

CHAPTER – V

ECONOMIC CONDITIONS OF MUSLIM FEMALE POPULATION

INTRODUCTION:

After the second half of the 20th century the status of women in India has improved and their status is upheld from the condition of women of the west and other supportive factors, are now rendering due importance to new values. They have come forward to indulge in non-traditional occupations such as Engineering, Architecture, Journalism, Business Management etc. Even the widows, divorced and deserted women have also gained confidence and live alone by adhering to some developed economic pursuits of other. The women Lawyers, Scientists, Engineers, Bank employees, School and College Teachers and Entrepreneurs are also there.

In addition to their own personal traits their status has been improved due to the Unions, Associations and others Social Organisations formed by themselves for attaining their own benefits. By suggesting solutions for their problems they come to their rescue during times of crisis and critical situations. Even during ordinary situations also they serve as their planners and guides. In general the women are channelized in the proper perspectives the minds of women. So their group economic activities have also placed them at an improved highest pedestal now. This progressive attitude gradually emerged due to the opportunities provided to them during the period between 1967 and 2006 by many ways and means. Further the base that had already been set was also conducive and favourable for them. It cannot be denied that such

progress is the outcome of the liberation, autonomy and education entrusted to them. The property rights, decision making power, educational growth, divorce laws, equal pay for equal work, removal from the unnecessary family bondage, avoidance of gender inequalities are also the major causes for their upliftment and empowerment.

As they are allowed to play definite and key roles in public deliberations social welfare works and economic activities their rank and dignity have been improved. Due recognition is also assigned to them in the society which has already given up its conservative attitude. The personal pursuits and caliber of women too had gained an unshakable place in the society.

The economic necessities and the efficiency, talents and capacities too encouraged them to acknowledge, recognise and accept any noble profession which will fetch monetary gains and profits. But such situations and environments were totally different from the conditions which prevailed during the colonial period. The changes of today are the outcomes of the activities such as involvement in minor economic projects such as doll making, carpet making, and embroidery, carried out by women from within the houses during the pre-independent period. The earlier training which women obtained in works like printing technology encouraged them to become new entrepreneurs. The women began to realise that the entry into the profession would be a power gaining process. They understood that such economic pursuits would protect them. Only because of that in 1939 itself the women police were appointed for the first time in Kanpur.

These contexts enable one to note that during the period taken up for study the women police had already gained significance in Bhagalpur district. Further in Bihar Government opened jails exclusively for

women there arose the necessity of appointing women police for protecting the women prisoners. Further to deal with cases pertaining to women their service was essential. When the journal *Stri Dharma* induced the Government to specify the duties of women police it removed the fear from the minds of women. They began to realize their responsibilities which were imperative to enhance the status of women in the modern affluent society. They also realised that their seclusion should be eliminated for their own social status.

The *Stri Dharma* even voiced the removal of unjust discriminations among women. The voice of the public press also formed the basis for the removal of the restrictions of women in acquiring social status and economic viabilities. Such facts also assisted women even to get appointed in the postal department. The Press also pinpointed that the industries established in the thirties of the 20th century in Bihar already exploited the women employees and they met with lot of miseries. This was an eye opener for the Government to introduce Factory Acts in the subsequent periods. It was appreciably visible as consequences during the latter half of the 20th century. The condition of women workers also was a progressive one. The concept of feminism began to gain popularity during the latter half of the 20th century.

The welfare measures regarding women worker in the British period too bore fruits only at a later date. Many laws were enunciated to make compulsory provisions for establishment of crèches in the factories to maintain the children of working women. Maternity benefits were also introduced. In the factories Inspectors were appointed to look after and to protect the condition of women workers¹³. The period of rest was also stipulated for women. The Press also opposed the employment of women in mines. By these measures the Government in due course gradually

took efforts to avoid the exploitation of women in factories which endanger their health, physically and mentality and the morale of women and children. Thus women welfare measures were expanded even in the factories and steps were taken to promote the economic welfare of women.

In this regard during the early decades of independence i.e., from 1947 to 1967 in the post-colonial period greater attention was paid to improve the condition of women. The formation of the *Women's Cell* in the Ministry of Labour in 1976 was the outcome of the analysis of the Government of India about the position of women after independence. The Planning Commission of India in 1978, due to the above said reasons constituted a working group to deal with women services. A *Women's Bureau* also was established during the VI Five Year Plan period mainly to deal with the social welfare problems of women. *The Dowry Prohibition Act of 1984*, the *Family Court Act of 1984* were all passed to remove the hardships of women and to improve their economic status. The oppressive attitude of male members over the female workers changed among the elites as well as in the urban centers. This was beneficial for women of all walks of life in achieving a turning point in their lifestyle.

The economic empowerment of women was realised fully. Before 1972 the proportion of the causal women labourers was 23%. But after that up to 1993 it was raised to 32%. By making them economically independent and self-reliant, steps were taken to promote them economically and socially. 89.5% of women in rural areas were concentrating on agriculture sector. While the propertied women had no inheritance rights, the landless labourer's number was higher. Due to the advancement of the technology, market shifts and changes in economic

policies, training programmes and upgraded skills etc. the women were empowered socially and economically.

Opportunities were also created to have employment in traditional sectors like Khadi, Village industries, handicrafts, handlooms, sericulture and small scale as well as cottage industries. Steps were taken to introduce 30% reservation for women in public sector. Women entrepreneurs in the small scale and tiny sectors were provided with micro-credit facilities. Such assistances rendered after deviation from the traditional customary practices favored the cause of women upliftment. The realisation of the potentialities of women by the government and the public encouraged them to open the avenues for the absorption of women in various services. The social cultural change which stressed on forward march from the conservative backwardness, too favored women to look at things on the socio-economic settings.

Since India is known for planned economy importance is assigned to Five Year Plans. So it will be apt to have an analysis of women development during the plan periods. Their progress was also a steady one due to their change of policies and technicalities.

