



# **PARTICIPATION OF WOMEN IN AGRICULTURE IN MORADABAD DISTRICT (U.P.)**

**THESIS**

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**BY**

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## **CHAPTER- 6**

### **SUMMARY, CONCLUSION, RECOMMENDATION AND SUGGESTIONS**

#### **6.1 Summary and Conclusion**

Agriculture is the oldest profession of the world as well as in India. It started from the inception of mankind on the earth. Human being first of all started the cultivation of agriculture for their food after the hunting of animals. It is the life line of the economy of developing countries of the world. Around 60 percent of the world population is engaged in the agriculture sector, which is the large size of population that depends on agricultural activities and allied sectors. Lots of industries of the world is dependent on the agricultural output, which is called agro based industries, such as cotton industry, jute industry, sugar industry etc. In agriculture sector most of the labour is female labour in the developing countries of the world. Therefore, we can say that agriculture is women labour oriented sector of the world, because most of the unskilled rural women are engaged in agriculture sector.

In India agriculture is one of the main occupations of the rural population of India. It is the backbone of Indian economy. It contributes the 14 percent to the Indian GDP (Census, 2011). It gives the largest employment to the rural population of India. According to census (2011), 58.2 percent population of the country engaged in agricultural activities. Most of the rural population directly or indirectly depends on agricultural activities and other allied sectors, such as dairy farming, poultry farming etc. 87 per cent of the total labour force in agriculture sector is women labour force.

In Moradabad district of Uttar Pradesh in India, 75 percent of the population depends on agriculture, according to district statistical magazine (2018). It is agriculture dominated district and lies in the Gangaetic plain of India. In Moradabad the participation of women in agriculture is very high, because male population of the district migrates to the cities from the rural areas in search of better employment. Women agriculture workers extend of women participation in different operations of agriculture in Moradabad district. The

researcher tried to study the socio-economic condition of women agriculture workers of Moradabad district.

The researcher reviewed various existing literature related to the topic of the thesis, both at national and international level, to understand the related issues of the women agriculture workers. The research gap has been taken into account to formulate the research question and objectives of the study. The main objectives of the study are given below

1. Assess the level of women's participation in different operations in agriculture sector in Moradabad district.
2. To analyze the socio-economic condition of women agriculture workers of Moradabad district.
3. To understand the impact on the condition of women agriculture workers after thier participation in agriculture.
4. To investigate the pattern of women's participation in agriculture as a cultivator or labor.

On the basis of objectives, data was collected on the various issues related to women agriculture workers of Moradabad district, from different block of Moradabad and then, the following summary, conclusion and recommendations has been drawn.

Age is an important factor to understand the demographic profile of women agriculture workers; it determines time period, when the women can participate in agriculture. The researcher found that there is no fixed age limit in agriculture sector. All age group women participate in agriculture sector in Moradabad district as in the rest of country. In the rural setting agriculture sector considered as the family enterprises, so the participation of all age group women found very frequently in the rural areas of Moradabad. However the average age of women agriculture workers in Moradabad district is 39.3 years.

During the field survey, the researcher observed that the rules and regulations related to age of the workers is not followed in agriculture sector such as, "child labour act

(prohibition and regulation) 1986". It is also found during the field survey that the participation of women in agriculture sector, is increasing day by day, because most of the male members of the family migrates to the cities from the rural areas, in search of the better employment. Therefore, women of all age groups participate in agriculture in Moradabad district.

Caste is another important factor in Indian scenario. Caste influences their social and economic status in the society. In the study area, three types of caste prevails namely, schedule caste (SCs), other backward caste (OBCs) and general caste. Women agriculture workers are belong to different caste. The percentage of the participation of women of different castes in agriculture varies from one caste to another. The participation of women in agriculture of different caste is varying from one block to another in the entire Moradabad district, because it depends on the availability of particular caste in that particular block. It is found from the data that 22.3 per cent of women agriculture workers are from schedule caste, 57.5 per cent are from the other backward caste and 20.3 percent are from the upper caste, women engaged in the agricultural activities in the entire Moradabad district, which is lowest in percentage.

