

**INTEGRATING WOMEN'S INTEREST
INTO A STATE FIVE YEAR PLAN**

Sponsored by :

**MINISTRY OF SOCIAL WELFARE
GOVERNMENT OF INDIA**

V-1

INSTITUTE OF SOCIAL STUDIES TRUST

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Rajmahal Vilas Extension
BANGALORE - 560 080

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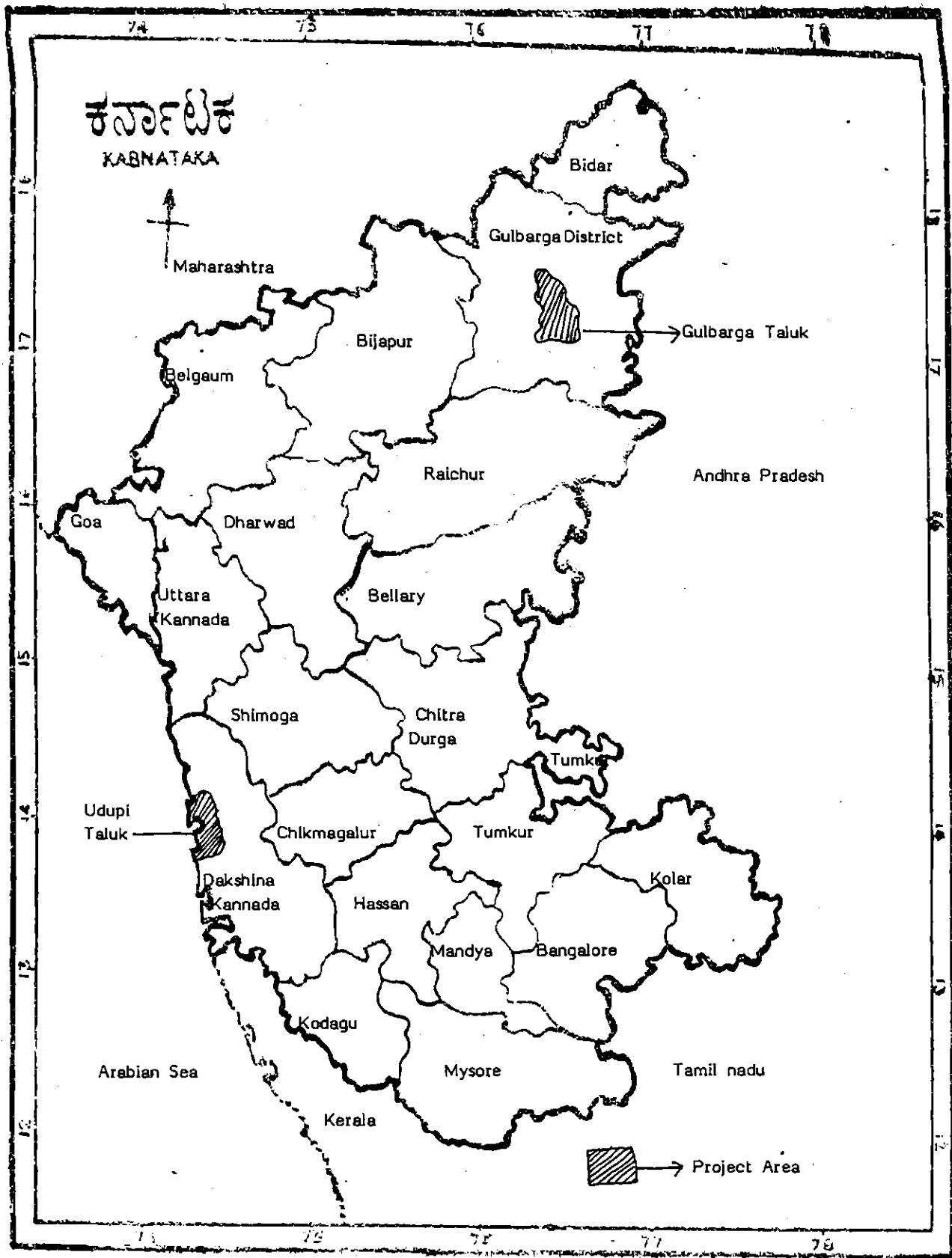
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CHAPTER 1

INTRODUCTION

- 1.1 From the outset, India's development policy has sought to combine accelerated economic growth with greater social justice in sharing the benefits of progress. Successive five year plans have aimed at reducing the proportion of population 'below the poverty line' and providing special benefits to weaker sections of society. These sections have generally been defined in terms of low-income groups, scheduled castes and tribes, rural households with little or no assets, unskilled workers or unemployed people. The means proposed for benefiting these categories have been wide-ranging - such as providing additional employment opportunities, better access to new skills and technology, protection of minimum wages, provision of credit, additional health and education facilities, amelioration of social status etc.

