

## CONCLUSION

The present study is one of the few studies that empirically examines and reflects on the issue of rural poverty and the female face of it. The findings, question both the development and the growth model and the claims of the state regarding rural poverty. Inequities exist between the status of men and women and this paradigm of development has been questioned in the present study.

Going beyond the definition of poverty merely in terms of cash earnings per day, the study has examined poverty taking into account the dimension of deprivation like lack of access to food, nutrition, housing, sanitation, basic education, healthcare and political exclusion. This is more in line with the three dimensions the social progress that form the basis of Social Progress Imperative (SPI), 2013, namely basic human needs (nutrition and basic medical care, air, water and sanitation, shelter and personal safety), foundations of well-being (access to basic knowledge, access to information and communication, health and wellness, and ecosystem sustainability) and opportunity (personal rights, access to higher education, personal freedom and inclusion).The denial of these results into unaccounted feminization of poverty.

The overall objective of the present study was to study the feminization of poverty among rural women by analyzing whether women have a higher incidence of poverty in the Malwa region of Punjab. The research issues that are being discussed are, what are the reasons of feminization of poverty in rural areas? Is the decline in agriculture further accentuated feminization of poverty and an increase in female headed households? To what an extent are rural women able to participate in the development process and decision making at different levels? What efforts have been made at the Government and non-governmental level to eradicate poverty amongst women.

The specific objectives of the study was to study the socio-economic and demographic profile of the respondents and then to analyze the reasons for feminization of poverty in the rural areas of Malwa. The extent of this feminization of poverty was studied by analyzing the determinants of well-being namely employment,

education, health, Food and nutrition, sanitation, housing and social status. To analyze the economic status and to determine the extent of poverty the linkages between decline in agricultural employment in the Malwa region and feminization of poverty were studied. After studying the extent of feminization of poverty, the initiatives taken by the Governmental and non-Governmental organizations for alleviating poverty among rural women were studied and henceforth recommendations were made. The problem areas were identified and policy recommendations were made.

It was observed that in India and across the globe, women experience poverty disproportionately when compared with men. This has lead to feminization of poverty which represents something larger than simply a lack of income or a state of financial need for women. It is poverty of denials and their being poor implies the absence of choice, the denial of opportunity, the inability to achieve life goals, and ultimately the loss of hope. This feminization of poverty captures gendered privation, encompassing capabilities, livelihoods, subjectivities and social exclusion such as lack of power to control important decisions that affect their life. Poverty also implies the inability to meet basic needs such as food, clothing, or shelter, it is also a lack of resource, capabilities or freedoms that are commonly called the dimensions of poverty, and a gender-biased change in any of these dimensions leads to feminization of poverty.

Feminization is an action, a process of becoming more feminine and the aim of the present study was to analyze the reasons for feminization of poverty in the rural areas of Malwa region in Punjab. This had bought to mind certain pertinent questions in relation to poverty in rural areas of Punjab. A peculiar feature of poverty in Punjab is that people living below poverty line (7.4per cent) is significantly less in rural area than (17.6per cent) in urban area. At National level percentage of population living below poverty line is higher (30per cent) in rural than (26.4per cent) in urban area. Ranking of Punjab at 2nd place in rural area and the 5th place in urban in poverty ratio shows that there is lesser income inequality between rural and urban areas in Punjab and the standard of living of rural people in Punjab is much better as compared to rural people of other states of India, but the inequality between men and women is much higher as reflected in the Human Development Index and the Gender Development Index ranking of Punjab.

According to 66th round of NSSO which was conducted during 2009-10 average monthly per capita expenditure (MPCE) in Punjab is much better than country a whole as well as most of the major states. Average MPCE of Punjab is at Rs 1649 is second highest in rural areas after kerala (Rs. 1835) whereas national average is only Rs. 1054. In Punjab the standard of living of rural people in Punjab is much better as compared to rural people of other states. So going by the affluence of the state and the less number of families below poverty it is very evident that Punjab's affluence in terms of highest MPCE does not translate into better nutrition for women as is evident from the high level of anaemia amongst women and children.

Going by the poverty figures the economic and social status of women in rural areas should be very affluent but our study at the grassroots levels tells a different story. The encouraging statistics of rural Punjab as seen at the aggregate level are not all rosy as we drill down at the micro level. The economic status of rural Punjab is paradoxical .It is a classic example of poverty of prosperity or poverty amidst plenty. Punjab's affluence has not tickled down evenly. Analysis suggests large areas with high poverty in many parts of rural Punjab. There are concerns over growing inequality in Punjab owing to heavy expenses involved in using advanced production methods in farming that the smaller and typically poorer farmers struggle with. Rising costs have led to the growth of landless agricultural labourers leaving women with lesser work hours and lesser days of paid labour.

Since most of the poor women are involved in agriculture and live in rural areas of the Malwa region of Punjab, Feminization of poverty persists in this area. Persistent spatial backwardness and inequality have led to concentration of poverty in these parts. There is a geographical dimension to poverty. Additionally, since poverty remains especially prevalent among certain occupational groups in this area there is a sociological dimension to its persistence, with the main occupation being agriculture.