Plan and Period	Programmes and Developments
I Five Year Plan (1951-1956)	Welfare measures were introduced to avoid women's problems based on community development
II Five Year Plan (1956-1961)	Offered protection from injurious work along with maternity benefits, crèches for children.
III Five Year Plan (1961-1966)	Priority to female education as a major welfare strategy.
IV Five Year Plan (1969-1974)	Promotion of women welfare through education
V Five Year Plan (1974-1979)	To train women to gain income International women decade was celebrated; Women Welfare Bureau was established in 1976
VI Five Year Plan (1979-1984)	Development strategies for women's problems. Shift of strategies from welfare to development
VII Five Year Plan (1985-1990)	Equality for and empowerment of women – inculcation of confidence among women.
VIII Five Year Plan (1992-1997)	Benefits to women through development sectors.
IX Five Year Plan (1997-2002)	Employment of women utilisation of available services lost by men and women. Through a women component plan 30% of fund and benefits were to reach women
X Five Year Plan (2002-2007)	Empowerment of women – National Policy of Empowerment of women (2001) was put into action – women's role in the social, economic and political life of the state along with participation in decisions making, access to health, education, vocational guidance, employment, equal remuneration, social security, occupational safety, public office etc.

The above measures undertaken by the implementation of five year plans by the Government created an awakening among women in entire India including Bihar. The steps on that line taken paved the way for the upliftment of the status of women. It was changed further due to the implementation of the following programmes for women as decided by the Central Government. All these schemes were put into operation between 1987 and 1996. They served as stepping stones for the promotion and development of women. The women also got the knowledge to do things in a planned way with allscrupulousness.

Integrated Rural Development Programme (IRDP) aimed to make 30% women as beneficiaries by adhering to Government schemes. *Support to Training and Employment Programme* (STEP) was introduced to improve the skills of the poor women who had no other support. It was a unique measure introduced effectively and exclusively for women to further their well-being.

Development of Women and Children in Rural Areas (DWCRA) was the programme launched in 1982 with the objective to recognise women in the Socio- Economic perspectives. It also aimed to enable women to increase their possibility to have access to all the Government programmes and welfare activities. It decided that 30% of women would be trained in the schemes of *Training of Rural Youth Self Programme*(TRYSEM). This measure infused strength and confidence in the minds of women. They began to concentrate more on adopting ways and means for their own enhancement in thesociety.

MahilaSamarkhyaProgramme(MSP) was introduced to educate women for the sake of attaining equality with men. This allowed them to adhere to various programmes comprising adult education, non-formal education, vocational training for rural women and help line support

activities. This also helped them to devote all their energies for their economic prosperity and to remove their social backwardness.

Prime Minister's Rojgar Yojana(PMRY) also devoted much attention to women to encourage them to have self employment in rural, semi-urban and metropolitan towns. This reveals that all efforts were undertaken to promote women's place in the society by offering all sorts of facilities.

Women's Credit Fund (WCF) is another nationwide economic scheme which made arrangements to offer credit to poor women in the formal sector without any difficulty for achieving institutional system by women. As the financial problems are also solved it was possible for women to carry out their activities without any economic difficulties. As they had gained all the supports they began to improve their standard in all possible ways.

Women's Development Corporation (WDC) offered employment opportunities for women to bring them into the avenue of as well as national development. Micro credits were provided at subsidized costs to the women entrepreneurs. This was an economic loan granted to them. It was also decided that 33% of the women should be given opportunities and allowed to participate in the *Panchayat Raj* scheme in India. It was agreed that the different employment opportunities provided to women should not only elevate their social and economic standard but also should be a measure for achieving the national development by planned efforts. This could be treated as a significant social welfare measure in enabling women to grow in healthy circumstances by leading a prosperous and undisturbed developed life.

The above schemes were introduced exclusively for women of entire India and they certainly led women in the direction of achievement.

These services and employment opportunities promoted their economic standards by setting aside the importance offered to men in the patriarchal society of India. They created an awakening in women to estimate the different problems of life and then to find suitable solutions. In this materialistic society, it was believed that if the economic standards of women are enhanced their general status in the society automatically improved. Traditional and conservative attitudes and outlooks were relegated back to a secondary position and greater importance was assigned to install social equality among men and women.

The planners of India, by viewing women development as an important component for the multidimensional development insisted on the increase of the female literacy rate up to 391%. The reduction of the poverty line to the minimum level through the rising trends in employment opportunities also was an impetus and that formed the basis for labour productivity and removal of inequality between men and women. When the skills and services of women were utilized appropriately for promoting the economy at all levels they encouraged women and put them in the right perspective to maintain their statues at varied stages in their life.

At present education, health care, employment opportunities, late marriages, planned families have all served as catalytic agents for exhibiting the actualities in the affluent condition of women. Such things still survive and they have formed as the foundation for the maintenance and upkeep of womenwelfare. It is worth to note that the women due to the direct link and access to developmental activities achieved a place which was hitherto unattained. In this regard it cannot be denied that the place assigned to women in various decision making

bodies as representatives or participants too widened their scope to maintain their standard and status. Their involvement was actually an eye opener for them.

Economic conditions are important elements in the basic needs on which they depend. They are concerned generally with measures of economic well-being, including: (a) equity, (b) employment status, (c) income, (d) economic activity (e) education. These measures help us to determine how to heartily maintain and improve well-being into the future. Growth of economy contributed to quality of life, particularly when its benefits are distributed to those who are in most needed. It is also clear that economic resources and capacity are needed to respond to current and emerging environmental and resource management issues such as those that have been outlined in this SoE report. This was endorsed by State and Territory governments. It defines sustainable development as “development that improves the total quality of life, both now and in the future, in a way that maintains the ecological processes on which life depends” (ESD Committee 1992).

Economic identity are also clearly important in reporting the *state of the environment*, when account is taken of the full range of natural, human, social, physical and financial assets to be managed sustainably over the long term. Take one idea-equity-which is a central principle of sustainable development. Equity is about being just and impartial. In the context of sustainability it refers both to fairness between people in the present, *and* between present generations and those yet to be born.

This idea of equity has been enshrined in many conventions about sustainable development, most notably in the World commission on environment and development's definition of that term: Sustainable

development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs (UNCSD 1987).

This section deals with the economic composition of population. An analysis of a population's economic composition unfolds the diverse economic, demographic and cultural attributes of Muslim population in Bhagalpur district, which form the basis for region's social and economic development. However, the study of economic composition is handicapped by serious data gaps. The census organizations constitute the chief source of data. Unfortunately, not all the countries that conduct their census collect the complete labour force data. Many countries, for example, restrict their statistical information to the size of their work force and omit its distribution into various industrial or occupational categories. Furthermore, different countries may use different definitions and this lack of uniformity renders international comparisons difficult. However, the recent efforts of the United Nations in the direction of the standardization of various concepts need to be appreciated. Apart from the census operations such sources like household surveys have also been utilized in advanced countries to collect specialized information pertaining to economic composition of a population. Such surveys are often resorted to for micro – level analysis like sampled survey.