- 1.2 **The gender gap - lack of perception of gender based inequality:**
All of these benefits are targeted in terms of households, caste groups, population proportions or economic categories and, except in the area of maternity benefits, no distinction is made between men and women. Schemes for employment, training, provision of productive assets or credit have generally been gender-neutral. The basic assumption has been that the benefits of additional employment and income howsoever provided will accrue as much to women as to men. And quite frequently, the underlying thought has been that, since women are engaged mostly in household duties, they would naturally benefit from any additional income earned by the men of the household. Because so large a part of women's work in India consists of household chores of one kind or another, it also tends to be assumed that their need for gainful employment outside the home is less important than that of men.

- 1.3 In consequence, much of the planning for women in India has until recently been peripheral. They have been viewed as wives and mothers with certain specific requirements as consumers. As regards productive employment, their role has been conceived mostly as providing unrequited labour on family farms, or casual or part-time labour in local works or traditional home industries. Specific plan allocations for the benefit of women have consequently been for maternity benefits, general education, Mahila Mandals and Yuvathi Mandals, part-time employment in the slack season for agriculture etc. They have in other words, been no more than a thin garnish on the loaf.
- 1.4 By the mid-1970's, however, this question of how well the interests of women were being integrated into development plans came to be recognised as a matter of considerable importance to the achievement of greater economic and social equality. The declaration of 1975 as the International Women's Year and the Mexico World Conference on Women added to the consciousness both in India and elsewhere that planning or programming for the development of women is much wider in scope than treating them as some kind of a handicapped group. Equally with men, they are a major resource for accelerating economic and social development and without conscious planning for them, not only are they apt to be woefully underutilised or exploited by the rest of society but the social product may itself become smaller than it could otherwise be. Some of these issues have been elaborated in the last few years by working groups set up by the Planning Commission, Central Ministries and State Governments, as well as by non-governmental organizations of women, social service groups or research agencies.
- 1.5 Reflecting this new awareness, India's Sixth Five Year Plan(1978-83) devoted a special chapter to women's employment, pointing out that tasks undertaken by women, whether gainful or purely domestic, were a sizeable part of the national product. However the scope of these activities was influenced markedly by sex-differences.

Biological, cultural or economic reasons were often adduced to discriminate against women. When men and women were equally eligible and equally competent to perform certain tasks in society, men were preferred as a rule; and again as a rule equal work was not always reflected in equal pay for women. There was in the Sixth Plan, an appreciation of the need for sex-based identification of both programmes and policies affecting employment, so as to reduce progressively the iniquitous treatment of women, socially as well as economically.

1.6 While much progress was made in problem identification and acceptance of the need to incorporate women's development explicitly in our plans and programmes, this was not reflected operationally in the Sixth Plan as it finally emerged. At both Central and State levels, schemes and programmes for women continued to be in the nature of marginal additions to a basic plan rather than an integral part of the planning process. The immensely relevant task of providing specifically for utilisation of the productive capabilities of women through appropriate job-categorisation, choice of technology and organizational patterns has remained largely undone. And in consequence, the broad awareness and appreciation of the need to take cognisance of women's interests in overall planning activity is not reflected in the guidelines and administrative instructions issued for plan-implementation.

1.7

The Data Gap

Ever since the finalisation of the sixth plan, the ISST has been impressing on the Planning Commission and the Government the urgency of this task, as well as its complexity. For the country as a whole, as well as for the constituent States, some data on Women as members of the labour force are available from the Census as well as the National Sample Surveys. These provide broad indication of participation ratios, occupational patterns and income status of women workers. More specific information on the situation of women in particular areas or pockets is available from a variety of Government

documents, case studies or micro-surveys undertaken by research workers and special groups interested in the welfare and development of women. But all of these do not constitute a data-base adequate for defining clearly the planning problem in respect of women, or for assessing the effect on women's economic and social status of the development plans already implemented. Indeed, it is not even clear what basic data are essential for adding this new dimension to the planning exercises in India. We have first to define this, before setting up systems for data-collection.

