey among the working women of the CBT a similar picture has been revealed wherein Cent Percent of literacy among the respondents is found in ward nos. 2, 5 and 13. A high percentage of female literates ranging between 90 - 97.32% are found in ward nos. 1, 3, 7, 10, 11, 12, 14-18 and 20. Lowest proportion of literates among the working women amounting to 71.88% is found concentrated in ward no. 6. The rest of the wards have female literacy rate ranging between 80-90%.

Almost one-third of the working women under study (32%) are Graduates and 19% of the sample have Post-Graduate degrees. 18% of the respondents just crossed the threshold of schools of Xth Standard while 10% limited their studies upto the High School level (i.e. XII th Standard). Primary educated respondents cover up 7% of the sample. Only 3% of the respondents can sign their names only. On the other hand, a meager proportion (3%) is represented by those having Diploma, trainings or still higher educational degrees like M. Phil and Ph.D. Higher education at Post-Graduate level is mostly encouraged by the respondents residing in ward nos. 18, 11, 14, 13, 16, 15, 10 and 1(in the order of importance). While it is found low in ward nos. 9, 4, 2, 3, 7, 19, 20, 17 and 8. Graduates adhere mostly in the wards of 18, 16, 11, 12, 13 and 14. The High School educated respondents occupy mostly the ward nos. 1, 9, 18, 20, 10, 11-17. School educated respondents are found scattered in the ward nos. 6, 19, 9, 10, 15, 12, 18, 11, 14, 16, 17, 1, 3, 4 and 5. Primary level education is a common qualification of the respondents of ward no. 19, 10, 16, 9, 10, 17, 1, 3, 4, 15 and 18. While respondents can only sign their names are found largely in ward nos. 1, 4, 9, 10, 15- 19.

Employment of the Respondents:

The working women of the study area are mostly (41.59%) absorbed in private concerned jobs, 31.63% of them area are affianced to the Government aided organizations. About 21.33% of the working women do Government Services representing a reduced share in the total picture.

The study area is characterized by the presence of both the Organized (salaried) and the Un-organized (non-salaried) groups. The Domestic helpers, Bidi binders, Self-employed & Part-time workers and the Sex workers may be designated as the Un-organized work force representing 34.22%. While the rest of the jobs may be referred to as the organized work force. The Organized working women has the dominant share (61.11%) in the sample.

A little more than one-half of the respondents (56.73%) are permanent in their services. An insignificant proportion of them are Self employed (3.15%) and Contractual workers (0.17%). 2.59 % of the respondents were unable to state their status of job and hence they are referred to as the 'not mentioned' group. The rest 37.31% of the working women pertaining to the study area are engaged to Temporary and Part-time jobs. Therefore, the picture does not match with the all-India trend of having preponderance of self employed workers. Rather, it shows high concentration of white collar salaried service women. It may therefore imply that there remains a scope for gainful employment for the women in the study area.

Five income levels among the respondents can be recognized. The high income group dominates the arena although entails a limited proportion of respondents (36.52%) having monthly income of Rupees 20,001 – 50,000. The 'Very Low' income group has $\leq 5,000$ Rupees as monthly income and has 35.68% share in the sample and occupies the second position in the order of importance. This is followed by the Moderate Income Group having Rupees 10,001 – 20,000 as monthly income and covering 19.08% of the respondents. The next group is represented by the Low income group whose monthly income ranges from Rupees 5,001 – 10,000 and contributes to 7.99% of the sample. The smallest proportion (0.73%) of the sample is represented by the Very High income group having highest affordability, whose monthly income is $\geq 50,001$ Rupees. High Income level is noticeable in ward nos. 11, 12, 13, 14, 16, and 18 as per Field Survey. Besides this, it can also be found in small concentration in ward nos 1, 7, 9, 10, 17 and 19. However, traces of Very High Income level is seen in ward nos. 13, 14 and 18. Moderate Income level is mostly seen in ward no. 6, 17 and 18; while low concentration of the same is observed in ward nos. 1, 10-14 and 20. Very Low Income level is detected maximum in ward nos. 10, 15, 18 and 19; while little occurrence is viewed in ward nos. 1, 4 and 9. However, Low Income level is significant among the working women pertaining to the study area.

Husband's occupation and family income:

It is revealed that the husbands of the respondents are mostly engaged to Self employment, Private services and Part-time jobs (44.07%) of Moderate Status. This goes with the current trend of the Indian Economy where people are found associating with the Tertiary Services of self-employment, non-permanent, contractual services which does not guarantee service security to the employee. The next most popular occupation (34.55%) in which the husbands are engaged

to are Advocates and Judges, Professors, Assistant Professors & Librarian in Colleges and Universities, Bank employees and Financial advisors considered as the occupations with High Status; a proportion of 10.02% of the husbands remain engaged to Miscellaneous Activities of Moderate Status. Only 2.81 % of them are found associated with health services and also as Group Ds or UDCs (Moderate Status). A negligible proportion of 0.84% either practice agriculture or work as Bidi Rollers and are accorded with Low Status.

Five economic strata have been identified and a qualitative description to each one has also been assigned. The High (40.24%) and Very High (20.77%) income groups occupy the first and the second positions in terms of their proportional representation respectively. Next to this, comes the Very Low income group with 15.36% share in the sample. The Low and the Moderate income groups are of equal value in representation (i.e 11.82% each). In connection to this, one must keep in mind that the family income the respondents have portrayed during the interview included their income also. Hence, the picture of being into a well to do material stratum covers their contribution also and thus there remains no confusion about the working women of the study area in augmenting the living standards of their families.

Family Size and Structure:

It is seen that most of the respondents (62.97%) have 3-4 persons in their family, which might be considered as the nuclear families. About 13.06 % of the working women reside in joint families having 5 persons as family members, while 4.16 % of the respondents have ≥ 6 persons in their family. 4.56 % of the working women stay singly in the study area. Thus, it may be presumed that the working women of the study area reside mostly in nuclear families which is a very common picture in any urban area. A small proportion of the sample is found to remain under single occupancy of the working women. This reflects that though a handful yet some of the working women in the study area do have the determination of taking their own responsibility.

During the survey it was found that, apart from the well known typology of the Joint and the Nuclear Families, there exist another type named as Neo-Joint Family, which is gaining popularity than the former two types of Joint and Nuclear families in the study area. A Neo-Joint Family is composed of husband, wife, their children along with their parents and some other relative(s). This is a family which is commonly found in urban areas and whose special function is to give relief to the woman from the household responsibilities. The parents or the relatives(s)

come to stay leaving behind their own family elsewhere; or they do not have any places to live. The study area is no exception to this trend, as the proportion of the respondents staying in the Neo-joint families is found rather more than that of the other two varieties.