V.I ACTIVE POPULATION AND ITS MEASURES

A distinction has often been made between total population and manpower while total population refers to the entire populace inhabiting the area. The manpower consists of only those persons who could participate in economically gainful activities in the event of need. In

other words, manpower of a nation consists of those persons who are fit enough to produce goods and services and who have the propensity to participate in the economically gainful activities. Different countries classify manpower further into two sub-categories of economically active population and economically non-active population. The economically active population is that part of manpower, which is actually engaged in the production of goods and services. It consists of both males and females. Economically non-active population is that part of manpower, which is engaged in activities like household duties in their own house or at the place of their relatives, retired personnel, inmates of institutions, students and those living on royalties, rents, dividends, pensions, etc.

The magnitude of economically active population can be measured in terms of crude activity rate, general activity rate, sex and age specific activity rate, dependency ratio, replacement ratios and rates for working ages (Shyrock, 1976). The proportion of economically active population to total population is generally known as crude activity rate. In those countries where labour force context is used, the proportion of labour force to total population is known as crude labour force participation rate. As is evident from the concept, the crude activity rate/ the crude labour participation rate is influenced largely by the age structure. It is a useful index of the effect of natural increase and migration upon economic activity.

The general activity rate refers to the activity rate for persons of working age, which is expressed in terms of percentages whereby the non-working age group is excluded from the calculation. For instance, if in India, children below 18 years of age have no legal sanction to work, the calculation of general activity rate would exclude this population of

below 18 years of age. Thus, in such a calculation the numerator will be the economically active population and the denominator will be population over 18 years of age and the multiplier would be 100. The sex and age specific activity rates are calculated for various age groups by calculating the percentages of actives males/ females in a specific age group to the total males and females in that particular age group. Due to non-comparability of data pertaining to the economic activity of females, activity rates are generally given for males only.

V.II WORKING FORCE AND ITS DETERMINANTS

In countries like India a distinction is made between working and non-working population. Instead of dividing the population into two categories of economically active and economically non-active population, the Indian census divides the entire population into two categories of workers and non-workers. The concept of worker was introduced, for the first time, in India, in 1961. According to the Census of India, any person whose main activity was participation in any economically productive work either by his physical or by his mental activity was classified as worker (Census of India, 1971). Thus, work involved not only actual work but also effective supervision and direction. Ever since the introduction of the concept in 1961, the definition of a worker in India has been changing from census to census. In 1961, any person who had worked for at least one hour a day on an average during the reference period was classified as worker. In 1971, if a person worked on any one of the days during the reference period of one week, prior to the date of enumeration, was considered as a worker provided his/her main activity was economically productive work. Thus, persons engaged primarily in household duties (housewives, those getting education (students), those receiving income without

participating in any productive activity pensioners, rent-receivers, thieves, pick-pocketers, prisoners, beggars, etc were classified as non-workers.

In 1981, it was considered desirable to obtain as detailed a profile of the working characteristics of population as possible, without losing the possibility of comparison with the 1961 and 1971 census results. At the time of 1981 census, however, a distinction was made between main workers and marginal workers. The main workers are those who worked in some economic activity over a period of six months (183 days) or more in both the agricultural seasons. In other words, the main workers are those who have worked for major part of the year preceding the enumeration. Marginal workers, on the other hand, were those who have worked any time at all in the year preceding the enumeration but have not worked for the major part of the year (less than 183 days). Thus, the 1981 Census of India first attempted to divide the population into two categories of workers and non-workers. The workers were those who had worked any time at all during the last year and non-workers were those who had not worked at all. Further, those who worked were divided into two groups of main workers and marginal workers. The working force in India is computed as percentage of workers to total population, which can further be refined as sex specific work force, e.g., male working force and female working force.

The size of working force depends upon a variety of demographic, social and economic factors. Generally it is the product of the total population base, but the age structure and the demographic regime are also equally important determinants. Demographically, the birth rate, the age structure, the longevity of life, the migration behavior and average size of the family are important numerous other social and

economic factors also influence the magnitude of working force. Socially, levels of literacy and education, status of women in the society, age at marriage and general health standards are significant. Economically, the type of economy, availability of employment opportunities and levels of income are vital.

Among various demographic factors determining the magnitude of working force in an area, birth rate and its resultant age structure are the most important in young rapidly growing populations of the less developed countries the proportion of working population tends to be low because their populations have high proportion of children who are normally non-workers. By comparison, the populations of the advanced countries which are characterized by slow rate of population growth and ageing at the apex have low dependency ratio and relatively high proportion of active population.

The longevity of life has been mentioned as another vital determinant of size of working force. In countries with high average age at death, the proportion of population in the working age group is relatively high and hence the magnitude of working force here is also large, in comparison to those societies where the life span is short and where many workers die in their active age. Other things being equal, the magnitude of working force is highest when there is ageing only at the base, stage which does not continue for long. Migration of workers, which is mostly age – selective, also influences the incidence of participation in economic activities. The proportion of workers is high in areas which experience large scale-in-migration.

The average size of family also produces its impact upon the incidence of participation in economic activities. It produces somewhat

similar effect in two contrastingly different situations Clarke 1972 observes that small size of the family releases many females' workers for employment and pushes up the proportion of workers in a society, which does not suffer from any inhibitions against female employment and which has sufficient employment opportunities for the women. This is true of the societies of the developed world. On the contrary, in case of the less developed realm, the economic exigencies, which the large – sized families generate, make it necessary for every member of the family to participate in the economic struggle. This also results in the added participation rates among the populations of such countries.

Levels of literacy and education influence significantly the participation rates. There is a negative correlation between the two. The societies having high literacy rate are prone to display low participation rates because the acquisition of literacy and education delays the entry of people into working force. Thus, the universally literate societies, other things being equal, shall have low participation rates in comparison to those societies where mass illiteracy prevails.

The status of women in the society and consequent approval or disapproval of female participation in activities outside the four walls of the house is another social determinant of magnitude of working force. This factor may have little role to play in societies, which grant equal status to males and females, but for societies discriminating between the two sexes, this factor becomes important. Consequently, in countries where the prejudices against the females' mobility and participation in economic activities prevail, the proportion of working force remains low because women, constituting almost half the population, get excluded from this orbit of workers.