1.8

Secondly, it is necessary to articulate in more specific terms what is meant by "integrating women's interests into development plans" and how this is to be achieved. Logically, if no natural or social obstacles to participation by women existed in respect of productive or income-generating activities across the board, their interests would not have to be specially safeguarded or specifically taken into account. But as is well known, such obstacles do exist; and these affect the behaviour-patterns of both men and women, consciously as well as sub-consciously. It therefore becomes necessary to identify these obstacles, and evaluate their effect on the productivity, mobility or flexibility of women as members of the labour force. Further, since women are both income-earners and domestic workers, the inter-face between them and the availability of certain types of community services (like water-supply, domestic fuel supply, creches etc.) have to be assessed. The effort required to remove or reduce these obstacles, together with consequential effects on the supply of female or male labour on the local job-market, has to be identified. And finally, the actual work programme that should form part of the development plan to deliver benefits to women has to be spelt out.

1.9

Manifestly, in the first instance this effort has to be attempted as close to the ground level as possible, (rather at the national or macro-level) with the objective of clarifying the issues involved and evolving

a possible methodology. This means that integration of Women's interest into the plan has to be tried at the level of States, as an experimental project in which the national Planning Commission was as interested as the concerned State Government.

All of the above issues were discussed by the Institute with Planning Commission in 1980, and with the Government of Karnataka who generously agreed to assist the Institute in carrying out an experimental project within its territories. This present study was accordingly formulated in 1981 in consultation with the Government of Karnataka.

- 1.10 The ISST project proposal on 'Integrating Women's Interest into a State Plan', as submitted to the Ministry of Social Welfare, Government of India - after the agreement in principle with the Planning Commission and the Government of Karnataka - is attached as APPENDIX 1, in Volume II. As will be seen there from, the intention was firstly to assess the implication for women of the implementation of the State Plan as it existed and secondly, to generate for the consideration of the State Government concrete suggestions for better integration of women's interests in both plan formulation and implementation.
- 1.11 Preliminary discussions with State Government officials soon revealed that for an assessment of the implication of plan programmes to women, it was not enough to study only those schemes or programmes specifically framed with women beneficiaries in view. Such programmes constituted a fraction of the district plans, which accounted altogether for only 18 per cent of the State's (five-year plan) outlay. The bulk of the plan effort was concentrated in sector programmes and projects which were decided at the state headquarters, more or less with reference to state-wise targets of output, employment, schools, hospital beds etc. Benefits derived from these outlays were not identified separately for men and women.

Clearly these benefits had to be taken into account along with those

conferred by special schemes for women figuring in the district plans, before any judgment could be formed on the gap between what was desirable and what existed. This required a scrutiny of all available data on the situation of women in the state, and on the impact development plans as a whole have so far had on their economic and social status.

Since women's interests are to be served not only in terms of employment and income accruing to them in the development process, but also of other factors like education, health, nutrition, leisure, potable water, ration shops, participation in decision-making etc, the situation analysis based essentially on secondary data, had to be wide in scope; and any field studies undertaken at the district or block level had also to be a comprehensive one, going beyond the assessment of the working of special schemes for women.

- 1.12 Furthermore, it was agreed in the discussions with Karnataka Government that the perception of Government functionaries or non-official observers should be matched against the perception of the beneficiaries themselves - to get a clearer picture of the actual impact of plan schemes and the adequacy or inadequacy of the administrative or delivery systems. This comparative study could not obviously be attempted state-wide but only at the micro level of villages in selected blocks. Even so, it would help focus more clearly on the problems women may have in dealing with administrative or delivery systems fashioned without any gender-differentiation of beneficiaries. Since economic and cultural factors varied within the state, such micro-studies could not obviously be considered as "typical" of Karnataka. After some discussion on the possibility of identifying "representative" districts or blocks for in-depth analysis, it was decided that in both theory and practice such an approach was not admissible; and it was agreed that, instead, case studies of two blocks, which varied significantly in terms of economic and cultural factors should be undertaken with a view to concretizing a "range" of situations on experiences within which policies are to be conceived and implemented.