Dependency on the Working Women:

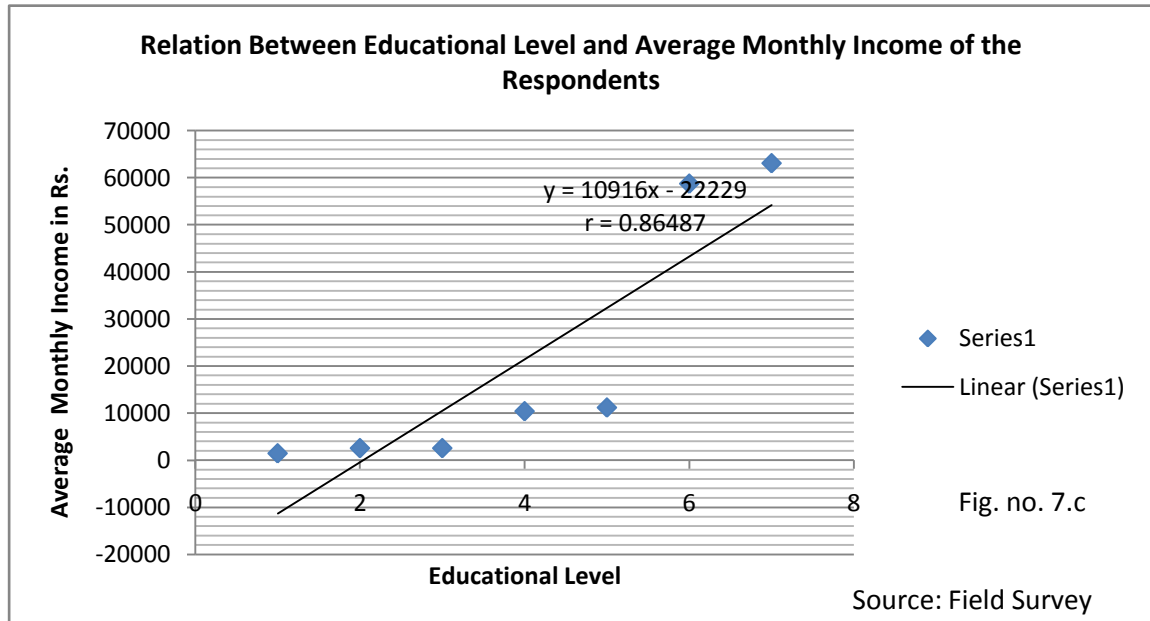
The respondents were asked to state the number of dependents on them in their family. About 64.50% of the respondents have 1-2 persons dependents and about 17.11% have 3-5 and >5 persons dependents. 11.99% are self dependents while 6.42% did not share their information. Thus, it is observed that majority of the working women has less number of dependents on them. The incidence of dependency of upto 2 persons is particularly seen in high concentration in the wards numbers of 10, 11, 12, 14, 16, 18 and 19. Ward no. 10, 17, 18 and 19 shows the prevalence of dependents of 3-5 and >5 persons. Ward nos.13, 14, 18 and 19 displays the occurrence of no dependency.

Health condition:

Majority (73%) of the respondents suffer from no specific diseases. About 12% suffers from Cold & Cough, Acidity, Gas, stomach related problems, tooth ache, Spondylitis etc. Arthritis, Thalassemia, Osteoporosis are found to affect only 7% of the respondents. Only 6% of the respondents have developed high Blood Pressure, Blood Sugar, Kidney diseases and Obesity. This might be due to the urban mode of living and the stress and strain as the resultant effect. Allergy, Fungal infection on skins, Asthma, Eye problems, Migraine and Neurological problems are faced by 2 % of the respondents. Most of them (94.15%) go for Allopathy treatment; a small proportion of 3.83% have faith on Homeopath medicines; both Allopathy & Homeopathy treatments are jointly sought after by 1.86% while 0.056% of the respondents rely on Allopathy and Ayurvedic medicines.

Generally speaking, 'Education' and 'Employment' are two most significant factors for development and may be seen as important indicator in this inquiry also. They influence each other and have complementary role towards each other. Education among girls is encouraged very much and it has always remained popular among the working women also. Two important aspects have come up through the course of investigation.

On the first hand a relationship has been recognized between Level of Education and that of Average Monthly Income that has been displayed in Fig no. 7.a. The Educational Level already attained by the respondents have been Converted on a Likert's Scale which ranges from values



1-7. The lesser value remain associated with lesser level of educational qualification. The qualitative connotations of those values are as follows: Illiterates= 1; Can Sign Only = 2; Upto Class V = 3; Class VI- X = 4; Class X-XII = 5; Graduates, Diploma Holders and Others (Jr. B. T. & Nursing) = 6 and Post-graduates, M.Phil & Ph.D holders = 7. The Average Monthly Income (in Rupees) of the respondents according to their educational qualification have been tabulated for finding out the relationship. The scatter plot shows that a positive co-relation exists between the two variables. In short, higher the Level of Education higher is the Average Monthly Income of the respondents of the study area. This finding corroborates with the incidence of maximum proportion of white collar workers (41.41%) in the sample under study.

Secondly, the Level of education can be related spatially with the economic profile of the study area. It is seen that highest level of monthly income ($\geq 50,001$ Rupees) is earned by working women residing in ward nos. 13, 14 and 18. High level of monthly income (20,001-50,000 Rupees) is earned by respondents living in ward nos. 11, 12, 13, 14 and 16 and sporadically found in ward nos. 1, 7, 9, 10 and 17. Moderate level of monthly income (10,001 – 20,000 Rupees) is generated by the respondents of ward no. 6 mainly and in ward nos. 17 and 18 in patches. Low monthly income (5,001 – 10,000 Rupees) is found to occur among the working

women of ward nos. 1 & 20 and intermittently in ward nos. 10-14. Very Low level of monthly income (≤ 5000 Rupees) is generated by respondents residing in ward nos. 10, 15 and 19. Female literacy when spatially seen yields almost similar picture. High Literacy Rate ($\geq 91\%$) among female population is found in ward nos. 2, 7, 12, 13, and 14. Moderate Literacy Rate (80-89%) is seen in ward nos. 1, 3, 9, 11, 16, 17, 18, 19 and 20. Low level of Literacy Rate among the females is visible in ward nos. 4, 5, 6, 8, 10 and 15. So, proportionality between Income level and Education can be perceived from this. In other words, income level of the respondents is positively related with the affordability towards attainment of education in the study area.

➤ *The third objective is to find out the reasons that has led the women to go for employment*

Natarajan (2013) in her study identifies two main reasons which pushes and pulls women for gainful employment. They are (1) Financial and (2) Non-financial reasons. Financial reasons have been parted into three sub-reasons namely; ‘(a) Economic pressures which pertain to the fulfillment of the basic minimum needs of life, (b) Other economic needs – money required to help relatives, (c) Higher standard of living’ (Natarajan, 2013: 3). Among the Non-financial reasons, she mentions about (a) Personality Traits (b) Occupancy of time and (c) Maintenance of traditional occupation which works as motivation for employment. Singhal (2003) however, stresses on to the economic reasons for women’s employment. She says that ‘women’s entry in services is not only a social need but it is mainly due to economic factors. It is required to supplement family’s income to cope with the present day economic crisis in almost all the lower and middle class families in urban areas’ (Singhal, 2003: 25). Furthermore, she adds that the scientific inquiry leads to the invention of certain devices which may be employed by the modern housewives to reduce their work loads. The use of such gadgets not only reduces their work load but at the same time yields free time that may be utilized by the house wives by getting employed. In addition to this situation, they can escape their household chores by deploying maids and getting into jobs so as to enhance their living standards. In her writing she emphasizes the role of modern education in improving the sectoral absorption of the women working force who gets into tertiary services mostly. Thus the myth of work on popular belief held either for widow or single woman in our society stands nullified.