The participation of OBCs women in agriculture is highest and upper caste women are lowest. It is observed during the field survey that the participation of women in agriculture is totally depends on the basis of economic condition of the workers. The economic condition of the upper caste is much better than the schedule caste and other backward caste. The financial condition of the OBCs is worse than the upper caste and availability is much higher in than the schedule caste in the study area, hence the participation of OBC women agriculture is highest.

Another important aspect is religion; it is an important factor of social composition, which is very helpful to understand the better demographic profile of the study area. The population of Moradabad district is mix population, According to the census of India (2011), the largest religion of Moradabad is Hinduism and after that Islam. The women from both religious communities participate in agriculture in Moradabad district. They work as cultivators and agriculture labors in different blocks of Moradabad.

The study reveals that the participation of women in agriculture in the entire district is dominated by the Muslim women. The percentage of the Muslim women engaged in the agricultural activities is 57.8 per cent, which is higher than the Hindu women. From the analysis of the data it is come to know that the sampled block of the study area are OBC Muslim dominated blocks, so the percentage of the Muslim women is higher than the Hindu women in agriculture. It is observed by the researcher during the field survey that the percentage of OBCs is higher than the upper caste in the entire district. Hence the participation of Muslim women in agriculture is higher than the Hindus, because OBC Muslim women's participation is higher than the upper caste Muslims. Participation of the women agriculture workers in Moradabad district of different religion is totally depends on the demography of the district.

There exists two types of family system in India, joint family system and Nuclear family system. In Nuclear family system husband wife and unmarried children live together, and in joint family system husband wife and their married children live together. The Joint family system in India is decreasing day by day due to the modern education system and western life style, and the Nuclear family system increase due to urbanization and increase of secondary and tertiary sector employment in India. In western Uttar Pradesh the concept of Nuclear family system is more prevalent due to increase in secondary and tertiary sector of employment. Especially in Moradabad district, Nuclear family system is more because of industrialization. During the field survey, both types of family system are found in the study area.

From the analysis of the data it is come to know that 86.71 per cent families of the district are nuclear families and only 13.29 per cent families are living in the joint family system in the entire district of Moradabad. The percentage of the nuclear family system is very high in the study area, because Moradabad district is one of the industrialized districts of Uttar Pradesh.

The researcher observed during the field survey that in some villages of Moradabad mostly population engaged in secondary and tertiary type of work, because of that they are independent and live in the nuclear type of family system. It is also observed in the

field that joint family system is mostly prevalent in those families who are totally depends on the agricultural activities.

It is very important to know about the category of the workers to understand the status of women agriculture workers of the study area. During the field survey of Moradabad district, researcher found that both APL and BPL category women workers participate in agriculture, but the percentage of the participation rate is different of both category women workers.

From the analysis of the data it is reveals that 23.59 percent are BPL category workers and 76.41 percent are APL category workers, participate in agriculture in Moradabad district. The percentage of the category of the workers varies from block to block in the entire district. The highest percentage of BPL women agriculture workers found in Thakurdwara block percent and lowest in Bilari block. The researcher observed during the field survey that caste play an important role in category of the women agriculture workers. It is observed during the field survey that most of the BPL card holder is from the lower caste. The economic condition of the lower caste workers is worse than the upper caste workers in Moradabad district. Therefore, mostly BPL card holders are from the lower caste. It observed during the field survey that caste influences the every aspect of the human life in Moradabad district.

When the researcher discussed with the villagers about the BPL cards they informed him that some women who really deserve they don't have because they are not the voter of Gram Pradhan. It is observed during the field survey that vote politics play an important role in the matter of BPL cards in the villages. Gram Pradhan made the BPL cards of their supporters if they are deserve or not, due to the vote politics most of the deserving workers don't get the benefits of the BPL cards in the study area.