1.13 There were, thus, two broad streams of effort undertaken by ISST, in collaboration with Government of Karnataka. First, an extensive programme of consultations in Bangalore with the Planning Department and other departments and agencies of the Karnataka Government to identify the official and non-official sources of information on all aspects of the state's five-year and annual plans. Concurrently, in both state and district components of development plans schemes of particular concern to women beneficiaries had to be identified and ranked in order of importance. The criteria for selection of blocks for in-depth study had to be agreed upon and the specific areas for field study, as well as the scope of such study had to be identified. For facilitating the latter the districts were scrutinized in terms of both their development ranking and the extent to which schemes of relevance to women were actually in operation. And finally, the actual methodology for micro studies had to be worked out and quickly field-tested before detailed investigations could start.

1.14 **SCOPE AND METHOD:**

Much of the data available from Census and NSS sources as well as from annual reports and other documents of the State Government, related to 1979-80 or earlier years. Some of these had been analysed for planning and evaluation purposes by the Planning Department of the Government of Karnataka. This basic work, which had been done with much care and competence, contained a mine of information on plan achievements and schemes. But these had not, like all planning work in India, separated out the relative benefits accruing to men and women in respect of all the elements that figure in "minimum needs", employment, earnings or assets.

1.15 These were sifted systematically for identifying the current status of women at the State and district levels, with regard to participation ratios, female-headed households, land-ownership, membership of

co-operatives, panchayats etc. Apart from population proportions, labour participation ratios under broad categories, and such other demographic details, sex classification was not readily available and this had to be culled or estimated in respect of data from other sources.

- 1.16 Simultaneously, the broad sectoral programmes relating to employment, economic and social services were classified into object-specific and area-specific schemes. This was done to facilitate more detailed work on quantitative and qualitative assessments of the impact of plan schemes on benefits accruing to women.
- 1.17 The ISST's primary target group in all this was women in the weaker sections of society - that is to say, those with little or no assets of their own, belonging to low-income categories, having little or no general education or training in productive arts, suffering malnutrition and high levels of morbidity, belonging to scheduled castes etc.
- 1.18 It was often necessary to go beyond the secondary data to get a clear impression, if not a measure, of the deprivation and discrimination suffered by them. This was the principal reason for undertaking field surveys for gathering data directly from the beneficiaries and community groups in the weaker sections of rural areas, in addition to those available from government and non-government agencies executing the concerned schemes. The field surveys were not intended to develop any statewise estimates of output, employment, income or consumption expenditure. For this and other reasons set out in APPENDIX 2 in Volume II on methodology, data thrown up by our inquiries about these categories are thus only broadly comparable with district or state averages available from other sources.

- 1.19 A fortitious but important circumstance that affected several decisions relating to the field investigations was the involvement of the ISST concurrently with a project for developing a proto-type for the Integrated Child Development Schemes, assigned to it by the Planning Commission. This project had also been discussed with the Government of Karnataka and in particular, its Department of Women and Child Welfare (now Department of Social Welfare) which readily extended all help. The Institute therefore decided that in the field inquiry the data needs of this project should also be taken into account. Hence among the set of schemes in operation in different blocks, child development schemes were also included as a criterion for choice of location.
- 1.20 Using the criteria of relative development and bunching of schemes in operation, two districts - Dakshina Kannada and Gulbarga - were identified as possible locations for field surveys. According to the development index used by the state's Planning Department, Dakshina Kannada has been ranked second and Gulbarga nineteenth, among the 19 districts constituting the State. The former lies along the Arabian Sea littoral, in the high rainfall "malnad" area of the state, while Gulbarga is a dry, inland district adjoining Andhra Pradesh in the north. In terms of topography, climatic conditions, economic and cultural factors, they differ quite widely and give a fair measure of the regional variation within the state.
- 1.21 Prior to taking a final decision on districts as well as selecting the blocks within them, members of the ISST visited the headquarters and some of the blocks in these districts. They also had extensive discussions with the district and block authorities on situational factors, data availability, schemes in operation and special characteristics (such as tribes, social customs, etc.) of different blocks in the district. Taking all these into consideration, Udupi block in Dakshina Kannada, and Gulbarga block in the Gulbarga district were chosen for field investigations. Both these offered reasonable facilities for field study, were sufficiently far from metropolitan centres, included pockets of scheduled tribes and according to official sources, had enough women and child benefit schemes in operation. Since Gulbarga was not an ICDS block, a couple of village from the contiguous Chittapur block, where ICDS was in operation, were included among the sample villages.