Characteristic of the profile of the surveyed women: As women play a very important role in agriculture in these districts, this agrarian crisis has had a serious impact on the socio economic status of rural women in the Malwa region which was evident after studying the socio-economic and demographic profile of the respondents. On the whole, the total sample presented a mixed picture of the respondents. Age wise they varied between 10-80 years; education wise, the

respondents varied between illiteracy to Matric. Religion wise, majority were Sikhs, caste wise, majority belonged to SC and Backward classes.

A majority of the respondents lived in joint families. Their family owned no land and most of the respondents had no dwelling in their name. Their income as well as their husbands varies from Rs 0 to 7,500 and most of them had no bank accounts in their names. Most of respondents had their blue cards and some of them had BPL cards. Most of them were married. Regarding the family composition, most of them had children. The number of girls outnumbered boys. Thus the respondents came from varied backgrounds in relation to age, family, religion, caste, occupation, income etc. All of these have an impact on their economic status. The socio-economic background of the respondents plays a major role in the economic status of women and the factors responsible for poverty amongst them. Lack of money due to their being illiterate, and having ill-health and the impact of mechanized farming and lack of regular employment all impact the economic status of women leading to higher incidence of poverty amongst them.

Denial of right to land and agrarian resources leads to feminization of rural poverty and these impacts the livelihoods or the economic status of rural women. Given Punjab's rural prosperity and high demand for agri-labour, one may have expected the correlation between agriculture labour and poverty to be less prevalent in this state. But close to half of Punjab's agricultural workers are landless and micro-level analysis shows exceedingly high proportion of agricultural labourers in areas of high poverty rates. Stagnation in agriculture and the devastation of the cotton crop from 1990 has crushed the peasants in the Malwa region. A complete belt of districts Bathinda, Sangrur, Mansa, Muktsar, Ferozpur and Moga of the Malwa region known as the cotton belt has been under acute crisis. This has contributed to slow economic growth in the state and the agriculture sector has registered a negative growth.

The peasants are taking loans to the sum of lacks of rupees to render their land fit for paddy cultivation. But they are forever pushed to the wall due to ever increasing prices of inputs, lack of satisfactory arrangements of irrigation and power. This agrarian crisis has had a serious impact on the socio economic status of rural women in the Malwa region.

Unfortunately, in recent years, Punjab's economy has seen a slowdown, mainly due to stagnation in agricultural productivity. Over the period 2004-05 to 2013-14, agricultural gross domestic product (GDP) grew by just 1per cent per annum, compared with the national average of 3per cent per annum. Poverty reduction in rural parts of Punjab calls for diversification of the agrarian economy, which the state is unable to do.

The Agricultural sector's growth rate has remained below two per cent in all the years from 2009-10 to 2012-2013 with growth turning negative in 2009-10 and 2012-13. The Agriculture sector recorded negative growth of -2.36 per cent in 2014-15 as compared to the positive growth of 2.35per cent in 2013-14. Slow growth of the sector has kept the overall growth of the agriculture and allied sector at -0.05per cent in 2014-15.

In rural Malwa the prosperity of the household depends on the prosperity of agriculture and allied occupation. It is the principle source of livelihood in the villages and distress in agriculture has had a very serious effect on the lives of women living in these rural areas. Inheritance laws and customs discriminate against them and land reform and settlement programmes unusually give sole title to the husband. Agricultural development programmes are unusually planned by the man and are aimed at men. Mechanization elevates the burden of tasks that are traditionally men's responsibilities leaving women's burdens unrelieved.

The present study reveals that women agriculture workers face many disadvantages, They face discrimination in the type of work, they are expected to do long hours of work in the household as well as outside .Dependence on agriculture seems to have become a poverty trap for many, especially in the wake of the jobless growth .Improvements in productivity, especially under dry-land conditions,or water logging, have simply not been enough to reduce poverty.

Rising costs of production and declining prices have lead to debt, unpayable debt is forcing farmers to commit suicides and women are left to look after their children without land, and without assets which go in paying the farm debt. Debt becomes a chain of slavery for generations. The devaluation of women is evident in the declining sex ratio of Punjab. 876 females per 1000 males. Debts are also related

to increasing cost of agricultural practices which has lead to severe soil and underground water degradation. Having lost their breadwinners to suicides or severe health problems, with no assets to repay their debt, widows have to fend for their young kids and themselves. They are unable to send their children to school as a result the children to enter the vicious cycle of debt. Almost all women in the samples of the study showed mental anguish and psychological distress they are undergoing in the face of acute agrarian crises and the struggle for survival. It was found that not only men but women too were committing suicides. Between 2000 and 2011, a total of 6,926 people committed suicide in the malwa country side owing to indebtedness. Out of them around 700 or 10 per cent were women. While 416 were agricultural labourers, 275 were women from farming community(Tribune,23rd January,2016).