The age at marriage influences the incidence of participation in work in its own way. In societies where the marriages take place early, the proportion of workers, other things being equal, is relatively high. It is so because the family responsibilities create an urge for getting engaged into economically gainful activities at an early age. However, this may be truer of males than of females. The general standard of health, which is an index of vitality of population, also influences, to some extent the magnitude of working force. Normally, a nation with good health conditions exhibits higher participation rates.

Among the economic determinants of the size of working force, the type of economy an area has is significant. The nature of jobs available in the industrial societies is very much different from those available in agrarian economies. The factory industries have their own demand on skills and education, which delays the entry into working force and hence the size of working force in such economies suffers a setback. By comparison, the nature of jobs in agricultural economies, particularly of the less developed realm, is such that education has little functional value. Here, the person can start the work as soon as the family exigencies demand his/her participation.

Secondly, availability of the employment opportunities also has a determining effect upon the magnitude of working force of an area. If the employment opportunities are abundantly available, the entire manpower can participate and if the employment opportunities are limited even those who are willing to participate in economic activities may not get the work. Under such circumstances either underemployment or unemployment may occur resulting into relatively low participation rate.

Lastly, the general level of income, having its expression in the form of economic compulsions may determine the proportion of workers in its own way. Economic compulsions for participation in economic struggle, which normally occur in societies with low level of income, force every member of the family male or female, young or old to participate in the economic struggle. By comparison, in the societies that enjoy a higher standard of living every member of the family may not participate in the economic activity.

V.III COMPOSITION OF WORK FORCE

As has been observed in the preceding pages, the composition of working force in an area varies by sex, residence and age. Mehta (1967) rightly observed that in most of the societies of the world, the earning of bread was primarily a male responsibility. No wonder, the male participation rates are ubiquitously more than the female participation rates in almost all the countries of the world. Other factors that influence the extent of female participation in work include the status which the females enjoys in society, the freedom to move, the economic exigencies necessitating their participation in work, the availability of suitable jobs for females, and the desire on the part of the female to avail themselves of those opportunities (Chandna, 1967).

The participation rates also vary by residence. The social life and economy of the countryside is very much different from that of the urban areas. Consequently, the incidence of participation in economic activities in the two areas differs. This disparity is more common in less developed realm due to sharper difference in the nature of economy and social life of the two areas in such countries. In less developed countries, the size of the working force in the countryside is relatively large in comparison to that among the urban population. Such a

disparity is mainly attributable to : (i) the activities like agriculture and household industries in the countryside allow a generous participation by family members as associate workers whereas in the urban areas the dominating non-agricultural activities do not permit such a participation at family level; (ii) the proportion of persons going to school and higher educational institutions in the countryside is strikingly low in comparison to that in the urban centres, implying that young people in urban areas enter late into the working force in comparison to their compatriots in the countryside; and (iii) both, child participation and females participation in economic activities in rural areas are relatively high in comparison to that in the urban areas (Clarke, 1972).

The potentiality to work is governed generally by age of the person. That is why, different age groups display varying participation rates. However, the bulk of working force in most of the countries is supplied by the age group of 15-59/64. With a view to arresting exploitation of child labour, some societies like India have introduced legal measures against child participation. It is disheartening to note that in spite of such measures, there is some incidence of child participation in India. The reasons for the same are more economic and less social. The compelling economic forces make it necessary for every members of the family to participate in the economic struggle with a view to augmenting the family income.

V.IV OCCUPATIONAL COMPOSITION

The study of economic composition of population remains incomplete without its reference to the occupational composition of a population. The occupation of an individual refers to his trade, profession, type of work etc. the occupational structure of a society is the product of a number of intimately related factors. The nature and

variety of physical resource base, of course, lays down the basis foundation in the form of good land for agriculture, intended coast for fishing, thick vegetation cover for forestry, rich geological strata for mining, etc. when the primary resources are utilized on a commercial scale, it generates diversification of occupational structure. That is why, as long as the world's agriculture remained at subsistence level there was not much diversification of occupation. The diversification process gets further impetus from industrialization because industrialization generates a variety of traditional jobs. Advancement in science and technology introduces an element of specialization in the occupational composition by creating highly specialized types of jobs. All these developments together breed a new urban culture, which is more service oriented. It modified the occupational structure considerably.

The societies have often been classified into primary, secondary and tertiary civilizations on the basis of occupational composition. For instance, societies where less than 15 per cent of workers are in tertiary activities have been called as primary civilizations and those having more than 40 per cent of the workers in tertiary services as tertiary civilizations. The intermediary societies with 15 to 40 per cent workers in tertiary activities are known as secondary civilizations. Since the diversification of economy is intimately related to the stage of technological advancement and socio – economic development, the countries with more than 60 per cent of their male workers deriving their livelihood from agricultural sector are considered under – developed. Those countries where the agricultural workers from less than 35 per cent of the total work force are considered developed and those with 35 to 60 per cent of their workers in agricultural sector are considered semi-developed.

Since there are innumerable number of occupations and their number and type varies from country to country, the classification of occupation into various categories poses a serious problem. However, the efforts made by the United Nations towards the standardization of occupations are creditable. The United Nations follows the following classification (United Nations, 1964) :

- (i) Professional, technical and related workers;
- (ii) Managerial, executive and administrative workers;
- (iii) Clerical workers;
- (iv) Sales workers;
- (v) Farmers, fishermen, hunters, lumbermen and related workers;
- (vi) Workers in mines, quarries and related occupations;
- (vii) Workers in transport and communication;
- (viii) Craftsman production process workers and labourers not classified elsewhere;
- (ix) Service, sport and recreation workers;
- (x) Workers not classified by occupation; and
- (xi) Members of the armed forces.

Keeping in view the intimate relationship between occupational status and social structure of a society, the world has been divided into the following nine categories (Derrauau, 1961):

- (i) Primitive rural societies with a tribal structure, as in Negro Africa;
- (ii) Rural societies with contrasting classes of landlords and peasants, as in Iran, Iraq etc.;
- (iii) Traditional western rural societies with a high proportion of rural non-farm population, as in Germany,
- (iv) Rural societies with numerous agriculture labourers as found in Languedoc;
- (v) Colonial societies with people of contrasting traditions, techniques and living standards, found in northern and southern parts of Africa;
- (vi) Societies with small rural population at high living standards and large members employed in trade and commerce, as in Australia;
- (vii) Industrial societies with marked urbanization and marked segregation of classes;
- (viii) Communist societies with little disparities in living standards like China; and
- (ix) Communist societies with marked differentiation in living standards like U.S.S.R. (former),

Since these societies have contrastingly different historical, social, economic and political set up, their rates of evolution vary considerably from one society to another (Clarke, 1972). It sharpens the regional contrasts in the social structures of societies.