- 1.22 The visits to Udupi and Mangalore prior to the start of field investigations was also utilised to discuss with local officials the scope of the questionnaire. There was general acceptance of the ISST's desire to keep its questionnaire for the basic household survey as close as possible to NSS format and codes. The modifications related essentially to time-utilisation study, and the attitudinal enquiry in respect of schemes and their operational impact. Besides this basic questionnaire which was to be canvassed with men and women of the selected households as actual or potential beneficiaries, two other questionnaire were used - one to gather data for village profiles and the other to obtain the perceptions of local functionaries on the schemes in operation. (See Appendix 5, 6A, 6B, 6C & 6D Volume II for further details).
- 1.23 A detailed review of secondary data on the situation of women in Karnataka, Dakshina Kannada and Gulbarga is presented in the next Chapter. This is followed by an analysis of the field data on household characteristics and situation of women workers in Udupi and Gulbarga Taluks in Chapter 3. The utilisation of schemes by households and individuals and some responses for not utilising the schemes have been presented in Chapter 4. The conclusions that emerge from these analysis and the recommendations on integrating the interests of women into the State Plan have been presented in the Final Chapter.

The proposal submitted by the Institute to the Ministry of Social Welfare prior to starting the study, a detailed note on the methodology followed for the study, statistical tables derived from the census and the concerned departments on the situation of women and those based on the primary field data, responses received from Government Offices regarding implementing schemes, questionnaires canvassed by the Institute at the household, village and functionaries levels, and a short bibliography are all presented as appendices in volume II of this report.

CHAPTER 2

SITUATION ANALYSIS OF WOMEN IN KARNATAKA

- 2.1 Integrating the interests and concerns of women into a development plan requires a careful assessment of women's situation both as income-earners and as domestic workers. It requires, furthermore, that we understand the interface between these two aspects as it affects women's "double" burden of work, their mobility and flexibility in the job market, their morbidity and mortality rates, etc.
- 2.2 Analysis of the economic and social "situation" of women will differ from that for men due to this dual aspect. The level and nature of economic activity in a region will not affect women and men in identical ways. For example, the two main factors causing variations in the male worker rate i.e. the proportion of male workers to the male population, as obtained from decennial population, and the extent to which boys are enrolled in schools rather than being put to work. The female worker rate, on the other hand, is likely to be less affected by the spread of schools, since girls are sent to school for lesser periods of time and have higher drop-out rates. It is more affected by the extent of impoverishment and landlessness in a region, or by the growth or decline of household industry than the male rate.
- 2.3 Similarly, while the spread of primary health centres, clean water or cheaper fuel affect men chiefly from a welfare perspective, they affect women both from a welfare and from a work point of view. The availability of these facilities can reduce the amount of female time and work involved in fuel and water collection, cooking child health care, etc.
- 2.4 The analysis of the situation of women in Udupi and Gulbarga taluks of Dakshina Kannada and Gulbarga districts is undertaken from the above perspective. Secondary data is extracted from the population censuses, the National Sample Survey and other sources to compare certain basic features of the economic activity and social infrastructure

1. The multiple cropping index is the ratio of gross cropped area to net sown area.

of the taluks/districts and to draw out the implications for women. The level and nature of economic activity affects the type and amount of women's income earning employment in agriculture, household industry and other sectors. The extent and quality of social infrastructure has potential impact on women's health, literacy level, etc., and also women's working day as already noted. Since the data used at this stage of the analysis is partial as well as aggregative, any inference drawn from them must be seen as tentative, and as hypotheses for examination in the light of the detailed field - studies.

- 2.5 Programme planning for women depends to a great extent on how they are integrated into employment and income-earning activity, and therefore on the socio-economic structure of agriculture, industry, and services in a taluk/districts. It also depends on women's infrastructural needs relative to their availability in an area. The effectiveness of programme implementation depends not only on how carefully the programme has been tailored to suit the needs of a particular area, but also, inter alia, on the extent of infrastructure already in place. The two districts chosen for this study provide a sharp contrast both in terms of economic activity and in the extent of socio-economic infrastructure as represented by health centres, schools, roads and water. Thus the effect of these two factors on the impact of programmes on women is brought into sharp focus.