The state is facing a threat due to overuse and misuse of pesticides.Ecological devastation and socio economic problems go hand in hand. Women suffer most from chemical farming as they work on farms and are the first ones to come in contact with chemicals causing disorders of the endocrine glands, cancer, asthma, skin diseases and infertility. This environment degradation has lead to severe health problems.These health issues have lead to numerous cancer deaths in this area. In Bathinda the water table has collapsed and water bodies are poisoned with chemicals. The land has been degraded and yields are falling. Beneath the shine of Punjab are monocultures of water intensive crops and the chemicals that go along with it and ruin the soil.

The peasants and rural workers associated with and dependant on agriculture, have been crushed the most under this so called model of development .Women have had to pay a heavy price for this model of development and the centres of their struggles are becoming the villages. As livelihoods disappear, women and children face the harshest consequences of the collapse of the system.These economic impacts have translated into a social crisis. Punjab known as the most developed state of India is going to be a centre of people's struggle as is evident from the recent unrest and farmer agitations in the Malwa region of Punjab.

The linkages between employment, poverty and gender inequality are complex and require an understanding of how household dynamics and labour market process interact. The relationship between poverty and women's employment runs in both

directions. Poverty can push women into employment often in informal jobs in response to economic crises and difficult family circumstance such as separation and widowhood .Agricultural casual wage work often appears to be the only available employment option for poor rural women. Change in cropping pattern with the switch to commercial crops and mechanisation has reduced the work hours of women workers.

The feminization of poverty has taken place in this area because the social positioning of women within household as well as public life makes basic needs inaccessible to them. Rural women in poverty are likely to have a lack of access to education, health, nutrition, sanitation and social security. The reasons for this feminization when analyzed found that the gender dimension of poverty in Punjab can be seen in men getting better basic needs satisfaction as compared to women. There is a layering of poverty incomes and employment along with gender disparities in access to education, health, nutrition, housing and sanitation in the three districts namely Faridkot, Bathinda and Muktsar.

The risks vulnerabilities and insecurities associated with the pursuits of livelihoods vary by gender. The poverty and persistence of hunger in Punjab is mainly due to the subjugation marginalization and disempowerment of women and this economic and political discrimination against woman has resulted in the increase in feminization of poverty in the malwa region of Punjab. Rural women in poverty in these areas have a lack of access and equal opportunity to education, health, nutrition, sanitation and social security this is evident from Chapter four. The women lacked behind in all these parameters. Going by the tangible dimension of deprivation like lack of access to food, nutrition, housing, sanitation, basic education, healthcare , political exclusion and using below poverty line or blue card holders mostly to identify the poor from the non-poor,feminization of poverty has been studied in the three districts of the malwa region of Panjab, namely Faridkot, Muktsar and Bathinda.

In food and nutrition gender biases do exist. It is evident in the households distribution of food which is clearly evident in chapter four. There is discrimination based on gender in the family's distribution of resources at all levels, indicating a feminization of poverty in the distribution of food. It is not about food insecurity or

about the lack of availability of food but the bias that exists in its distribution in the family. The socio-cultural orientation of members of the family is mainly responsible for this discrimination where biases do exist against the girl child and the female members.

Punjab government was the first in the country to implement the Food Security Act but in spite of that women are malnourished and the girl child is more malnourished than the male child. So in terms of nutrition women are discriminated and lag behind men. This discrimination shows that even though there is food security in the state women are discriminated against. This discrimination impacts their nutritional health and well-being. This is clearly indicated in the prevalence of high levels of anaemia in girls and women which is evident in the state records and is visible in the health of the respondents. This also throws light on the poor status of women in the social set up of the family.

These nutritional deficiencies impact the health of the respondent and also since most of the respondents were agricultural laborers or were working in agricultural related fields they encountered hazards while working on farms. The main fallout was in the increasing rate of cancer stemming from extensive use of pesticides since the green revolution. Farmers have excessively used pesticides which have polluted the drinking water and soil. As women in rural areas mostly work as farm labourers their health is impacted by chemical farming resulting in disorders of endocrine glands, cancer, asthma, skin diseases and infertility as was visible in the respondents. Cancer kills more women in the Malwa region which is a total contradiction of the world trends which show that more men are prone to cancer world wide.

In the districts of Muktsar, Faridkot and Bathinda it was found that inspite of the provision from the state for good health care facilities, the health of women working as farm laborers was poor and needed urgent redressal. Huge lapses occur in women and girl child getting quality healthcare clearly showing gender disparity in availability and timely addressal of ailments. Biases exist in women getting access to good healthcare. Here again the problem lies not in availability but in discrimination in providing good health care access to women and girl child.

Many young people have been trapped by drugs with severe consequences for the family. Where women were not subject to direct assault they often faced indirect consequences. Women become economically weak as a result of losing their husbands or sons to drug addiction. Aside from economic hardships, women are subject to violence in the everyday course of their lives by these drug addicts. Ill health also impacts their economic status and drives them into poverty since it impacts their ability to earn livelihood.