The researcher collected information regarding the number of family members of the women agriculture workers of Moradabad district. The Number of family members influences the economic status of the family. If the family size is large, the expenditure will be large and if family size is small the expenditure will also be small. Therefore,

family size is the important factors, which determines the economic status of the family. It varies from one family to another family.

The study reveals that the average size of family in Moradabad district is 6.1. The highest size of family found in Munda Pandey block and lowest in Bilari block in entire district of Moradabad. The researcher observed during the field survey that family size depends on the financial condition of the family and education level of the family. It is also observed by the researcher during the field visit that poverty and unawareness are the main cause of the large size of the family in Moradabad district.

The researcher also gathered the information regarding the head of the household. Head of the family is regarded as the chief decision maker among the family. He/she is known as the bread winner of family. In Indian society both of the families' patriarchal and matriarchal exist, in matriarchal family woman is the head of the household.

The research reveals that 12.96 percent of the household headed by the female and 87.04 percent of the household headed by the male members of the family. From the field survey it is come to know that female head the household only in some unforeseen conditions such as widowhood or divorced.

It is observed from the field survey that female has no house in her name, before their marriage she lives with their parents and after marriage with their husband. It is the mindset of the Indian society that women cannot live without, male before the marriage and after the marriage. Women always depend on their male counterparts. It is also observed by the researcher during the field survey that rural society not considered the headship of the female, because society thinks that women are not good in decision making. Most of the families of the study area are patriarchal in nature, male always want to dominate the family affairs and other matters of the society.

The field survey was also about the education level of women agriculture workers of Moradabad district. The study reveals that 89.7 percent of the women agriculture workers are illiterate in entire district, which is very high percentage, 4.7 percent women workers up to primary level, 5 percent of women up to upper primary level and only 0.7 percent of women agriculture workers completed their education up to high school in the entire

district. The condition of education level of women agriculture workers in Moradabad district is not satisfactory.

The researcher observed during the field survey that poverty and lack of awareness regarding the importance of education are the main reasons, behind the worst condition of women education level in Moradabad district. The financial conditions of the rural families are not good and there is a lack of awareness in the rural areas about the education. The school dropout rate is very high among the girl, because schools are very far from the villages, lack of the availability of the female teachers, and lack of the sanitation facilities in the schools. Therefore, we can say that these are the main reasons behind so much illiteracy among the women agriculture workers in Moradabad district.

During the field visit the researcher observed that percentage of the girl is much higher than the boys in the entire district. The main reasons of the girls' dropout, the schools are very far from the home, there is lack of female teachers in the schools and lack of proper sanitation facilities in the rural school of Moradabad district.

Wages is one of the important factors, which determines the income of the worker and the household of worker. Wage is very important component to know about the economic status of the any individual in the society. It varies from person to person and work to work. During the field survey it is observed that wage is not fixed in agriculture sector, it depends on the nature of the work. There is wage discrimination on the basis of gender in agriculture in Moradabad district. According to the Wage Report (2016-17), the average wage for a man in India is Rs 296/day and for a woman 228/ day, but it is found that there is violation of "article 40" (equal pay for equal work) of the Indian constitution in agriculture sector in Moradabad district. During the field survey it is found that women agriculture workers do not get proper wage for their work. During the field survey of different blocks of Moradabad it is come to know that there is wage differentiation in every sampled block of Moradabad district, due to the availability of labour.

It is revealed from the study that 39.53 percent of the workers are non paid workers in the entire district, because mostly they are small cultivators and work on their own fields. Around 8 percent of the female workers get Rs 150/ day, which less than the national

average wages of India. Near about 13 percent of the total workers get the Rs 180/day, 36.54 percent get the Rs 200 / day in the entire district. Only 2.99 percent of the total women agriculture workers get the Rs 220/ per day for their work which is less than the national average wages of women agriculture workers. This is the scenario of the wages of women agriculture workers of Moradabad district.