In the present study, the respondents were asked to mention the reasons behind their employment. Majority of them (86.89%) said that it has been the 'financial inadequacy' which has pushed them to seek jobs. About 9.90% of the sample reported that because the women wanted to gain a social position, they got employed into services. A handful of the working women (3.21%) stated that they have entered into jobs either to maintain their traditional occupation of the family or to occupy leisure time.

Therefore, it becomes clear that the working women of the CBM area under study have seek employment purely out of economic reasons in order to supplement the insufficiency of their family income.

➤ *The fourth objective is to find out the job varieties to which the working women are engaged and the job preferences of the respondents*

Job Variety of the Respondents:

Several occupational categories are found among the working women under study. These may be categorized under six groups such as:

- a) Domestic helpers & Bidi binders (17.84% of the sample);
- b) Advocates, Judges, Professors, Doctors, Bank employees, Govt. Servicemen, Police officers, School Teachers etc. (41.14% of the sample);
- c) Service Holders, Self Employed and Part-time workers (17% of the sample);
- d) *Anganwari* workers, Health workers, Group D Staffs and Upper Division Clerks (14.01% of the sample);
- e) Sex Workers (2.53% of the sample);
- f) Workers engaged in miscellaneous activities (2.81% of the sample).

Majority of the respondents (41.14 %) belong to the second type of occupational group i.e. they may be Advocates and Judges; they may be Professors, Assistant Professors & Librarian in Colleges and Universities; or Bank employees and Financial advisors; or Government Service Holders; or Police officers and Constables; Doctors, Engineers, Journalists and WBCS Officers or even Principals or Head Mistress and School Teachers. This group may be designated as the High Status Job category.

The next group of working women is Domestic helpers (who work as attendants to the aged persons, maids, cooks or baby sitters) & Bidi binders. They represent 17.84 % of the respondents of CBM. Sex Workers in the Kalabagan area of Ward no.6 represent 2.53% of the sample. These two heads represent Low Status Job type.

The Service holders, Self Employed (Boutique owner, Business person, Canteen owner, Tailor, Distributor, Dance Teacher, Music Teacher, Home delivery Service [of lunch/ food], Potter, Ration dealer, Sericulture worker, Shop owner etc.) and Part-time workers (Beautician, Cosmetics seller, Book Binders, Seamstress, Computer Trainer, Typist, Anchor in local Television channels and public functions, Art Teacher, Hotel owner, Nursery Teacher, Ration Shop worker, shop worker, supplier of various goods, tea supplier, thermocol artifact makers etc.) together contributes to 17 % of the respondents. *Anganwari* workers, Health workers, Group D Staffs and Upper Division Clerks belong to the next category of workers and they represent 14.01% of the surveyed workers. Workers engaged in Miscellaneous occupations come next though very little in representation (2.81%), they are found working in Mobile phone shops, Jewellery shops, Medical Representatives, Medical firms, NGOs, Training Centres, Self Help Groups, Vocational Training Centres etc. All these have been classified as Moderate Status Job category.

About 4.3% of the sample did not mention about their job details.

Job preferences:

90% of the respondents overwhelmingly stated that women should go for jobs. They were further asked to state the jobs they aspire for women in general. The respondents were found to prefer teaching profession the most (45.98 %), this was followed by business (22.57%), Administrative jobs (11.93%) and Miscellaneous (3.15%) activities. About 16.38% of the working women did not have any specifications regarding jobs. The scenario is quite satisfying as most of the respondents prefer Teaching, which is considered to be the most suitable and acceptable profession individually as well as socially for women. To women teaching in schools, colleges and universities are remunerative and also it adds to their status. The respondents chose for business next to the academics which is beyond expectation for having an enterprising attitude. Business requires skill of management and propagation. Women as entrepreneurs in Cooch Behar Town are limited to shops of miscellaneous items, tailoring, garment boutiques, food

stalls, beauty parlours etc. Though in limited proportion, yet some of the respondents showed their willingness towards administrative jobs. Other preferred jobs included Medical profession, Banking, Official services and Health services. These demand technical knowledge as well.

The trend in occupational pattern at the all-India level for women workers in the urban sphere is essentially getting replaced to 'self-employed'. This may have a dual connotation: (a) the scope for salaried employment might be getting reduced and (b) the provisions for the facilities attached to the gainful employment are also getting difficult day by day. The working women are losing their job security on one hand and on the other hand, the inconveniences to basic food security; to procure basic needs such as housing, sanitation, adequate health care services; difficulty to achieve universal education etc. are taking place. The slow progress in access to education and control over material resources across different social groups for the women in particular is also aggravating the situation. In this circumstance, the working women in the study area are found to attach themselves with salaried and substantive employment which is the silver lining of the dark cloud. Self employment for the women in the study area is not so prolific as of now and this may be treated as a satisfying status for employment to them.

➤ ***The fifth objective is to study the attitude of the working women towards the family and vice versa***

Attitude may be defined as the position or the way of carrying oneself; disposition or state of mind. The attitude of the working women towards the family and vice versa could be best understood and adjudged through their experiences.

Freedom of managing money:

Monetary experience is the most important and reliable data source of any analysis. How one reacts to a given situation with regard to money brings forth the inherent characteristics of the personality. Therefore, money management by the working women is firstly dealt with. About 90.88% of the respondents stated that they spend their own income at their disposal. Only 9.12% of the sample said that they kept their salary with their husbands and in-laws. So, one may infer that employment has conferred the respondents with emancipation. But contradictorily, 97.41% of the respondents reported that the lion share of their expenses moved round the household articles or those related to meet the needs and necessities of the family. These included clothes, food stuffs, domestic appliances, healthcare for the household members, gift items for relatives

and friends etc. So, actually the working women are found to carry the load of the family to a greater extent. Only an inconsequential proportion (2.59 %) of the respondents spends on personal items and children. However, majority of the working women (82.95%) have the freedom to save their money (in low proportion) either for their children or for themselves in various deposit schemes. Although they opine that they feel free to spend on whatever they wanted, but they actually expend on the household requirements. The way round, it seems to be a kind of ceiling on to their desires and the shocking part of the story is that they do not realize it.

Decision making:

Decision making in the family is an important facet in determining the status of its family members since it involves the allotment of material resources in a family; it also embraces the distributive and functional roles of the family members especially that of the women. According to the respondents, about 79.90% said that they take decisions of their families; 12.89% said that they remain detached from taking any decision in the family; while 7.21% of the respondents take the decisions jointly after discussion with their husbands. So, if the former and the latter groups are added, it would indicate that independently and jointly the respondents take part in the decision making process in the family with prominence ($79.90\% + 7.21\% = 87.11\%$).