In education too regional variations along with gender disparities occur in these areas of Punjab. Since the respondents were from the districts of Malwa it was found that their literacy levels were very low compared to the corresponding state levels of female literacy. The dropout rate falls more steeply for the females than for males from the primary to the secondary level and that is the age when the girl child is pushed into the role of either the care provider or into her household duties in the home. The demand for girls education is suppressed unnaturally. Girl's education from the poorest households needs stimulating as much as supply and quality of education needs investment. The availability of education facilities is there but it needs stimulation in cash and kind, and change needs to be bought in the mindsets that are anti the girl child getting higher education. The state needs to intervene and provide support in a big way to ensure that girl child gets the same education as the male child in the family.

Denial of right to land and agrarian resources leads to feminization of rural poverty. In the matter of land ownership also, amongst the women respondents it was found that they had no land registered in their names and in case of their spouses only 7.7 per cent had some land holding and 92.3 had no land and worked as farm labour either on a contractual basis or on daily wages. Agricultural casual wage work often appears to be the only available employment option for poor rural women. Crowded in a limited no of occupations and lacking start-up assets, poor women enter the bargaining process with their employers in a weak position. Despite their importance to agricultural production these women face severe handicaps. They are the largest group of landless labourers with little security in case of break-up of the family due to death or divorce. Inheritance laws and customs discriminate against them and land reforms and settlement programmes unusually give sole title to the husband. Vulnerability forces them to sell their labor well below market rates.

The lack of skills among rural poor women further contributes to a higher incidence of poverty among them. There is a segregation of women in certain types of jobs which are low in the occupational hierarchy and are low paying and low status in these rural areas of Punjab. There is a feminization or segregation in employment. Economic irregularity is reflected through wage differentials and casualization of female labour forces in rural Punjab as is evident from Chapter four. There is an increased feminization of agricultural work and labour. This increase indicates that women are concentrated in a sector which is already experiencing severe decline.

In this scenario feminization has actually led to a contradictory impact of devaluation of the increased presence of women. Poverty amongst women is more visible in women working in agriculture in these three districts. As most of the agricultural workers live in villages, poverty is consequently more visible amongst women living in these rural areas. Discriminations and gender biases against women in terms of hiring, promotion, segregation, gender relations and remunerations have clearly manifested themselves in these areas.

There are serious challenges in translating growth into development which result from an absence of employment opportunities. Employment elasticity of output is extremely low, both in aggregate terms and especially in agriculture. The agricultural crisis and slowdown has demonstrated the shakiness of growth, leading to loss of jobs, wage cuts and insecure livelihoods for workers in the small and unorganized sector mainly agriculture.

The study on the whole highlights the problems which the women in this area are facing, which in turn is a fall out of the agrarian crisis that the Malwa region is facing .This social positioning of these women was analyzed by finding out to what an extent these rural women are able to participate in the development process and decision making at different levels. In households where women make decisions about how many children to have and when to have them, how much to spend on education and health for daughters and sons, how to allocate different tasks (inside and outside the household), and other matters that determine gender outcomes the household fared better. These choices are made on the basis of the preferences, decision-making (or bargaining) power, and incentives and constraints of different household members.

It was found that unmarried daughters of the house had no role in decision making in the family. Women's role and stature in the family increased with age. This clearly indicated a patriarchal culture where the male members had major role in family decision making process. Women's role in the family increased only when she bore male children. As a girl child her role in the family was non-existent and women had a nominal role as wife's and as a mother of sons her role in decision making and financial matters increased. This was also a reason for the woman's preference to bear a male child. She often viewed it as a means to empower herself in the family. This clearly indicated their bent of mind which tilted towards the custom of son preference. Discrimination against girls and women seems to be woven into the very socio-cultural fabric of the society. The Punjabi society continues to place a premium on the male child this is reflected in the screwed up sex-ratio and the response of the respondents.

The status of women is also reflected in their Political Participation and adequate representation in the gamut's of power. When women participate in politics they are able to advance their own empowerment. In Punjab, women are more or less invisible in decision-making bodies and consequently many issues are left unattended at the grass root level. Even though the Bathinda district had ample representation in the corridors of power with a womenrepresenting them in the centre, women were invisible at the grassroot levels.

An analysis of the political participation of women, whether as legislators or as voters, highlights women's subordination. Even though One-third seats of sarpanches or heads of village local bodies, were to be reserved for women by rotation to ensure the entry of thousands of women into politics at the grass roots,in most cases the women end up being silent and passive heads even when put into these power positions. They do not end up using their power to make independent gender friendly decisions which would empower women. The respondents played very little role in deciding who they wanted to vote for, they mostly preferred to leave these decisions to the male members. Lack of effective participation in decision making bodies at all levels leads to powerlessness and mistreatment of women which has an impact on women's socio-economic status in rural areas. There has emerged a very

strong politics of poverty in the state where the benefits of poverty alleviation schemes are politicised and vote banks are cultivated.