It is observed from the field survey that no rule and regulation applies in the agriculture sector related to wages such as; Minimum Wages Act etc. Mostly women who are agriculture workers are uneducated; they cannot do any other professional work, therefore, they face wage discrimination in agriculture

Family income of women agriculture workers is decided by the wages of the family members. Income of the household determines the status of the family in the society. The family income of women agriculture workers is divided into various groups for better understanding of the income of household.

The data reveals that 23.26 per cent household income up to Rs 5000/ month, 63.79 per cent household income lies between Rs 5000 to 10000/ month, 11.63 per cent household income Rs 10000 to 15000/month and only 1.33 per cent household income more than Rs15000/ month in the entire Moradabad district. Therefore we can say that the family income of the women agriculture workers is not sufficient enough to meet their basic needs. There are the main reasons behind the low income of the family of women agriculture workers, one is limited wages of agriculture workers and another is lack of another source of income other than the agriculture labour of the family members of women agriculture workers.

The researcher observed during the field survey that income of the family of women agriculture workers is totally depends on the agricultural activities in most of the rural families of Moradabad district, because most of the family members are illiterate and unskilled. It is also observed during the field visit that most of the family members of women agriculture workers are engaged in agricultural activities, they not work in other sectors. The land holdings is very small in the entire district and many people engaged in

these types of small land holdings therefore, these are the main reasons of the limited income of the household of women agriculture workers in the entire Moradabad district.

Per capita income is a measure of the amount of money earned per person in a particular region or nation. It can be used to determine the average per-person income for an area and to evaluate the standard of living and quality of life of the population. Per capita income is helpful to understand the actual income of the workers.

From the analysis of the data it is come to know that the average per capita income of women agriculture workers in Moradabad district is Rs 1313/month. It varies from one block to another and it is not same in every sampled block and for every women agriculture workers of Moradabad.

The study reveals that every block has different per capita income of the women agriculture workers. Moradabad block per capita income (Rs1614), which is highest in entire district and Munda Pandey block is lowest per capita income which is (Rs1129), because Moradabad is near to the city and Munda Pandey is very far from the city, so the population of Munda pandey block is totally depends on agricultural activities, their per capita income is lowest in the entire district and population of Moradabad block get employment in other sectors, so their per capita is highest. It is observed during the field visit that per capita income affected by many factors such as, source of the income other than agriculture, level of education and size of the family etc.

The expenditure pattern of the women agriculture workers shows that the income of the workers household is not sufficient to meet their basic need. The average monthly expenditure of the household of women agriculture workers is Rs 7771/month, which is not sufficient amount for the expenditure for a household in a month. Expenditure is directly related to the income of the household, the income of the household of women agriculture workers is very limited, so their expenditure also very limited. From the survey the researcher found that the women agriculture workers spend their money on the items, which are very necessary for life, they cannot live lavish life.

From the analysis of the data it is come to know that women agriculture workers spent 29.2 per cent on the food items, 11.5 percent on the clothing, 1.20 percent on fuel in their

vehicles, 2.2 per cent on entertainment, 9 percent of their expenditure on health, 10 percent on the education of their children and 11.4 percent on other items in the entire Moradabad district.

The researcher observed during the field survey that their income is not sufficient for meet their basic needs, life is very miserable, due to the low income. It is also observed when the researcher talk to the respondent about their income that they cannot afford the good clothes for their children. They sell milk their food stuffs (wheat& rice) for the clothes for their children on the occasions like (Eid and other festivals). They take simple food throughout the year, because of the limited income of the household.

Land ownership is broadly determined by access to land, which protects the rights of the land holder, and impacts livelihoods, and industrial, and socio-economic growth. However, land in India is unclear due to several factors. It is determined through various records such as registered sale deeds, property tax documents, and government survey records. Generally, both categories of workers are found i.e. cultivators and agriculture labourers in the study area. In India, availability of land is varying from person to person because some have land for the cultivation of agriculture and some do not have any piece of land or they are landless or engaged as labour in agriculture activities for survival of their family.