About 48.51% of the respondents reported that they spend their income in shopping during the 'Durga Pujas'. Almost equal proportion (48.62%) said that their husbands along with them remain involved in the said purpose. A small proportion of them (2.87%) stated that other persons (like the in-laws, mother, father, sisters, brothers etc) had contributed for shopping. Thus, it is found that about one-half of the samples do spend during the festivals satisfying the expectation of their friends and families.

About 30.48% of the sample said in affirmation that they were being consulted in case of buying and selling of properties. On the other hand, 47.86% of the respondents did not contribute in the decision related to the purchase of real estate. A proportion of 21.66% of the respondents have reported that they jointly with their husbands and in-laws take the decision in this regard. So, directly or indirectly the respondents have developed a firm footing in decision making in their families.

With regard to the savings made by the respondents, LIC is mostly accepted (73.21%) as one of the saving schemes. The next most reliable way of saving investment of the target group is

through the banks (i.e. 11.09%). Contrary to this, a proportion of 17.05% of the respondents did not save owing to either incurrence of huge expenses or little / no encouragement from the rest of the family members in investment savings. With regard to repayment of loans, some of the respondents are found indebted to banks for house building loans. The percentage might be insignificant (0.79%) but such an observation in the study area gives a positive indication on the part of the working women for taking such a decisive role in handling material resources of the family.

Education and employment has made today's Working women more decisive in child bearing and family planning. In the study area, the working women have been found to have 2-3 children on an average. When they were asked about their intension of having more children, only 4.39% of the respondents opined in affirmation; about 36.07% of them counteracted; whereas 59.54% of the respondents submitted that they take the decision regarding this after discussion with their husbands. This reflects that though a small proportion yet a handful of the women have taken a firm decision like that of child bearing.

Family Planning is another important area of exerting an expression for the working women of the study area. 98.14% of the respondents were found to be aware of family planning. 96.96% of the working wife and their husbands have adopted various birth control measures like that of operation, use of contraceptives, birth controlling pills etc. 1.18% of the couples were found to be motivated with the ideology and would shortly adopt such measures; while 1.86% of the respondents discarded the idea.

With regard to children's admission to schools, it has been noticed that the working women under study is free enough to exercise their choice. About 92.74% of the respondents could admit their kids to the schools according to their preferences. The rest faced resentment from the family members in this regard.

Household responsibilities and workload:

About 40.57% of the respondents bear all the education related expenses of the kids. The rest get support from their husbands and in-laws regarding this. 8.67% respondents were found steady enough to take the financial responsibility during their child birth by paying the medical bills. Their husbands are mostly (96.57%) found to bear the medical bills for the family members.

The working women of the study area require an arrangement to look after their children while they go out to their workplaces. It is found that 60.97% of the respondent's husbands take care of their children in their absence. 19.98% of the respondents are found to appoint maids/ baby sitters. The Mothers-in-law secures the next position according to 12.77% respondents. The other family members including the Fathers-in-law, brothers, sisters, own parents etc. also take care of the little ones as per 6.30% of the working women. So, it is clear that the working women can successfully organize the support systems at her home for going out to suffice her employment.

Considering the household chores it is found that, majority (83.23%) of the working women engage themselves in cooking; caring of the aged persons (78.28 %); caring of the children (69.11%); cleaning & washing of utensils and clothes (61.68%); marketing including grocery and green grocery items for the family (55.82%); dropping children to schools (35.96%) and paying of bills to avail the amenities of civic life (26.84%). This clearly shows the workload taken up by the working women under study in addition to their profession.

So, the working women of the study area are seen to have confident attitude in their families. They are found very much involved with family matters as they contribute their earnings to attain the common goals. Apart from working outside, they are found to shoulder much responsibilities especially concerning household duties and tasks. Thus they have a co-operative and helping attitude towards the other family members.

Attitude of the family members towards Working Women: It was important to know about the attitude of the family members of the respondents towards working women so as to find out their acceptance. Overwhelmingly, the respondents (96.45%) reported that their families possess helpful attitude towards the working women in general.

While they were asked about the attitude of their family members towards them as working women, almost equal response was recorded, as 97.69% of the respondents said that their families have accommodating attitude towards them.

But they have a wide range of expectations from them as well especially in doing the household activities. The findings clearly shows that the respondents' family members (96.06%) really want to see them as a multi-tasker expecting them to do all household chores, all outside works, spend all the earnings for the family and bring up their children properly. The family members of the respondents are found to expect so much from them and this might be due to their radiant

performance at the domestic level as discussed above. The respondents' relentless efforts have raised the expectation level of their household members.

Family Co-operation received by the Respondents:

As far as family co-operation is concerned, the respondents were enquired about the actual co-operation received whereby 54.59% of them stated that they received co-operation from their families. Contrary to this the rest 40.68% said that their family members somehow did not co-operated with them.

Therefore by examining all the aspects from the above findings it may be inferred that the contribution of the respondents of the study area in the family matters cannot be denied. They spend almost the entire salary on procuring things for their family and children in particular. Their education and employment have enabled them to take important decisions particularly concerning their children. Since they are well equipped with higher education and white collar jobs, they were expected to be found involved more with the decision making in the family; but actually it is found that they have been consulted largely in matters of less significance. The respondents however, are seen to have a say in family planning and child bearing. This may be taken as a positive indication towards egalitarianism. With regard to home management, the respondents have shown their brilliance. They are successfully managing their household and workplaces. Their contribution regarding domestic works is highly commendable and it nullifies the idea that modern education and employment abstains the working women to do the household tasks. But there remains a lacuna in matters concerning co-operation from the family members in general. With a positive note it may be said that, the husbands of the respondents are found to have a helping attitude towards the working women especially with regard to caring of the children in their absence and caring of the respondents especially when they are sick.

➤ *The sixth objective is to find out the Constitutional and Legislative support for Women in India and also to discuss the Developmental Programmes related to them*

The Indian social frame work being patriarchal has always shown favour for the men. The need for the alleviation of injustice to and oppression of the women was felt and accordingly, provisions were made in the Constitution (Fundamental Rights and Duties, Directive Principles etc.) and Legislation (regarding succession, adoption, marriages and their dissolution, property rights, equality in remuneration, maternity leave, prohibition of dowry and *Sati* etc.). The

provisions favouring women in the Constitution, Legal frame work along with the Government initiatives taken up so far did not remain unbiased on the gender issue. Realizing this, the policy makers have tried to incorporate special provisions and integrated approaches for the benefit of the women and children evident in the Development Plans and their outlays.