From a gender perspective, broader concepts of poverty are more useful than a focus purely on household income levels because they allow a better grasp of the multi-dimensional aspect of gender disadvantage. The house hold is not a unitary block with a common set of preferences and goals. Instead, it is made up of different members with their own preferences, needs, and objectives, as well as different abilities to influence decision making in the household. Markets and institutions affect the relationship between economic development and gender equality both directly and indirectly (through their impact on household decisions). Markets and institutions are not static but are shaped and conditioned by society (understood as the sum of individuals and households). And it is precisely this process that allows markets and institutions, including social norms and values, to evolve over time in response to policy change brought about by, interventions or exogenous changes like globalization.

Exclusion from participation in decision-making is not dependent on income levels. Participation in decision-making is related to freedom and to the respect of others in the community. Punjab still has a large number of poor women even though it has made huge strides economically. After analyzing the problem areas certain recommendations with special reference to feminization of poverty have been made.

The recommendations have been made keeping in view three factors that lead to feminization of poverty amongst rural women. First, the house hold income of women and men living in the same household is difficult to measure separately, a problem that is compounded by the paucity of data on outcomes in the household. Second, preferences, needs and constraints can differ systematically between men and women, reflecting both biological factors and “learned” social behaviours which perpetuate patriarchy and feudal mindsets. Third, gender cuts across distinctions of income and class, women from higher income households too might be experiencing poverty because of gender disparity in the household. Building on these three ideas, households make decisions, they interact with markets and institutions to determine gender outcomes, and policy can affect these interactions and ultimately gender outcomes.

The state on the other hand makes decisions about allocation of benefits and formation of schemes depending on the poverty profile of the area since there is no sex-segregated data the women are often missing in this profile. So when women are missing in the poverty profile their poverty does not get targeted effectively. The impact of poverty alleviation schemes is also missing as is seen in the ground reality. Poverty has to be acknowledged to be addressed. Interventions are needed to address the specific issue of women's poverty or feminization of poverty.

The accumulation of endowments (education, health and physical assets); the use of those endowments to take up economic opportunities and generate incomes, and the application of those endowments to take actions, or agency, affecting individual and household well-being and take decisions and shape policies accordingly will help to uplift women out of poverty. It is likely to lead over time to more representative, and more inclusive, institutions and policy choices and thus to a better development path.

### **Recommendations**

As discussed earlier to study poverty it is very important to have an exact poverty profile so that policies for poverty alleviation can be targeted to the poor for maximum benefits. So poverty has to be defined, measured and finally policies to eradicate it have to be formed. It is clear several initiatives are necessary to address poverty. Especially important are policies for balanced economic growth, effective actions to improve governance in the states, effective delivery of services and an inclusive, citizen-led approach to development planning and implementation where the benefits tickle down evenly and effectively amongst men and women.

As stated earlier all measures of poverty rely on household survey data. So it is important to recognize the strengths and limitations of such data, and to set up and interpret the data with care. Sex segregated data is not available in household consumption and hence women often get neglected in these surveys. To get an exact picture of women's poverty profile, Sex segregated data is very important. There are no region-wide figures on females and males separately within households below national poverty lines and hence it is difficult to get the exact profile of women's poverty .So, when rural women's poverty is not acknowledged how can it be

addressed. The welfare of women and men living in the same household is difficult to measure separately, a problem that is compounded by the paucity of data on outcomes in the household. So first and foremost recommendation is addressing the issue of lack of timely, reliable and sex-disaggregated data, including intensifying efforts to include women's unpaid work in official statistics, and developing a systematic and comparative research base on rural women that will inform policy and programme decisions.

Growth, even agricultural growth, will shift these poor women out of low-income poverty traps. High overall growth in these areas has created a stronger revenue base and stronger public expenditure flows into education, health and social protection. As yet, however, the state has failed to provide the means for poor people to participate effectively in economic growth. The employment guarantee is a step in the right direction, but does not go far enough. The greater challenge lies in increasing the employment elasticity of growth; if this is not done, the poor will remain concentrated in casual labour.

Self-employment and jobs can provide the fastest exit route from poverty. Agriculture will clearly remain critical for Punjab's poor women. Since wage labourers and marginal farmers depend on agriculture employment hence it is important to develop a sustainable and poverty-reducing approach to agricultural growth.

A new approach to agricultural growth for poor areas is proposed, to break the agricultural poverty trap and balance the interests of today and tomorrow. This would focus on quality as well as quantity of employment in agriculture; production and marketing of food grains and provide nutritional security along with food security and environmental sustainability to counter environment degradation in these areas.

Restructuring the agriculture economy and providing alternative jobs would be beneficial. The crisis in farm sector cannot be resolved on its own. It has to be supplemented by other solutions like transition to alternative work, education, acquiring skill sets, cutting cost of farming, opting for agro-based small businesses, collective farming and social support system.

Augmenting assets such as landholdings and livestock can still be tickets out of poverty for those who depend on agriculture this would provide women with additional incomes to supplement their wages.

Economic empowerment of rural women can help them to spend more money in improving housing and water facilities and reduce the existing scarcity of food. Furthermore, poor economic conditions as well as lack of knowledge and poor toilet conditions prevent the provision of adequate sanitation facilities. Rural women suffer from various contagious diseases.