V.V INDUSTRIAL COMPOSITION

Since there is a large variety of occupations in the world and the number of occupations also varies from country to country, the international comparisons in this regard are not very easy to attempt. Even for the same country, the study of occupational structure sometimes is difficult to comprehend due to similar reasons. It is due to this reason that various occupations are classified into industrial categories, for instance, the United Nations recommends the following nine-fold industrial classification:

- (i) Agriculture, forestry and fishing;
- (ii) Mining and quarrying;
- (iii) Manufacturing industries;
- (iv) Electricity, gas, water and sanitary services;
- (v) Construction;
- (vi) Commerce;
- (vii) Transport, storage and communication;
- (viii) Services and
- (ix) Not classified elsewhere,

The idea of classifying occupations into a reasonable number of industrial categories is to permit international comparisons. Although, in some countries due to certain local conditions the data may be collected by occupations and may be classified into some industrial categories,

yet when the data are supplied to the United Nations these are according to the above mentioned nine-fold scheme. Credit must be given to the United Nations in this regard for helping different countries in the process of standardization of data sheets. That is why; there are a number of countries. In India, the Indian Census has refined its industrial classification considerably and has made it almost synonymous with that being followed by the United Nations. The 1971 Indian Census adopted the following industrial classification.

- (i) Cultivation,
- (ii) Agricultural labour,
- (iii) Livestock,. Forestry, fishing, hunting, plantations, orchards and allied activities,
- (iv) Mining and quarrying,
- (v) Manufacturing, processing, servicing and repairs,
 - (a) Household industry,
 - (b) Other than household industry
- (vi) Construction,
- (vii) Trade and commerce,
- (viii) Transport and storage
- (ix) Other services.

The 1981 Census of India published its data about its workers into four main categories, these are:

- (i) Cultivators,

- (ii) Agricultural labourers,
- (iii) Household industrial workers,
- (iv) Other workers.

The detailed distribution of other workers was to be published subsequently. The additional information, which the 1981 Census of India has brought out, is with regard to the marginal workers. The Census of India decided to go back to its nine-fold classification of occupations at the time of 1991 census. Thus, the classification followed by Indian Census with regard to the industrial composition of its population is fairly comparable with the one being followed by the United Nations.

The task of attempting international comparisons of even these nine industrial categories is not very easy. That is why, quite often the world is divided into following three types of societies by grouping the various industrial categories together.

- (i) Societies dominated by primary activities (Agriculture, forestry, hunting, fishing, livestock, mining, quarrying),
- (ii) Societies dominated by secondary activities (Manufacturing, construction, power generation etc.)
- (iii) Societies dominated by tertiary activities (Commerce, storage, transport, miscellaneous services).

This traditional three-fold division of world's societies, though simple, helps in having a broad idea about the world's patterns of economy. The entire world was predominantly engaged in primary activities before the major industrial revolution. The practice of secondary and tertiary

occupations on a large scale is of only recent origin, say, two to three centuries ago. Even today, much of the less developed world is dominated by primary activities in contrast to the more developed countries where secondary and tertiary activities account for a sizeable proportion of their active population. Trewartha (1969) observes that an increasingly relatively high proportion of workers engaged in secondary activities, which is typical of modern world, is a symbol of economic metamorphosis in which there is an increasing use of machine and mechanical power. He also points out that while the growth of secondary sector represents mainly a strengthening of economic potential of a country, a large increment in tertiary activities leading to a well-balanced tertiary group, points to a high degree of national sophistication and a flowering of national prosperity. (Trewartha, 1969).

What needs to be stressed here is that the growth of tertiary sector must be preceded by the growth of secondary sector. Only then it may lead to the flowering of national prosperity as visualized by Trewartha. Any disproportionate growth of tertiary sector in comparison to the secondary sector is likely to create more problems than solving them. The disproportionately grown tertiary sector becomes a heavy burden, which hampers the rate of economic growth. Clarke (1972) rightly observes that the disproportionate growth of tertiary sector is often considered a sign of demographic pressure. This is true of the experience of the developing countries. That is why, process of transformation of economy in these countries has been slow. If the pace of diversification of their economy is to be accelerated, these countries need to expedite the building up of infrastructure for rapid industrial development.

The non-availability of detailed latest data on the industrial composition of world's population does not permit a detailed analysis of the world's pattern of industrial structure. Broadly speaking, the less developed countries of Asia, Latin America, Africa have large proportion of their workers (50 to 70%) in primary activities. However, this proportion has been declining gradually with the growth of secondary and tertiary sectors. The ratio of decline has been varying from country to country depending upon the political will of the nations to diversify their economy as well as the availability of capital for the same.

For comparative study of occupational structure of international basis or regional basis the above nine categories of workers may be further grouped in the following three groups.

- (i) **Primary Occupation Group** :- It includes agriculture, forestry, hunting, fishing, livestock, mining and quarrying etc. agriculture is the main occupation in this group. The worker directly utilizes the resources of nature.
- (ii) **Secondary Occupation Group**: Manufacturing, construction, power generation etc. activities are grouped in the secondary occupation. They are refinement over primary occupation.
- (iii) **Tertiary Occupation Group**: Activities like trade and commerce, storage, transport, miscellaneous services etc. are included in the tertiary group.

V.VI FEMALE WORKERS: That part of female population which engaged in work or economic activity is known as female workers female workers play an important role in the occupational structure of

an area. Higher participation rate among female is sign of economically advanced society.

It is general character of Indian sub-continent that the percentage of economically active women population is less than male population. In Bangladesh there are only 4 per cent economically active women, although many of them help their husband informally (Johnson, 1982). In 2011, India has recorded 20 per cent female working population to the total female population.

Muslim female workers of the sample Villages

In table no 5.1& figure no 5.1, the Muslim female workers of the sample villages is 20.07 per cent which is nearer to the national female workers. Khulli village of Shahkund block has highest Muslim female workers (27.33) followed by Shahabad village of Narayanpur block (26.85). Lowest Muslim female workers has found in Raiganj village of Pirpainti block (11.89).