Constitutional Support to the women in India:

With regard to Constitutional support extended towards women in India Articles 14, 15 (1), 15(2), 15(3), 16(1), 16(2), 21, 23(1), 23(2) deserve special mention. Article 14 emphasizes about equality before law and equal protection of the laws to all the people of India. Article 15 envisages prohibition of discrimination on the grounds of religion, race, caste, sex or place of birth while accessing any public places, shops, restaurants, ghats, roads, resorts etc. Article 16 advocates equality of opportunity in matters of public employment. Article 21 envisages about protection of life and personal liberty to all. It is important to note here that: any indecent representation in the name of beauty contests would fall under Indecent Representation of Women Act (1986); Sexual harassment in work place is a violation of Art. 15 and Art. 21 of the Constitution; Denial of Right of Succession to women of Scheduled Tribes amounts to deprivation of their right to livelihood under Art. 21; The Supreme Court laid emphasis on the need to provide to prostitutes opportunities for education and training so as to facilitate their rehabilitation may also be related to Art.21. Article 23 explains about Prohibition of Trafficking in human beings and Forced Labour (Right against Exploitation).

Article 36 to 51 comes under the **Directive Principles** which may be consulted by the states as well as by the Central Governments for instructions or guidelines helping in the policy making. This also entails the interests and concerns of the women. Article 39(a-e) talks about the equality towards adequate means of livelihood, ownership and control of resources, equal pay for equal work, it also supports the health and strength of workers (men and women) for suitable jobs and safeguards abuse of women and children from becoming labour out of economic.

Like Directive Principles, the **Fundamental Duties** are not legally enforceable but are moral obligations of all citizens to help promote a spirit of patriotism and to uphold the unity of India. Fundamental Duties are envisaged in Art. 51A, in which clause (e) is important to the concerns of the women in India. Art. 51 A(e) says that it shall be the duty of every citizen of India – to promote harmony and the spirit of common brotherhood amongst all the people of India

transcending religions, linguistics and regional or sectional diversities; to renounce practices derogatory to the dignity of women.

With regard to the reservation of seats in Panchayats in Art. 243D, not less than one-third of the total number of offices of chairpersons in the Panchayats at each level shall be reserved for women; allotted by rotation to different Panchayat at each level. the number of offices of the chairpersons reserved for the SCs and the STs in the Panchayats at each level in any state shall bear, as nearly may be, the same proportion to the total number of such offices in the Panchayats at each level as the population of the SCs in the state or of the STs in the state bears to the total population of the state.

Clause (3) of Art. 243 T regarding reservation of seats in the Municipalities follow the same provisions as that of Art. 243 D.

According to Art. 325, there shall be one general electoral roll for every territorial constituency for election to either House of Parliament or to the House of Legislature of a state and no person shall be ineligible for inclusion in any such roll or claim to be included in any special electoral roll for any such constituency on grounds of religion, race, caste, sex or any of them.

Legislative Measures favouring women in India:

The legislative measures addressing to the needs and necessities of women and advocating justice to them were introduced during the Colonial Rule. The British somehow wanted to put a check on to the atrocities bestowed upon the women and several enactments were made thereupon. Some of these deserve special mention and has applicability in the present day also.

The following are some of the enactments during the pre-independent India: Regulation no. XXI of 1795 and Regulation no. III of 1804, declared the practice of infanticide as illegal. The Bengal *Sati* Regulation Act of 1829 annulled the practice of *Sati* or self immolation of widows as illegal and punishable offence. Other noteworthy enactments were- the Caste Disabilities Removal Act of 1850 and the Hindu Widows Remarriage Act of 1856. The formulation of Indian Penal Code (1860) and the Indian Contract Act might be cited as manifestation of the objective to codify the law in the matters of civil and criminal procedures and property issues. The IPC (1860) provides for punishment for various offences against women like abduction, rape, adultery, bigamy, remarriage during the lifetime of a wife, cruelty and cheating against women etc. The Converts

Marriage Dissolution Act (1866), The India Divorce Act (1869), The Special Marriage Act of 1872, The Married Women's Property Act (1874), The Power of Attorney Act (1882), The Age of Consent Act passed in 1891, The Civil Procedure Code of 1908, The Legal Practitioner (Women) Amendment Act of 1923, The Indian Succession Act of 1925, The Child Marriage Restraint Act of 1929, The Right to Property Act of 1937, Muslim Personal Law (Shariat) Application Act of 1937, and the Dissolution of Muslim Marriages Act of 1939 and The Bombay Prevention of Hindu Bigamous Marriage Act of 1946 are some of the legal frames worth mentioning in this respect.

Post-independent period saw a series of enactments favouring women, governing issues like marriage, divorce, inheritance, succession, adoption (came to be known as Personal Laws) etc. The Employees' State Insurance Act, 1948; The Factories Act of 1948, Mines Act of 1952 and Plantation Labour Act of 1951; The Special Marriage act of 1954; The Hindu Marriage Act of 1955; The Hindu Succession Act of 1956; The Hindu Adoption and Maintenance Act of 1956; The Hindu Minority and Guardianship Act of 1956; The Suppression of Immoral Traffic in Women and Girls Act of 1956; The Dowry Prohibition Act (1961, 1984); The Maternity Benefit Act of 1961; The Medical Termination of Pregnancy Act, 1971; The Factories act of 1976 (Amended); The Equal Remuneration Act of 1976; The Child Marriage Restraint (Amendment) Act of 1976; The Contract Labour (Regulation) Act of 1978; The Criminal Law (Amendment) Act of 1983; The Family Courts Act of 1984; Indecent Representation of Women (Prohibition) Act of 1986; The Commission of *Sati* (Prevention) Act of 1987 are some of the Legislations supporting the women in India.

Developmental Programmes related to the women in India:

Development of Women has been treated as a subject of 'welfare' and clubbed together with the welfare of the disadvantaged groups like destitute, disabled, aged etc in the **First Five Year Plan** (1951-56). The Central Social Welfare Board (CSWB) was established in 1953 with a view to cater services to women facilitating maternity, child care, health, education and training to women. The welfare approach continued in the **Second Five Year Plan** (1956-61) and it showed concern for employed women and sought improvement in employment opportunities accordingly. Women's education and improvement of maternal and child health services, supplementary feeding for children and expectant mothers were given importance. Development

approach was introduced from the **Third Five Year Plan** onwards (1961-68). Though education was prioritized but other facets like knowledge regarding women's health and nutrition was also given attention. **The Fourth Five Year Plan** (1969-74) laid stress on women's education. The **Fifth Five Year Plan** (1974-79) prioritized the training of women particularly those belonged to low income families with dependent children. Special steps were taken for the placement of the successful candidates under the existing scheme of condensed courses of education and socio-economic programmes. Besides this, managerial and sales training was also provided to market goods produced by them. The UN General Assembly during 1975-76 declared the International Women's Decade to acknowledge equality, development and peace in favour of women. Consequently, a new department named Bureau for Women's Welfare and Development was established within the Ministry for Social Welfare which was entrusted with the task of coordinating, receiving and initiating policies for women's development and services. A special cell was established within the Ministry of Labour and Employment to give due attention to the women's employment needs and problems.

The development Programmes under the **Sixth Five Year Plan** (1980-85) for the first time included a chapter on Women Development. It emphasized on women's Economic independence, Educational advance, Access to healthcare and family planning and Income supplement (for tribal women). Accordingly, IRDP, TRYSEM, DWCRA etc prioritized women. Women ITIs were set up all over the country and separate Universities were established in the states of Tamil Nadu and Andhra Pradesh for girls. Emphasis was given to pregnant women and lactating mothers of weaker sections through ICDS.