The provision of free and effective primary health care facilities at the village level should be given priority as well as providing opportunities for training to increase knowledge and awareness on health, nutrition and sanitation. Women's organizations, alongside GOs/NGOs services, can facilitate practical knowledge on nutrition, health treatment provider, health, safe water and sanitation through group discussions.

The problem is that the non-farm economy is not producing enough jobs that provide an adequate livelihood. This suggests two problems need fixing at the same time, providing incentives for a pattern of private investment that will generate more and (over time) better jobs, especially for the semiskilled and unskilled and investing in infrastructure, knowledge generation and extension to support and empower marginal farmers, so as to increase productivity on these micro holdings as an important source of food security.

Reaching more of the poor women means generating more employment for those who can work, Significant improvements in the existing right to employment should contribute to tightening of wage labour markets, which is a good outcome for poor women. Fully implementing the employment guarantee will help. Other social assistance schemes will be needed to include the poor women who are unable to carry out hard physical labour. The fundamental weakness is that the right to work is vested in the household. Subsuming a woman's entitlement within the household entitlement by providing one job card for the household and this may lead to denial of a woman's fair share in that entitlement. This needs rectification.

Innovative sources of finance could include payment for environmental services and carbon markets (including global funds) to improve the soil toxicity and water toxicity. This is fallout of farming practices which cultivate high yielding variety of crops. Using solar power and organic fertilizers would be beneficial if supported by the government.

Developing a more environmentally sustainable pattern of growth, including meeting the climate change challenge can prevent shocks to their income in case of crop failure or wide spread disease to the crops, like wheat rust in case of the wheat crop, or the ball worm infestation in case of cotton crop. These have played havoc with the crops in these areas. Providing safety nets for crop failure would go a long way in providing economic security. Besides agricultural policies certain safety net mechanism are also needed to be put in place.

A more strategic approach to growth would be enhancing employment opportunities with systemic solutions, where the focus is more on the composition of output growth than on the pace of growth. The outcome might be a slightly lower rate of growth, but it would be broader-based. The need for safety nets for women would still apply, especially for those outside the workforce. Agriculture remains a very important sector for poverty reduction, and agricultural policy needs to be reassessed in light of its contribution to improved wages and assured working hours.

A more careful and strategic approach to integration with the global market, including a stronger domestic market orientation is needed to revitalize agriculture and make it more sustainable and generate more income for women in agriculture. Creating cold food chains for vegetables, fruits and flowers will encourage women to cultivate these and increase their income, or helping them sell vegetables in local markets will also enhance their income. To achieve these ends, significant progress is needed in revitalizing infrastructure (including health infrastructure), markets, institutions and service delivery; and enhancing government investment (in addition to allocating funds) in the poorest regions of the state to benefit poor rural women.

Providing necessary financing at low interest rates from financial institutions along with logistic support such as supply of raw materials, providing marketing facilities of products will be helpful and thereby will increase household income of

rural women. Rural women will be served better if at least a part of the micro-credit is given in kind and not in cash. A sufficient increase in rural women's income will help to build up their productive assets.

Resources generated by rapid growth enable allocation of more resources for such programs but, many flaws remain in respect of program delivery. They need attention for these programs to effectively bridge not just the development deficit but also the trust deficit. A major source of this trust deficit is that most programs have in the past been designed centrally and based on patronage at the local level, with no formal obligation on deliverers to actually deliver and no formal guarantee to make beneficiaries certain that they will actually receive. Poverty continues because almost all past growth-mediated poverty reducing strategies have bypassed various historically marginalized groups like women in rural ,backward areas where agriculture is the mainstay.

In the public distribution system, more daily based items should be available at fair price shops.Basic stationery for the children of poor families should be available at fair price shops. Women's Self helpgroups(SHGs) can be given the charge to run fair price shops through Public Distribution System so that Corruption/ Mis-management/ Misuse can be controlled. More home based industries or income generating schemes should be made available with a comprehensive scheme of TCPC (Training cum Production Centre) with market outlets totally owned and run by women's groups.More women based cooperative societies should be established.

Formation of women's self-help groups. Cooperatives or self-help groups play a significant role in upgrading rural women's status on a sustainable basis through the formation of savings and capacity building. Self-help groups can develop communication skills and promote business activities, such as direct sale of farm and other products and considerably reduce their dependency on men. The self-help group approach has proved successful not only in improving the economic conditions through income generation but also in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, and importance of education. Self-help groups can perform a vital role in initiating leadership skills of rural women through involving them in regular meetings and action oriented discussions (e.g. on women's rights).

Facilitating need-based training will help in reducing poverty. Training facilities are mainly available in the urban areas, while rural people are often neglected. Enjoying a certain volume of credit is not enough unless rural entrepreneurs could also be offered adequate training facilities so as to utilize the available resource at the optimum level. Thus, training exposure can be considered to be one of the prime factors for injecting new ideas and at the same time, intensive need-based training opportunities enhance understanding and improve personal qualities of the rural women.