Table 5.1
Female Worker of Sample Villages

S.No.	VILLAGE	Female Worker	Total Female	Female Worker (%)
1	Shahabad (Narayanpur)	40	149	26.85
2	Karimachak (Naugachhia)	21	130	16.15
3	Lodipur (Kharik)	29	155	18.71
4	Rajganj (Pirpainti)	17	143	11.89
5	Hamzachak (Sanhoula)	30	148	20.27
6	Khulli (Shahkund)	44	161	27.33
7	Rajpur (Sabour)	24	159	15.09
8	Chambelichak(Jagdishpur)	37	161	22.98
	TOTAL	242	1206	20.07

Source : Primary survey and computed by the author

Muslim Female Workers of the Sample UrbanWards

Sample urban centres' Muslim female workers are shown in table 5.2 and figure 5.2. Here it found that the total average Muslim female workers among urban wards are 16.36 per cent which is lower than the sample villages. Only Ward No-40 of Hossainpur has highest percentage of Muslim female workers (25.27) followed by Ward No- 11 of Kabirpur and lowest has found in Ward No-4 of Kahalgaon.

Table 5.2
Female Workers of Urban Wards

Sl.No.	Urban Centres	Female Worker	Total Female	Female Worker (%)
1	Ward No-11(Kabirpur)	26	75	14.86
2	Ward No-4 (Kahalgaon)	23	91	12.04
3	Ward No-6 (Sultangunj)	20	55	12.90
4	Ward No-40 (Hossainpur)	46	82	25.27
	TOTAL	115	303	16.36

Source : Primary survey and computed by the author

V.VII WORK PARTICIPATION

The participation rate varies by residence. The social life and economy of the countryside is very much different from that of the urban areas. Consequently, the incidence of participation in economic activities in the two areas differs (Clarke, 1972). In less developed countries like India, the size of working force in the countryside is relatively large in comparison to that among the urban population.

In table 5.3 and Figure 5.3 indicates the types of works of the sample villages. Here it found that only 5.93 per cent workers are involve in primary activities, 50.37 per cent are involve in secondary activities and 41.48 per cent are involve in tertiary activities of the sample villages which has not equal in every sample villages. Karimachak of Naugachhia block has highest primary workers (52.38) and lowest has found in Chambelichak of Jagdishpur block where no workers are found who engaged in primary activities. Khulli of Shahkund block has highest percentage of secondary activities workers (77.27) are found and Raiganj of Pirpainti block has lowest percentage of secondary workers. Chambelichak of Jagdishpur block has highest percentage of tertiary workers (70.27) and lowest has found in Karimachak of Naugachhia (4.76).

Table 5.3
Types of Workers of Sample Villages

S. N	VILLAGE	Primar y Worker	Primar y Worke r (%)	Seconda ry Worker	Secondar y Worker (%)	Tertiari y Worke r	Tertiari y Worke r (%)	TOTA L Worke r
1	Shahabad (Narayanpur)	7	17.5	26	65	7	17.5	40
2	Karimachak (Naugachhia)	11	52.38	9	42.86	1	4.76	21
3	Lodipur (Kharik)	6	20.69	13	44.83	10	34.48	29
4	Rajganj (Pirpainti)	8	47.06	3	17.65	6	35.29	17
5	Hamzachak (Sanhoula)	2	6.67	16	53.33	12	40	30
6	Khulli (Shahkund)	3	6.82	34	77.27	7	15.91	44
7	Rajpur (Sabour)	3	12.5	7	29.17	11	45.83	24
8	Chambelichak (Jagdishpur)	0	0	11	29.73	26	70.27	37
		8	5.93	68	50.37	56	41.48	135

Source : Primary survey and computed by the author

Table 5.4
Types of Workers of Urban Centres

S. N	Urban Centres	Primary Worker	Primary Worker (%)	Secondary Worker	Secondary Worker (%)	Tertiary Worker	Tertiary Worker (%)	TOTAL Worker
1	Ward No- 11(Kabirpur)	6	15.00	16	40.00	18	45.00	40
2	Ward No- 4 (Kahalgaon)	3	14.29	8	38.10	10	47.62	21
3	Ward No- 6 (Sultangunj)	7	24.14	10	34.48	12	41.38	29
4	Ward No-40 (Hossainpur)	5	29.41	5	29.41	7	41.18	17

Source : Primary survey and computed by the author.

V.VIII INCOME

NCAER (1961) refers to the income of the household as the earning both in cash as kind that accrue to and are realised by members of the household during the reference period. Later, the Council redefined the household Income as the total of earnings of all members in a household during an agricultural year. Sources of income are self-employment in family and non-farming business, crafts and profession, agricultural wages, non-agricultural wages, salaries, interests, dividends on financial investment, rents from land and house property, pensions, regular contributions, imputed rental income of own labour put in for Investment and asset creations in agricultural business and housing. Thus, the gross Income and household income are synonymous. The International Labour Organisation (1979), estimated the household income from salaries, wages and other related receipts from employer, net income from employment, business profit, Income from personal investment, rents, interests, dividends, royalties and commission, periodic payment received regularly from all inheritance or trust fund, pension, amenities, scholarships, transfers and other cash. Shapiro (1984) defined household income as income which includes current income of all members of the household from all sources. It consists of both farm and non-farm income.

Annual income of the sample Villages

Annual income group of the sample villages are shown in table 5.5 and figure 5.5. Here it found that the annual 10000 to 50000 income group of all villages are 32.09 per cent which changed to 47.01 per cent in 50000 to 100000 income group and more than 100000 income groups has 20.90 per cent. All sample villages are not equal economic conditions. In 10000

to 50000 income group Raipur village of Sabour has highest income (50 per cent) followed by Hamzachak of Sonhaula block which was higher than all sample villages. On the other hand Khulli village of Shahkund block comes under lowest income group of 10000 to 50000. Between 50000 to 100000 income group, Khulli village of Shahkund block has highest (70.83) income group followed by Karimachak of Naugachhia block (62.50 per cent) and lowest has found in Chambelichak of Jagdishpur block (28.13 per cent). In more than 100000 income group Raiganj village of Pirpainti block has highest income (41.18 per cent) and lowest is in Karimachak of Naugachhia block (8.33 per cent).