From the data the study reveals that 56.48 per cent of the household of women agriculture workers have the land, 43.52 per cent do not have any piece of land for the cultivation in entire Moradabad district. It observed by the researcher during the field visit that land ownership is influenced by the caste system in the entire district, the upper caste population have land and lower caste people have no land, therefore, there is a wide gap in the ownership of land holding. This is also one of the main causes of the poverty of lowers caste women agriculture workers, which is the main driving force of women in agriculture sector. They all are labors in agriculture who don't have any piece of land for the cultivation in entire district.

Size of the land determines the economic status of the individual in the rural settings of India as well as in Moradabad district. It is known as the status symbol in India, which is

the main source of income in the rural areas. The size of the land is decreasing day by day, due to the increase of population in India. The same situation is found in Moradabad during the field survey, because Moradabad district is very densely populated district of India. The size of the land in Moradabad district is becoming smaller day by day due to the population.

From the analysis of the data it found that 44.52 per cent of the household of women agriculture workers have no land, 7.31 per cent have up to 2 bigha of land, 17.94 per cent have 2-3 bigha of land, 22.56 per cent between 5-10 bigha of land and 7 per cent have above 10 bigha of land of the household of women agriculture workers in the entire Moradabad district. During the field visit the researcher observed that the size of the land of women agriculture workers affected by the many factors such as, large size of the family, caste of the women workers and population of that particular village of the district. During the field survey it is also observed by the researchers that if these above mention factors prevail, the size of the land of household of women agriculture workers will be small.

Category of farmers is very important to understand the distribution of land among the peoples. It is divided into four groups such as, landless farmers, marginal farmers, small farmers and large farmers. This categorization is helpful to know the financial conditions of farmer in the sampled villages of Moradabad district.

From the data it is come to know that about half proportion (48.50%) is marginal farmers followed by landless and small farmers with the per cent 44.85% and 6.64% respectively. And no single large farmer has been recorded in the study area.

It observed during the field visit that landless farmers are from the schedule caste and most of the small and marginal farmers are from the schedule caste and OBC category and all the large farmers from the general caste. During the field visit it comes to know that caste play an important role in the size of the land holding in Moradabad district. Therefore, we can say that caste touch the every human aspect in Moradabad district.

Livestock is generally defined as domesticated animals raised in an agricultural setting to produce labour and commodities such as meat, eggs, milk, fur, leather, wool, and etc. In

particular, livestock especially beef, dairy and sheep stocks, have out-sized influence on greenhouse gas emissions from agriculture. It is most important source of income generation for agriculture workers in Moradabad district. Majority of them are rearing animals, such as buffalo, ox and goat in their houses for the income generation and for the fuel for their kitchens in rural areas. In the rearing of animals' majority women are engaged in their houses, because some women live in their houses, they do not go to field for the work so they care about their animals in the houses.

Therefore, the present data demonstrates the ownership of livestock for women agricultural workers in Moradabad district. More than three-fourth proportion of workers has livestock while only 24.58% workers do not rear livestock in the study area. It is the main source of income in rural areas other than the agriculture labour in entire India not only in the study area. It is also helpful in the women empowerment, because the money generated by the livestock rearing is in the hands of women in most of the families in rural India as well as in the district.

The researcher observed during the discussion with the respondent about the livestock that livestock rearing is very helpful for housewives. It is the main source of the income of the rural women. It is observed from the discussion that livestock is the only source which fulfill the basic needs of rural women.

Working hours is very important to know about the working condition of the workers in any profession. It is the main indicators of the working conditions of the workers. Per day working hours is not fixed in the agriculture sector. It depends on the nature of work. Different types of work required different working hours in agriculture sector. Plantation required long working hours and weeding requires short working hours.