The Seventh Plan (1985-1990) was sought to generate confidence among women and to make themselves aware of their potentialities, their rights and privileges. The long term objectives of the Plan was to raise women's economic and social status with an integrated multidisciplinary approach to bring them into the mainstream of national development; addressing to issues like employment (income generation), education, health, nutrition, application of science and technology in various activities and so on. Besides the earlier mentioned schemes, several others like CAPART, JRY, NRY etc. were initiated during the 7th Plan period.

The Eighth Five Year Plan (1992-97) showed a shift from the developmental aspect to empowerment of women. The strategy was to ensure that the benefits of development from

different sectors did not bypass women. The three key areas of Education, Health and Employment were addressed carefully throughout the Plan. The highlights of the developmental programmes include Child Survival and Safe Motherhood (CSSM), National Nutrition Policy (NNP), National Maternity Benefit Scheme (NMBS) in the health sector; Non-formal Education (NFE) Programme provided education to those who remained outside the formal schooling, The Programme of Nutritional Support to Primary Education provided a special boost to enrolment, retention and attendance of girls besides upgrading their nutritional status. In the employment sector, special programmes like “Women in Agriculture” was launched in 1993 to train the women agricultural practitioners and this programme was further linked to programmes associated with animal husbandry, dairying (Operation Flood), horticulture, fisheries, apiaries (bee keeping) etc. Women milk cooperative became leading in the states like Haryana, Punjab, Rajasthan and Karnataka. Prime Minister’s *Rozgar Yojana* (PMRY) and Entrepreneurship Development Programme (EDP) were started. The Urban Basic Services for the Poor (UBSP) and Prime Minister’s Integrated Urban Poverty Eradication Programme (PMIUPGP) which was replaced by *Swarna Jayanti Shahari Rojgar Yojana* (SJSRY) in December 1997 are worth mentioning. Other programmes included *Indira Mahila Yojana* (IMY), Support to Training and Employment Programme (STEP), Training cum Employment cum Production Centres (TEPC) popularly known as NORAD were there besides earlier initiated programmes like IRDP, TRYSEM etc. The *Rashtiya Mahila Kosh* (RMK) facilitating credit support / micro-financing to poor and asset less women struggling in the informal sector started working through the medium of NGOs. In addition to this, RMK also supported its NGO partners, to form Women’s Thrift and Credit Societies, which are popularly known as Self Help Groups (SHGs). One of the achievements during the 8th Plan was the setting up of a statutory body named as the National Commission for Women (NCW) in 1992, to safeguard the rights and interests of women which reviewed both women-specific and women-related legislations, investigated into thousands of individual complaints and atrocities and initiated remedial action wherever possible. *Parivarik Mahila Lok Adalats* were also set up for speedy justice to women.

The **Ninth Five Year Plan** (1997-2002) envisaged a) Empowerment of women and socially disadvantaged groups such as Scheduled Castes, Scheduled Tribes and Other Backward Classes and Minorities as agents of socio-economic change and development. b) Promoting and developing people’s participatory institutions like Panchayati Raj institutions, cooperatives and

self-help groups. c) Strengthening efforts to build self-reliance. d) The convergence of services from different sectors and e) A women's component plan at the Central and State levels. Gender Budgeting was introduced (2000-2001) to attain more effective targeting of public expenditure and to counter balance undesirable gender specific consequences of previous budgetary measures. The year 2001 was declared and celebrated as 'Women's Empowerment Year' for awareness generation and sensitization among women through Integrated Media Campaign covering electronic, print and film Medias.

The vision of 'Women Empowerment' continued as the major strategy in the **Tenth Five Year Plan** (2002-2007). Social Empowerment, Economic Empowerment and Gender Justice were the thrust areas. Universalization of the Reproductive and Child Health (RCH) services along with Pradhan Mantri Gramodaya Yojana (PMGY) to fill the critical gaps in the existing healthcare infrastructure and nutrition services were encouraged. The 10th Plan also aimed at equal and easy access to free education for girls and women at all levels and in the field of technical and vocational education, training in job oriented trades. In order to arrest the drop-out rates and to increase the retention rates, the Plan had sought for support services like provision for Mid-day Meals, hostels and incentives like books, uniforms, transport charges, so on and so forth. A major step for social empowerment was taken up in the form of extension of Women ITIs and Women's Branch in Regional Vocational Training Centres and General ITIs with residential facilities at all district and sub-district levels. Several poverty alleviation programmes were taken up through some women SHGs like - *Swarnajayanti Gram Swarozgar Yojana* (SGSY), *Swarna Jayanti Shahari Rozgar Yojana* (SJSRY), *Rashtriya Mahila Kosh* (RMK), STEP, Training cum Production Centres for Women (NORAD) etc. These not only generated income amongst womenfolk, but also enhanced their economic capabilities and strengthen them economically. The expansion of Khadi and Village Industries, Handicrafts, Handlooms, Sericulture, Small Scale Cottage Industries in favour of women received priority attention. Micro-financing institutions were encouraged to provide micro-crediting facilities for women. The Women Component Plan (WCP) was defined clearly and schemes and programmes under each department/ ministry would ensure the adoption of women related mechanisms through which funds or benefits would reach the women. With consultation of the enforcement authorities, well planned programme of action had been prepared to arrest the increasing violence against women,

adolescent girls and girl children. Initiative was taken for a societal re-orientation towards a Gender Just Society.

The beginning of the **Eleventh Five Year Plan** (2007-2012) saw women and children who continued to be the victims of violence, neglect and injustice. So, it committed to address these issues and see to the all round development of them. The 11th Plan recognizes heterogeneity among women and children of our country, i.e. they belong to different caste, class, community and above all different economic groups; located within a separate geographical setting and development zones. Therefore, besides the general programmes, the 11th Plan was expected to cater to the needs of the diverse categories of women and children. For the first time, in the 11th Plan women are recognized as equal citizens and also as the agents of economic and social growth (www.planningcommission.gov.in, 11th Plan, vol.2, chapter 6: 1; accessed on 21.04.16 at 1:00 p.m.). The development programmes included: *Swayamsidha II*, which is an integrated scheme for women's empowerment through SHGs promoting thrift and credit activities and participatory approach towards alleviation of poverty; Support to Training and Employment Programme (STEP) - a scheme aimed for skilled training for women which was aimed to get revamped and merged with the *Rashtriya Mahila Kosh* and *Swayamsidha* for credit linkages. For social empowerment of women, the CSWB continued financing the NGOs for implementation of various women and child related schemes. Condensed courses were arranged for those who could not join the mainstream education system or had been compelled to become drop outs. The usage of Mass Medias favouring women also received encouragement. The Short Stay Home (SSH) Scheme addressed to the basic necessities to women and girls in need (like victims of marital conflict, crime, homeless etc.) counseling, legal aid, medical facilities, vocational training and rehabilitation. The Supreme Court had directed the National Commission of Women (NCW) to ensure rehabilitation to rape victims. Accordingly, a scheme named 'Scheme for Relief and Rehabilitation of Victims of Sexual Assault' was formulated. The Ministry of Women and Child Development put forward a maternity benefit scheme known as Conditional Maternity Benefit Scheme (CMBS) or *Indira Gandhi Matritva Sahyog Yojana* (IGMSY).