Table No 5.5
Annual Income Group of the Sample Villages

S.N	VILLAGE	ANNUAL INCOME GROUP					
		10,000 – 50,000	%	50,000 – 1,00,000	%	>1,00,000	%
1	Shahabad (Narayanpur)	14	35	16	40	10	25
2	Karimachak (Naugachhia)	7	29.17	15	62.5	2	8.33
3	Lodipur (Kharik)	10	34.48	11	37.93	8	27.59
4	Rajganj (Pirpainti)	6	35.29	4	23.53	7	41.18
5	Hamzachak (Sanhoula)	13	43.33	12	40	5	16.67
6	Khulli (Shahkund)	7	14.58	34	70.83	7	14.58
7	Rajpur (Sabour)	12	50	8	33.33	4	16.67
8	Chambelichak (Jagdishpur)	11	34.38	9	28.13	12	37.5
		43	32.09	63	47.01	28	20.90

Annual Income of the Sample urban wards

In urban sample wards of Bhagalpur district income groups are classified in table 5.6 and figure 5.6 which shows that 10000 to 50000 income groups are 37.07 per cent , 50000 to 100000 groups are 38.79 per cent and more than 100000 groups are 24.14 per cent. Ward no-4 of Kahalgaon has highest percentage (54.17) of income between 10000 to 50000 followed by Ward no-6 of Sultanganj (40 per cent). 50000 to 100000 income are highly found in Ward No-40 of Hossainpur (45.65) and lowest is in Ward No-4 of Kahalgaon (29.17). More than 100000 income is highly found in Ward No-11 of Kabirpur (26.92) and lowest is in Ward No-4 of Kahalgaon (16.67).

Table 5.6
Annual Income Group of the Sample Urban Wards

S.N	VILLAGE	ANNUAL INCOME					
		10,000 – 50000	%	50,000 – 100,00	%	>100,00	%
1	Ward No- 11(Kabirpur)	9	34.62	10	38.46	7	26.92
2	Ward No- 4 (Kahalgaon)	13	54.17	7	29.17	4	16.67
3	Ward No- 6 (Sultanganj)	8	40	7	35	5	25
4	Ward No-40 (Hossainpur)	13	28.26	21	45.65	12	26.09
	Total	43	37.07	45	38.79	28	24.14

Source : Primary survey and computed by the author.

V.IX EMPLOYMENT:

Unemployment has become a global problem and it has brought serious economic problems particularly in developing countries. Unemployment has both economic and social implications. The existence of unemployment and underemployment is mainly due to high population growth and deficiency of effective demand for wage employees and in case of those self-employed in agriculture and other cases, by absence of opportunity for productive work. In Rural areas, inadequate agricultural development necessitates the expansion of other economic activities in order to employ the increasing labor force. This even makes the agriculture more viable by reducing the surplus labor.

In the context of widespread unemployment and the limited scope for expanding wage-employment opportunities in the Indian Economy it is suggested that creation of more and more self-employment opportunities would be logical and fruitful. The advantages perceived in this regard are that self-employment generation

- (a) is non-inflationary in so far as it results in production of goods directly,
- (b) utilizes available traditional skills and surplus family labor,
- (c) adds to productive assets at the household level and
- (d) by establishing linkages, it is capable of generating further rounds of employment through a meaningful employment multiplier.

Large scale rural employment and underemployment have been responsible for inequality and incidence of poverty in rural areas. Due to the limited capacity of labor absorption by organised industry as well as the primary sectors provision of alternative employment, which in turn

would increase the income generation capacity of the poor and alleviate rural poverty becomes crucial. Due to unionisation and militancy, industrial labor is able to get favorable minimum wages when compared to the weak informal labor whose real wages tend to decline over years.

Out of the total villages falling in of the district 08 villages and four urban wards were selected for the present study on Socio-economic conditions of Muslim women of Bhagalpur district on random basis. At least one woman in each house was interviewed. Some houses were male inhabited. Thus village women could be met and gather the details regarding the research problem.

The survey conducted in select 08 villages of Bhagalpur district reveal that rural women are engaged with activities such as beedi rolling, agriculture laborer, small cultivators and few are self-employed. Employment status of Muslim women is shown in table 5.7.

**Table 5.7
Employment Status of Muslim Women of Sample Villages**

Employment Status	Per cent of women employed
Beedi rolling	20.0
Agricultural Labour	25.0
Small cultivators	15.0
House hold Industries	85.0
Maid servants	40.0
Petty Shop	30.0
Private company	Around 1.0 - 3.0
Govt. Departments	Less than 2.0

Source : Primary survey and computed by the author.

Above table indicates that House hold Industries occupies the prominent place among rest of the occupations. 85 per cent of the people are engaged in it. It is observed that irrespective of caste and economic status of the people in these villages, all the households take up House hold Industries activity. Less than 2.0 per cent of the total houses visited have women with government jobs.

V.X CONSUMPTION PATTERN:

There is an old saying that some are eating to live, while others are living to eat. People exhibit consumption behavior based on their needs, expectations, demands, preferences, values and beliefs of maintaining an acceptable standard of living. The dynamics of consumption behaviour will provide answers to such questions as who consumes what, why and how he consumes. Various economic factors (size of income, disposable and discretionary income) individual differences (personal likes and dislikes) and family circumstances (family lifestyle and consumption patterns) may influence the consumption behaviour. The rural Muslim women cannot be an exception to this phenomenon. In this context, the researcher made an attempt to project the consumption trends and status of rural Muslim women.

It is generally observed that rural Muslim women are used to monotonous diet(cereal based such as rice, jowar, or wheat) and all the three times a day same is eaten with a side dish made out of vegetable or fish, eggs and meat are virtually not added in their diets and if these were bought once or twice in a month for a family of six to eight members and stretched the whole day. One of the vegetables is cooked on the day when dhal is not cooked. Nearly 80.0 per cent of the houses visited had no

intake of milk or buttermilk; leave alone the curds. Elderly ladies in most of the houses chew pan with tobacco and the women of lower caste consume alcoholic drinks on regular basis.

Table 5.8
Consumption Pattern of Muslim Women of Sample Villages

Item	Quantity/ month	% of women consumers	Amount spent month
Rice	25 Kgs	80.0	Rs. 500-700
Wheat	5-7 Kgs	25.0	100-150
Vegetables	Leafy other 40% 55% 30% 65%	45.0 60.0	Rs. 100 Rs. 250
Fish, Meat	1 K.G/week	85.0	Rs.250
Milk	No milk 1/2 -1 litre/ day More than 1 litre	55.0 35.0 10.0	Rs. 300/ Rs. 600

Source : Primary survey and computed by the author.

V.XI MICRO FINANCE:

In the recent years, much discussion is going on about micro finance, which is a crucial infrastructure for the local development especially in the agrarian/backward economy. Since the 1950s, development strategies in the developing countries have aimed at helping the rural poor and meeting their basic needs and enhancing agricultural

productivity. The low-income growth in these countries was perceived to be due to lack of capital resources, especially in the rural areas. A vicious cycle of low capital resource, low productivity, low income, low savings, low rate of investment and consequently a weak capital base was perceived to be operating, perpetuating a permanent poverty syndrome.