The study reveals that 5.32 per cent of the workers work for 6 hours per day, these are the cultivators who work on their own fields, 16.28 per cent of the workers work for 7 hours a day, they are the semi agriculture labors, 59.80 per cent of the workers work 8 hours per day, they all are the landless agriculture workers, who work on the others land for the wages. About 14 per cent of the women agriculture workers work for 9 hours per day in some unforeseen conditions, only 3.32 per cent of women agriculture workers found in

the entire district, who work more than 10 hours per day, they are paddy workers and some other such type of the workers, which required more time.

During the field survey it is observed by the researcher that working hours depends on the type of work. Plantation of work takes long hours and weeding workers only 6 hours from early morning to 12 noon in most of the sampled villages. It is also found during the survey that paddy plantation needs long working hours from morning to evening till the end of the work on the fields. Therefore, we can say that working hours in agriculture totally depends on the nature of the work done by the women agriculture workers.

Transportation facility is very necessary for those who work outside the village such as bicycle, motor cycle, and etc. If the workers work in their own village, the transportation facility is not necessary. During the field survey the researcher talk about the necessity of the conveyance facility to the women respondents. They told that transport facility is not the major problem, because majority women get employment in their own villages. Mostly workers go to their work place by walking, some use the bicycle and very few of them used the facility of the motor cycle.

The data reveals that only 12.29 percent of women agriculture workers, used vehicle for going to workplace, because most of the workers get employed in their own village within the radius of 2 km from their houses, therefore the percentage of the vehicles used women agriculture workers is very few. Around 88 percent of women workers go to workplace by walking, because workplace is not so far from the house of the workers.

A type of house is one of the main factors, which influences the living standard of human being in India. It is the reflection of the human being's social status in the society. There are three types of houses are found in the study area, namely kutchha house, pacca house and semi pacca house in the entire study area.

From the analysis of the data it is come to know that 17.61 per cent of women agriculture workers are living in the kutchha houses, 34.88 per cent are living in pacca houses and 47.51 per cent of women agriculture workers are living in semi pacca houses in entire Moradabad district.

During the field survey that the researcher found that most of the pacca house are belong to the general category women agriculture workers, while the most of the kutchha house are belong to the schedule caste women agriculture workers in the entire district of Moradabad. The housing condition is determined by the economic condition of the workers. If they are financial strong the housing condition will be good, if they are economically deprived the housing condition will be worse. Therefore caste and poverty are the two main factors, which determine the condition of the house of the women agriculture workers of Moradabad.

Caste wise housing condition information collected by the researcher is very useful to understand the type of houses inhabited by different castes. There are three types of caste found in the survey area namely, schedule caste, other backward caste and general caste.

From the study it is found that schedule caste women have 53.73 per cent kutchha house, 8.96 per cent pucca house and 37.31 percent semi pucca house in the entire district. OBCs women have 9.83 percent kutchha house, 31.21 percent pucca house and 58.96 percent in the entire survey area and the general caste women have no kutchha house in the entire district of Moradabad. they live in pucca house and semi pucca houses only.

It is reveals from the study that caste plays an important role in the type of house. Upper caste women workers have pacca house, while lower caste women workers live in the kutchha and semi pacca houses. The researcher observed from the survey that lower caste women live in the pathetic condition in comparison to general caste women. During the field survey of Moradabad district the researcher observed that caste is the most important factors in every aspect of life in India as well as in Moradabad.

The survey is focused on the access of toilet among the women agriculture workers in study area, to know about the living standard of women agriculture workers. Access to toilet is the basic right of every human being. It is very dish honour for a woman, when she goes to open defecation. Because it is very awkward for a women went for open defecation in the fields. Open defecation increase the many disease in environment. Access to toilet improve the sanitation condition among the people and reduce the many disease. The government of India and state governments is doing good effort to decrease

the open defecation in India. The State governments are making toilets in villages through the Gram panchayats to improve the sanitation condition of rural areas of India. The Swatch Bharat campaign of the central government is a good initiative in this direction to minimize the open defecation and improve the sanitation condition of India.