Special training program for women in agricultural activities should be conducted by the state and agricultural universities outreach programs. Educational and extension Programs to inform rural farmers through electronic media like television and radio, about new agro-inputs and technologies, how they should adopt and adapt to the new agricultural methods, harvest techniques and enlighten them with the information of new crops will be of immense help .Unemployed youth and women will start earning money, working at the homestead, gardens, poultry and fish farms due to the inspirational documentaries of these extension programs. As an agricultural state, Punjab deserves such types of programs for motivating people at root levels which bring success in income generation and poverty alleviation.This will help to increase their yields from the farms.

Support should be provided to grow and develop small kitchen garden in and around their dwellings this will benefit their nutritional status as well as supplement their income. For this involvement of non government organizations and women's organizations, including women centers will be of great help.

The rights to employment, education, food and health will be particularly powerful in providing safety net to women, but only if they are resourced adequately and implemented effectively. Demandfor girls education from the poorest households needs stimulating as much as supply and quality of education needs investment. Midday meal schemes, scholarships for disadvantaged groups and conditional cash transfers can make a big difference in providing incentives to educate girl child. This is being realized now by the Punjab government,but more stimulation is needed considering the socio-cultural scene in Punjab.

The right to land is an important right and all international organizations are now advocating the implementation of this right. This right is very crucial to women in agriculture especially in the context of rural Punjab where the patriarchy is still very strong, women often have to forfeit this important right.

Over time, the rights-based approach, combined with decentralization and mobilization of poor citizens who are backed fully by the might of state will improve implementation of rights. The powerful set of rights to information, employment, food and education now require full implementation. Two additional rights are needed in order to combat gender disparity in the state of Punjab, the right to health care, and affordable housing. The right to employment, underpinned by the right to information, potentially combines with the right to education to result in tightened wage labor markets and a more rapid increase in wage rates over time than would otherwise be the case, given the existing labour surplus situation. This should be achieved by providing guaranteed employment at minimum wages and taking large numbers of today's and future children out of the labour market by keeping them in school and providing equal opportunity for the education of the girl child.

Adequate provisioning of resources and entitlements should ensure human development in all forms, for example, the right to work enables an individual to move out of poverty; the right to health care prevents ill-health from leading to entry into poverty; and the right to food prevents hunger, malnutrition and death. Thrust areas, which need immediate attention to increase existing livelihood status of rural women, are improving food availability, housing conditions, water facilities, health situation, and participation in social activities and freedom in cash expenditure. Development agencies have ample scope to improve the situation in these areas .

Expanding access to financial services for the poor, especially women and investing in infrastructure and labour-saving technologies, especially in rural areas, that benefit women and girls by reducing their domestic burdens shall go a long way in eliminating poverty. Promoting and protecting women's equal access to housing, property, and land, including right to inheritance shall also reduce feminization of poverty.

Since a large number of rural women working in agriculture related fields are dependent fully or partially on the wage labour market, raising the minimum wage

rate will probably result in alleviating the poverty of the poorest women in agriculture. An explicitly political will to human centric approach to development, will enable the state to move away from reliance on centrally sponsored schemes to a greater variety of approaches to achieving the key right that will be implemented universally.

Effective implementation of the right to education, combined with provision of skills, will help decrease entry into poverty and its intergenerational transmission for those entering the workforce in the future. Synergies among rights are key. For example, lack of employment opportunities for those who can work, combined with low wages, is a root cause of poverty and gender inequality, which the right to work seeks to address. The interconnectedness of aspects of deprivation and development suggests that, over time, it will be necessary to extend the rights-based approach to cover new rights, covering health and housing. Provisions for free and regular health checkups should be made by the state, especially for women and children.

In women's rights based approach the potential for the poor women's benefit depends on standards set during negotiation of the legislation with the centre. In the demand for the right there should be adequate increases in public allocations. The capacity of the state to deliver and quality of implementation and redressal mechanisms matters a lot. Citizens activism is an essential ingredient to persuade governments to get resources to the poorest. Greater accountability is key to improving institutions.

Thus, legislated rights by themselves are not a magic bullet. All the usual constraints to effective interventions still need to be addressed. The innovation of the rights based approach is that it creates new institutions that promote accountability. If these have no teeth, the approach will not work. The centre schemes should flow down to the citizens as rights so that they are not affected by the patrician nature of the local administrations and the benefits reach all the needy and not just a select few. This will limit the politicization of poverty and poverty will be targeted affectively and timely interventions will take place.

Developing leadership by encouraging rural women to participate in various social programs like village meetings, neighborhood arbitrations, voluntary help and

action-oriented discussions in the community will develop and improve their leadership skills. A sufficient increase of women's leadership skills may be very helpful to strengthen rural women's cognitive domain, thereby increasing their bargaining power at household level.

Taking action to improve the number and active participation of women in all political and economic decision-making processes, including investing in women's leadership in local decision-making structures and creating a level playing field for men and women in political and government institutions shall greatly reduce feminization of poverty. There has been very uneven development of Panchayati Raj and urban governance institutions. One of the fault lines of Punjab governance is weak social accountability. Insistence that the Panchayati Raj Institutions allocate and monitor public resources and that elections be held to these institutions on time and in a fair manner will significantly improve the chances of accountability at local level.