The **Twelfth Five Year Plan** (2012-2017) recognizes the primacy of India's Women and Children since they represent about 70% of the country's population. The plan also commits that high priority would be given to them especially to those belonging to the weaker socio-economic strata and deprived socio-religious communities like SCs, STs, OBCs, religious minorities,

migrants, vulnerable tribal communities, those living in inaccessible areas, insecure environments, those are single and the urban poor. The 12th Plan also provides an essential component supporting women home-based workers, self employed workers and small producers so that they could get support for their enterprises covering technology and skill training, entrepreneurship training, market information, access to institutionalized credit, power and other infrastructure related facilities. This Plan also prioritizes the role of SHGs so that they can serve the poor women's interest in a proper manner. Apart from National Rural Livelihood Mission (NRLM), the 12th plan also favours special dispensation for single women particularly related to the modification of the Medical Insurance Policies recognizing their needs. Issuance of *Kisan* Credit Cards to women farmers with joint *pattas* as collateral would be encouraged. This Plan has identified the necessity of awareness building regarding the emergence of the new trend of 'Feminization of Agriculture' (initiated during the 10th Plan). The Plan recognizes categorization of vulnerable women on socio-religious basis and seeks to address issues of women's survival and health through a life-cycle approach. The NRHM targets to lower down high female IMR and declining child sex ratio. NRHM would also go for an impact assessment of *Janani Suraksha Yojana*, *Jansankhya Sthirata Kosh* etc. The NRHM would also be integrated with IGMSY, National Food Security Bill (NFSB) and other programmes related to expectant and lactating mothers and those which are formulated to reduce MMR. The Sarva Siksha Abhiyan (SSA) aims at increasing the number of women teachers especially in rural schools and inaccessible areas. In the Panchayats, the Elected Women Representatives (EWRs) must be able enough to initiate better governance and social change. They should be able to deliver the programmes and schemes like ICDS, NRHM, SSA, MNREGS etc. and monitor the functioning of grass root workers like Anganwadi Workers (AWW), Accredited Social Health Activities (ASHA), Primary School Teachers and so on. The Ministry of Women and Child Development (MoWCD) and the Ministry of Panchayati Raj in collaboration with other ministries must promote and groom women in pre-election trainings, building up of capacity and gender budgeting and gender audit in rural and urban local bodies. The Gender Resource Centres (GRC) of MoWCD has been envisaged to bring social, economic and legal empowerment particularly to the under-privileged women by their courses of action. Urban local bodies also need to give importance to a gender focal point in each body; citizen report cards focusing on the needs and necessities of urban women dwellers so that this helps in capacity building, planning, budgeting and mobilization of

resources. The 12th Plan pays attention to the needs of vulnerable women including the SCs, STs, OBCs and minorities. The Plan seeks for better implementation of Scheduled Castes and Tribes (Prevention of Atrocities) Act, 1989 in the form of special programmes and interventions that should be drawn up for them particularly in the fields of education and health. The Plan also strives for the betterment of the STs by promotion of the Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006; so that they could go for adequate land development facilities and credit facilities. A special category known as the PVTGs (Particular Vulnerable Tribal Groups) has been identified. To promote socio-economic development, a continuation of the programmes like STEP, *Priyadarshini* (helping livelihood and working women hostels), *Ujjwala* (prevention of trafficking, rescue and rehabilitation of victims), *Swadhar* (short stay homes and stay homes for women) have been recommended. Besides this, with the specific objective of ensuring convergence and better co-ordination among the schemes/programmes under different Ministries/Departments, the National Mission for Empowerment of Women (NMEW) has been initiated. The 12th Plan also proposes empowerment of transgender community by advocating for their education, housing, healthcare, skill development, employment opportunity and fiscal assistance.

➤ *The seventh objective is to study the perception of the working women towards education, marriage, family structure and employment*

The perception of the working women of the study area has been revealed in terms of Education, Marriage, Family and Employment. These four aspects outline the foundation of the life and living of the respondents.

Education:

A predominance of literates in the sample (92% of the respondents) is discernible in the study area with a general trend towards attainment of higher education. About 99.66% of the working women are aware of the significance of education. About 75% of the respondents admitted that education has given a new impetus and freedom and enhanced their ability for decision making in the family. 25% of the respondents said that education has enabled them to attain social position and helped them to imbibe traditional values as well. Almost 90.21% of the respondents opined in favour of higher education for women.

Marriage:

Marriage for women is one of the most important life-cycle events especially in the context of Indian society as: it is indicative of women's mobility from parental abode to spouse's house; it relates to the change in the control of women's life from parents to spouses and in-laws in the patriarchal set up; it confers social and material status to women.

Most of the respondents in the sample (75.63%) are married (including married and widowed categories) representing stability in their lives and kin relations. 65.96% of the respondents got married in their optimum age (19-30 years). Maturity in age enables one to take up right decisions in their lives and by virtue of which the respondents are able to strike a balance at home and in their offices. The incidence of maximum number of respondents in the referred age group also indicate occurrence of economically active population as well. The present study has drawn out a relationship between the literacy and average age of marriage; which resulted into a positive finding with regard to both the indicators. This again confirms that in the urban areas the women finishes off with their education and then only enters into family life. Education of the respondents has helped them to imbibe ethical values and to break away the futile social practices also. About 85.03% of the respondents voiced against dowry.

Most of the respondents (72.36%) have undergone arranged marriage while 27.64% of the sample experienced marriage by own selection. Since the respondents are found entering family life at matured age, it was presupposed that they would have gone for marriages by own selection or they would have a strong preference for it. On the contrary, marriages by negotiation are preferred the most by majority (53.91%) of the working women of CBM; but with changed characteristics from that of the traditional arranged marriages. The working women preferred to meet the 'would- be groom' in order to build an idea of the likings, disliking and compatibility before marriage. The study thus unveiled the changing pattern of marriages in the study area.

Family:

The sample for this inquiry included 60 non-working women apart from 1777 working women in the CBM area. Generally speaking, it is seen that working women have better status in their families in comparison to the non-working women and that the former ones enjoy financial autonomy and command over resources. The status and freedom of the daughters-in-law depends on the type of the family concerned. The study area has no exception to the popularity and

proliferation of the neo-joint families. The composition of which includes husband, wife, their unmarried children and any one relative who has his/her family elsewhere but stays with this family for providing assistance to the working women. 62.97% of the sample resides in the Neo-joint families in the CBT, but the respondents (59%) prefer joint families to stay within.

It has been found that 98.14 % of the respondents are aware of family planning. It might be because of education, the respondents have developed matured decision making ability so that 61% of them entered into first pregnancy between 19 – 30 years. Incidence of late pregnancy and delayed pregnancy are also seen here. It is the effect of the delayed marriages that have occurred in the study area. 62.46% of the respondents do not possess any preference for a boy child as the heir of the family.