During the field survey researcher ask about the access to toilet among the women workers. There are very few only 3.99 per cent women are found who do not use the toilets for the defecation. They go to fields for the defecation and do not have toilet facility in their houses. When the researcher discussed with women agriculture workers about the toilet facilities, it is come to know that state governments play an important role in the toilet construction. It observed by the researcher that who are going to open defecation in the entire district are belongs to the schedule caste women.

Access to safe drinking water is also a basic need for human being. The researcher during the field survey gathered the information regarding the access to safe drinking water to know the living standard of the women agriculture workers of the study area. The researcher found in the study area that there are only two mode of safe drinking water, namely, own hand pump and public hand pump.

It is found from the data that 80.40 per cent of the women agriculture workers access safe drinking water through their, own hand pump and 19.60 per cent of women agriculture workers use the public hand pump for the safe drinking water in the entire district.

The researcher observed during the field survey that mostly lower caste women access the public hand pump for drinking water. Poverty and caste are the two major factors, which are responsible to use the public hand pump for the safe drinking water in the entire district, because most of the lower caste women agriculture workers access the public hand pump, because their economic condition is worse than the others.

The researcher also focused on the assets owned by the women agriculture workers of Moradabad district. Some person possesses various assets such as TV, mobile, fridge, LPG, washing machine, sofa, computer and two wheelers. But most of the families do not have such type of items in the study area.

It is the indicator of the economic status of women agriculture workers of Moradabad district. It is the symbol of the earnings of any household in a village or a nation. During the last decade developmental economists have advocated using assets as a measure of wellbeing and prosperity in developing countries (Moser and Felton 2007). Therefore, the researcher put up these questions about the possession of these items.

The study reveals that near about 33 percent of respondents have television in their houses, 97.7 per cent of household have the mobile phones, 21 per cent of the household have fridge, 62.1 percent of the household have LPG connection in Moradabad only 12 per cent household have the washing machine. Near about 37 percent of respondents owned Almirah in their houses, 15 per cent sofa set, 10 per cent of the household have computer and near about 37 households have the two wheelers in Moradabad. the percentage of luxurious items such as sofa set, fridge, and washing machines is very low because it is known as the luxury item in India whereas the percentage of other items such as mobile phones, two wheelers and LPG connections very high because these items considered as the necessity in Indian society now a days. Most of the luxurious items not purchased by the women agriculture workers, they get as a dowry from the broom, because dowry system prevails at large scale in Moradabad district.

RSBY is an important scheme of the central government for the health insurance for the poor people of the country. It is launched by the India Gandhi to help the needy people in any medical emergency. But the awareness related to the benefits of the government among the masses is very poor in Moradabad district.

The researcher found during the field survey that only 22.26 per cent of women agriculture workers are beneficiary of the RSBY in the entire district. During the field visit it observed by the researcher that there is lack of awareness about the RSBY among the women workers, they don't know the benefits of the schemes. Therefore, the beneficiary in the entire Moradabad is very few of the RSBY. It is found that most of the women agriculture workers are illiterate, so they don't know most of the schemes of the government.

Primary health centre (PHC) is the basic unit of health infrastructure in India. It is located at the village level in rural areas of India. PHC play important role in the primary health system of any state, but in Moradabad, the primary health system is very poor especially in the rural area of the district. During the field survey it is found that the primary health centers are located in very few villages of the surveyed villages of the district.

It is reveals from the study that only 30.23 per cent of women agriculture workers are the beneficiary of primary health centers (PHC) in the entire district. The percentage of the beneficiary is very few, because most of the health centers are very far away from the villages of the women agriculture. There is Lack of the availability of the doctors in the primary health centers and poor infrastructure of the health centers.

It is observed during the field visit that women agriculture workers are not satisfied of the primary health centers. They do not believe on the government health systems and government doctors. It is found during the visit of the primary health centre (PHC) that in some villages of the study area that doctors do not come regularly in the PHC. They don't treat the patient professionally; the doctors run their private hospitals.