Community initiatives are needed to consider the involvement of community and religious groups for uplifting rural women. Issues related to livelihood development of women should be given priority in the interventions of village councils and of religious groups at the local level. Their initiatives would build the base for promoting positive family practices, social norms favorable to women, income generation and education which will encourage gender equality in the community.

Increasing gender awareness to create gender awareness among family members, local community leaders, religious instructors, extension agents, school teachers and members of the local elite can play important role. They can organize joint meetings, group discussions, speeches and counseling, etc. Furthermore, intensive training for local community leaders and religious instructors is needed to create an understanding of the importance of education, disadvantages of early marriage, need of women's participation in government agencies for economic freedom, women leadership and participation in the local institutions.

The poor women in the villages are deeply divided by social status, religion and political leaning. There is an urgent need to build a new social compact, as has been done by women, for example, resulting in a united movement to stop violence

against women. The legislation of basic rights and their implementation offer a platform around which such a new compact can be built to benefit women of the economically weaker sections. A united platform or a forum to address women's rural poverty will be hugely beneficial.

The work of the Nitti Aayog and of several ministries and departments could be usefully informed to set up a National Commission for women's poverty eradication. This would be a multi-stakeholder platform that includes alliances of people's movements for a new social compact around the elimination of poverty among rural women.

Gender equality should become a norm whereby every service whether private or government should provide equal opportunity to men and women. The employer should provide employment as an equal opportunity employer whereby there is no discrimination in hiring or in remuneration for work done on the basis of gender. This will emerge as a result of a combination of human development, social security and employment measures along with the benefits of the social security schemes reaching all strata's of society equally and freely without any kind of discrimination.

Like the Parliamentary Committee on Empowerment of Women, there should be a State Legislative Committee on the Empowerment of Women, which will act as an overseeing body for state development policies regarding women's welfare and rights and act as an effective agency for the execution of those policies. The state should formulate Women's Policy, to address those issues. This policy should be followed with an effective action plan and resource allocation.

As is evident that efforts have been made at the Government and non-governmental level to eradicate poverty amongst women in the rural areas of Punjab, but the fact remains that social sector schemes and social safety nets need to be far better designed, resourced, implemented, monitored and audited for outcomes, with inbuilt corrective mechanisms. Social protection is critical, not only to enable the poor women to cope with risk and so increase their chances of exiting poverty, but also to preventing the transitorily poor of whom there are many from being driven into poverty. The problem in most cases does not lie with the availability of resources but in discrimination between women and men in resource entitlements. This

discrimination has had a very serious effect on the lives of women living in rural Punjab.

While India and Punjab have progressed and met the poverty reduction targets set by the United Nations. During the 55 years of green revolution Punjab has made progress, but some central issues still remain an issue, notably in the gender spaces. There has to be a shift in the development paradigm where development becomes gender centric and women's issues become the core issues of all development planning.

Nobel laureate Amartya Sen has said that just as development means less income poverty or better access to justice, it should also mean fewer gaps in well-being between males and females. This viewpoint is also evident in the international development community's recognition that women's empowerment and gender equality are development objectives in their own right.

Rapid growth and consequent rise in the state revenue makes it possible to allocate larger resources for social sector expenditure. The Eleventh Plan had also recognized that growth is not an end in itself; it must translate into better life for all citizens including women in rural areas. Development should be seen as a process of expanding freedoms equally for all people.

As Amartya Sen has aptly said that gender equality matters as an instrument for development. It can enhance economic efficiency and improve other development outcomes by removing barriers that prevent women from having the same access as men to education, economic opportunities, and productive inputs can generate broad productivity gains. Greater gender equality contributes to economic efficiency and the achievement of other key development outcomes. It can improve women's absolute and relative status, including the status of their children. Gender equality provides level playing field to women and men to become socially and politically active, make decisions, and shape policies which are likely to lead over time to more representative, more inclusive, institutions and policy choices and thus to a better development which keeps in mind the broader social objectives, changes in world economy and the need to achieve Sustainable Development Goals.

Gender equality matters intrinsically, because the ability to live the life of one's own choosing and be spared from absolute deprivation is a basic human right and should be equal for everyone, independent of whether one is male or female. Ela Bhen Bhatt, has summed it up beautifully by saying that women are the key to building a community. Focus on women, and they will grow roots for their families, and work to establish a stable community.

In addition to the above recommendations what is most fundamental and critical is that there is a need to re-prioritize and bring about a shift in the development paradigm and go the way Gandhi had envisioned people-centric development, indeed it should be gender-centric and inclusive. Further the policies of the state should be gender-responsive and address both the strategic and practical needs of rural women. Investment in gender equality and focus on the rural women is key to realizing the empowerment of rural woman and their agency as change agents. Only then the feminization of poverty can see reversal and wherein shall lie their true liberation.