The respondents have opined that their families have a helpful attitude towards working women in general (96.45%) and the respondents in particular (97.69%). Contradictorily, it is found that most of the working women do all the domestic works; this might have raised the expectation of the families as they expect the working women to do all the chores, to spent all the income for family needs, to look after the children properly. No doubt education and employment have emancipated the working women of the study area, but the respondents work exhaustively at their households. This might led to develop a preference for Joint families in the view of getting assistance in household activities. The respondents also reported that 95.55% of their families prefer working women as brides for their earning. Most importantly, the respondents are fortunate to have co-operative husbands whose role and activities complements that of their better halves.

Employment:

The reason for getting into employment for the respondents like most of studies on women's work might be attributed largely (86.89%) to financial necessity. The working women are mostly (61.11%) found engaged to salaried jobs. The level of education has a positive influence on the average monthly income of the respondents. Respondents with high educational qualification have high average monthly income. About 89.53% of the respondents are satisfied with their jobs while the rest complained about the infrastructural issues mainly.

To 92.91% of the working women, employment has not posed hindrance to their family life. 93.30% of the working women did not felt that they are distanced from their husbands. 88.31%

of the respondents remain concerned with child rearing and upbringing. Furthermore, 90% of them are of opinion that women should go for jobs. The preference list of jobs begins with that of teaching (45.98% of respondents), business (22.57%), administration (11.93%) and miscellaneous jobs (3.15%).

7.6 ESTABLISHMENT OF THE HYPOTHESES:

HYPOTHESIS 1: Financial necessity is not the sole driving force behind female employment for all cases.

The present study area has a small extent as an urban unit and is located far off from Kolkata. At the initial phase of the inquiry, it was thought that female workers would not engage themselves into bread earning activities. But the idea got nullified during the survey. Majority of the sample was found appointed in organized sector and white collar services.

The respondents were enquired about the reasons which forced them to go for employment. The answers have been tabulated in Table 6.12 of Chapter VI which reveals that majority of the respondents (86.89%) went for jobs because of the financial inadequacy in their families. About 9.90% of the respondents accounted that they got into services to attain a social position, as women with financial authority is held high in the society. While 3.21% of the working women disclosed that in order to get absorbed into professions related to their family tradition and also to occupy time they had taken up jobs. The ward wise representation of this in Map no. 6.11 of Chapter VI also reveals similar findings. So, financial necessity may be attributed as the chief cause behind female employment in the study area. The other factors such as to gain social position, to follow the family tradition and also to occupy free time also deserve special mention.

Therefore, from the above laid table (Table: 6.12) as well as from Map no. 6.11, it is found that though financial necessity largely contributed for the female employment; but it is not the sole reason which acted as the push factor for the same in the study area. Thus the first hypothesis of the study gets proved that *Financial necessity is not the sole driving force behind female employment for all cases.*

HYPOTHESIS 2: The ‘private’ and ‘public’ lives of the working women are likely to be in conflict

Majority (83.23%) of the working women engage themselves to cooking for their families; Marketing including grocery and green grocery (35.79%); cleaning & washing of clothes and utensils (61.68%); the respondents also take care of the aged persons in the family (78.28 %); they contribute 69.11% in taking care of the children; 57.46% of the respondents also drop their children to schools and 26.84% of the working women engage themselves in paying of the bills. Therefore, it is observed that the household chores are mostly shouldered by the respondents and hence they remain as the most responsible in their families.

Employment has not posed hindrance to family life according to 92.91% of the respondents. Furthermore, 93.30% of the sample declared that they did not feel distanced from their husbands and their employment did not come in between their conjugal life. Even in matters of child rearing the respondents remain highly aware (88.91% of the sample) inspite of the pre-occupation by their jobs.

In their workplaces they show their prominence. 89.53% of the working women are satisfied with their job. 86.44% of them participate in the office related functions and recreational programmes. This reflects that they have a developed good relation and have a congenial work environment. However, a small proportion (7.03%) of the working women has upheld dissatisfaction related to their workplaces and has demanded modification there upon.

All the above findings clearly show that the working women under study take up huge workload in addition to their profession. They are found very much involved with family matters as they contribute their earnings to attain the common goals. Apart from working outside, they are found to shoulder much responsibilities especially concerning household duties and tasks. Their relentless efforts and continuous labour to keep both the household and workplace ever functioning are really praise worthy.

Although 97.69% of the working women reported that their families have helping attitude towards them but 54.59% of the sample reported that they have received actual co-operation from their families. However, the most commendable endeavor comes up from the findings which concern the husbands of the respondents. The husbands of the working women have shown their co-operation and a helping attitude. So, the support from the husbands might help in

the psyche of the working women and as a result they are found to get onto excessive work load in the family. Though it seems that the 'private' and the 'public' lives of the working women remain smooth sailing but actually the cost is paid by the working women by her inexorable efforts to maintain both ends. They seem to remain unaware of the herculean task they endure. So, it revealed that *the 'private' and 'public' lives of the working women are likely to be in conflict.*

HYPOTHESIS 3: Employed women are able to attain a better standard of living and financial autonomy.

Perception to life and living of the working and the non-working women has also been marked during the interview. The sample of the non-working women are not engaged to gainful activity at all hence, their remains no scope of their personal financial resource. They are wholly dependent on the income of their spouses most of whom (83% of the family of the non-working women) earn a high level of family income (20,001- 50,000 INR per month).

The working women on the contrary, are mostly (61.11%) engaged to the organized employment and the proportion of women working in the unorganized sector belongs to 38.89%. Incidence of white collar jobs (41.14%) among the working women is higher than jobs of other statuses. There also remains a dominance of permanent job holders (56.73%) among the sample. As a consequence to this, about 37.25% of the sample shows a high level of monthly income (20,001- 50,000 and $\geq 50,001$ INR) apart from the income of their spouses. In this connection it is to be kept in mind that the working women of the study area have an affinity towards attaining higher education also. So, all these statistical findings pinpoint to a good standard of living for the majority of the working women of the study area.

87% of the non-working women believed that employed women enjoy better status in their family by taking financial decisions independently. 98.33% of them have opined that women should go for employment in order to attain a better living standard. So the second hypothesis of the study gets proved that *Employed women are able to attain a better standard of living and financial autonomy.*

7.7 CONCLUSION: Therefore, it may be concluded that the status of the working women pertaining to the study area is in transition from the traditional to that of modern. There is no denying that the social progress was initiated by the royal families as they brought in the global

culture to Koch Bihar. The influence of the Royal Ladies remains immense in the matters of education particularly for the women. This paved way for emancipation to them.

Presently, the working women of the Cooch Behar Town area have developed a pragmatic vision to life and living. Education and employment have emancipated them to a certain extent but they need to be involved more in the household decision making. They are living a strenuous life with a huge workload at their houses nevertheless they are able to strike a perfect balance between the household and outer world. Although their husbands have developed a helping attitude towards the working women, yet more co-operations from their families can make their lives a pleasurable experience.

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