Jan Dhan Yojana was launched in August 2014, to ensure the banking services for every individual of the country. According to this scheme account were opened with Zero balance and did not required the minimum balance in the account. The beneficiary of the Jan Dhan Yojana was entitled to one lakh insurance and 30000 payable to nominee if the account holder dies. This scheme of the NDA first government was one of the most successful schemes of the government. Jan Dhan Yojan empowers the rural women, because mostly rural women become the bank account holder due to this scheme. Bank account is one of the important factors of women empowerments.

The study reveals that 79.40 percent of the women agriculture workers are the beneficiary of Jan Dhan scheme and only 20.60 percent are not benefited of the scheme in the entire district. It is found during the field survey that women became account holder only due to this scheme especially in the rural areas.

The researcher observed during the discussion with the women workers that they opened their bank account, but the accounts remain empty all time, they don't have money to

submit in their accounts. Their accounts only used for the government subsidies because rural women have no income which they save in their bank accounts.

The researcher during the field survey collected the information about the ATM possession by the women agriculture workers of the study area. It is come to know from the study that there are only 14 respondent have ATM in the entire district which is 4.7 percent of the total workers of the district. The percentage of ATM holder is very low, because most of the respondents are uneducated, they do not know how to operate the ATM. The percentage of ATM holder is very few in the entire district, due to the illiteracy and lack of technical knowledge among the rural women. They depend on the banks for the withdrawal of the money from the accounts.

Ujjawala is a central government scheme, which is launched in 2014 for replace of the wooden chimney from the houses in India. It is a dream project of the BJP government, which is considered as the most successful scheme of NDA 1<sup>st</sup> government. It is very helpful to minimize the air pollution in India, lakhs of people die every year in India, due to the air pollution. It is also empower the women in the rural area of the country. There are about 6 crores of households are beneficiary of the Ujjawala scheme in India according to the government of India.

The study reveals that 50.50 percent of women agriculture workers are beneficiary of the ujjawala scheme in the entire district of Moradabad. The percentage of the beneficiary is very high, but the researcher found during the field survey that the refilling of the cylinder is very low. Most of the women get the cylinder through the Ujjawal schemes, but they are unable to refill the cylinder, due to the high price of the LPG. Therefore, we can say that the success of the Ujjawal is only on the papers, but the reality is very far

### **Recommendations and Suggestions**

Overall, the condition of women agriculture workers in Moradabad district is not satisfactory, whether they are agriculture labors or cultivators. They are living in very pathetic condition; their income is very low, due to the low wages in agriculture sector. The living standard of women agriculture workers is depends on their income. Hence, for

improving the condition of women agriculture workers following suggestions can be undertaken.

1. The wages of the women agriculture workers of Moradabad district is very low as compared other sectors. The Minimum Wages Act should be implemented in the agriculture sector.
2. From the analysis of the data it is come to know that there is discrimination on the basis of gender. However there is need to end discrimination of women agriculture workers.
3. The land ownership right should be given to the women agriculture workers, which develops the sense of security among the women agriculture workers.
4. The role of women in agriculture needs to be enhanced at the level of decision making. Thus there is a need to equip the women with education and training so that she can understand current agricultural technology better and participate or contribute in decision making.
5. Access to credit facilities among the women agriculture workers should be increase to empower the women agriculture workers
6. The women agriculture workers should be trained for skilled work to improve their income, which is helpful for improving the living standard of women agriculture workers.
7. There is need for gender sensitization. This can be achieved by conducting various sensitization campaigns, training centres and workshops, which is helpful for modification of behavior.
8. Recognition of labour work of women agriculture cultivators in the rural economy should be accounted in monetary terms.
9. Measures should be taken to enhance women's literacy rates. Education is the only tool which makes the women empower in the society. Government efforts to reduce the girl dropout rate in the rural areas. The schools should be in 3 km range of the village. There should be proper sanitation facilities in the schools.

10. The government should make the policies, which are helpful for improving the socio-economic condition of Schedule caste and other backward class women agriculture workers.

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