In such countries to alleviate poverty series of efforts have been made, among which providing credit arrangement has been one. Each developing country has their own history of evolution of their rural banking system. In view of globalization, and particularly in the WTO era banking sector reform is taking place widely. In a multi-institutional credit arrangement context it would be interesting to see how these reforms are taking place at different levels? In the macro level, international banks, and emerging new modern banks with advanced technologies of banking have created competitiveness in the banking sector, as a result commercial banks are made to shift their attentions from rural to urban sectors. In the micro level new schemes like 'group credit' have gained popularity during the period following WTO.

During the post-reform period the concept of 'micro finance' has become very popular. It was observed that micro finance often gets equated merely as credit for micro enterprises or to encourage self-employment. Broadly, in backward economies local poor people also need savings, consumption loans, housing loans and insurance services. Therefore, micro finance may be referred as providing all these financial sendees in the local level. Boiling down the various definitions on micro

finance we understand that it is a provision of thrift, credit and other financial services and products of very' small amounts to the poor in the rural, semi urban or urban areas for enabling them to raise their income levels and improve living standards. The emphasis of support under micro finance is on the poor in 'pre-micro enterprise' stage for building up their capacities to handle larger resources. Micro finance is a useful tool in building up the capacities of the poor in management of sustainable self-employment activities besides providing them other financial services.

Women all over the country' have realized their importance in the various dimensions of the locality, state and country as well and would like to be independent. They are becoming independent and are going for self-employment and entrepreneurship. They have started changing the stereo typed images to positive ones. Recent studies and field level experiments have brought out clearly that women are better credit risk takers than men. In the words of P. Kotaiah, former Chairman of NABARD "SHG route is one of the effective methods of delivery of credit to the unreached poor. The focus is not on SHG but poverty and its eradication. SHGs have done wonders in the life of rural Muslim people Bhagalpur district, in general and women in particular. Access to credit especially for the poor, has created additional self-employment opportunities almost immediately and experience perceptible increase in income. Economic empowerment has been possible in the following manner:

1. Greater access to financial resources outside the household
2. Reducing the vulnerability of the poor women to crisis

3. Significant increase in women's own income
4. Equal access and control over resources at the household level
5. Financial self-reliance of women
6. Distribution of respondents showing the opinion about their economic independence

In the study area women participation in the micro finance activities through SHGs have been increasing in the recent years. That has made rural women more to involve in economic activities such as savings, self-employment, and entrepreneurial activities. Rural women, the invisible hands are now gaining confidence to actively participating in economic activities. After joining to SHGs activities they feel more economic independent as shown in table 5.9.

Table 5.9
Economic Independence after joining SHG

	Response	Percentage
Economic Independence after joining SHG	yes	70
	No	30
	Total	100

Source : Primary survey and computed by the author.

Rural Muslim women are more involved now in savings and to analyse this before and after joining self-help groups are attempted. Table-5.10 and 5.11 gives the extent to which savings habits among rural women changed after joining SHGs.

Table 5.10
Saving Pattern of rural women before Joining SHG

Savings	Postal	Bank	Insurance	Co-operatives
Less than Rs.100	(63%)	Nil	Nil	(22%)
Rs.500-1000	(3%)	(7%)	(40%)	Nil
Rs. 1,000 and above	Nil		(2%)	Nil

Table 5.11
Saving Pattern of rural women after joining SHG

Savings	Postal	Bank	Insurance	Co-operatives
Less than Rs.100	(19%)	(100%)	(100%)	(70%)
Rs.500-1000	Nil	(8%)	(40%)	Nil
Rs. 1,000 and above	Nil	Nil	(4%)	Nil

Above data reveal that rural Muslim women have developed banking and saving habit after joining SHG's run by either the government or the NGO's.

Sources of income for Savings made by SHG members

Major sources of income for rural women are beedi rolling, tailoring, livestock enterprises and horticultural crops.

Table 5.12
Sources of Income

Source of income for savings	Number Reporting
Own earnings (Beedi rolling, Tailoring)	08%
Earnings of family members	37.5%
Livestock (cows, pigs, poultry)	40%
Vegetables and Fruit selling	14.5%

It is clear that out of their own earnings 62.5 per cent of women contribute towards Savings. From the family assets nearly 37.5 per cent of the income is being saved by them.

Table 5.13
Utilization of borrowings made by the SHG members

Purpose	percentage of women reported
For business purpose	8.0
Domestic purpose	75.0
Festivals/Feasts	2.0
Family Health	6.0
To pay off old loans	7.0
For no specific reason	2.0

Source : Primary survey and computed by the author.

A significant proportion of loans taken by the SHG women are for domestic purpose i.e; consumption, house repair work, buys furniture, utensils etc. For rest of the items there are less than 10.0 per cent of women members of SHG's.

Table 5.14
Factors motivated women to join SHG's

Factors motivated women to join SHG's	Percentage of women reported
1. For domestic purpose	32.0
2. To obtain credit	45.0
3. Influenced by others (relatives, Friends)	03.0
4. To meet unexpected and emergency requirements	17.0
5. Out of saving habit	10.0

NGOs are playing a crucial role in promoting SHGs in the rural area of the study region. The major factor motivated rural Muslim women to join is to obtain credit. It shows their interest to come to the main stream of economics. Table 5.15 shows acquisition of various skills and the extent of empowerment resulted on account of self-help group constitution in the rural areas

Table 5.15
Acquisition of various skills and the extent of empowerment resulted on account of self-help group constitution

Skills acquired	Percentage of the sample
Decision Making	85
Public relations	77
Importance to women	60

education	
Crisis management	50
Health and sanitation	35
Women participation in developmental programs	30
Maintaining accounts	15
Environment protection	09
General Awareness	07
Political Participation	05

Source : Primary survey and computed by the author.

CONCLUSION:

The women as deprived minority groups were taken into account to achieve changes in their socio-economic conditions. Along with Government, missionary, elite individuals, intelligential including men and Non-Governmental Service organization too served their best in this regard. The changed socio-economic status reveal that the women have developed and witness considerable improvement in various spheres especially in decision making. They were made ready to accept any decent job. They were aware of the legislations which were supportive to them. They knew that women are safeguarded at present from dowry menace, marriage problems, eve teasing, divorce etc. through legislations.

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