ECONOMIC ACTIVITY:

- 2.6 (i) Dakshina Kannada/Udupi taluk

The district of Dakshina Kannada is one of the most economically developed in Karnataka state, second only to Bangalore. A coastal district with average annual rainfall over 400 cm., its principal foodcrop is rice. Coconut, cashew, arecanut, some sugarcane are also grown, along with pulses in the summer. Udupi, a coastal taluk with alluvial soil, also exhibits this cropping pattern with the exception of arecanut which is not very important in comparison with other taluks in the district. The multiple cropping index¹ in 1979-80, was 1.24 for the

district, and 1.22 for Udupi taluk. While only around 36% of net sown area is irrigated, this does not seriously handicap agricultural production since rainfall is plentiful and fairly reliable. However, irrigation extension would probably raise the multiple cropping index further, and hence increase total agricultural output.² Around 35% of net sown area is under High Yielding Varieties, chiefly rice. Table A-1 in Volume II, Appendix 3 presents some of the most salient agricultural data for both districts and taluks in summary form. (Refer Appendix - 3 of Volume II for other tables also)

2.7 Data on the distribution of land are presented in Table A-2. According to State Agricultural census of 1976-77, over 81% of owned holdings account for only around 47% of total area. The Gini coefficient of owned land in the district was calculated on the basis of the 1971 Agricultural Census as 0.541, which indicate a high level of land holding inequality; According to district officials, however, Dakshina Kannada is one of the districts where land reforms have been implemented quite vigorously, partly because of the consciousness of the tenants themselves in demanding their rights.

2.8 Data pertaining to the industrial base of the district can be obtained from the census of establishment which was conducted systematically, for the first time along with the population census of 1971. These data are presented in Tables A-3.1 to A-3.6 and A-4.1 to A-4.5. While Dakshina Kannada ranks only sixth in the State, it ranks second in the number of registered factories, fourth in the number of unregistered workshops and first in the number of household industries. Almost half of the 441 factories are in the major groups of food products and the beverages, tobacco and tobacco products. Unregistered workshops are also in these major product groups and in 'repairs'.

2. The multiple cropping index given above is probably an underestimate, since it does not include ~~rainfed~~ multiple cropping for which data are not available in Taluk wise plan statistics, Dakshina Kannada.

2.9 Of the 23,698 units that comprise the districts household industry, 19,219 (81%) are in the major NIC group 22 - beverages, tobacco and tobacco products. The bulk of this beedi making, for which the district is well known. Units in this major group also account for 81% of employment in household industry in the district. Over 70% of the state's units and employment in major group 22 are to be found in Dakshina Kannada. 90% of the district's beedi units are in the rural areas, as is 91% of the employment generated by them.

2.10 Dakshina Kannada also has 641 units in major group 23 (manufacture of cotton textiles) employing 1753 persons, and 763 units in major group 26 (manufacture of textile products) employing 1306 persons.

2.11 Thus, while there appears to be a considerable industrial base in the district, it is not very diversified and is highly intensive in tobacco and food products, both of which are among the more traditional industries. One cannot, therefore, place a great deal of emphasis on the large number of industrial units in the district. However, from the women's perspective, since household industry in general, and beedi rolling in particular, tend to be female-intensive, the potential for female industrial employment is fairly high.

(ii) Gulbarga/Gulbarga Taluk

2.12 In sharp contrast to Dakshina Kannada, Gulbarga district is in a drought-prone area, part of the old Hyderabad state. It is one of the most backward districts in the state on the basis of development indices. It has a larger geographical area than Dakshina Kannada, but it obtains less than a quarter of the annual rainfall and has only about two-thirds of the per capita income of the latter. Gulbarga taluk's annual rainfall is even lower than that for the district as a whole. Net irrigated area is only 2.21% of net sown area for the district, and only slightly better for the taluk. Over half of the irrigatable area is dependent on wells, which are themselves likely to go dry in a bad rainfall year. Poor rainfall and irrigation result in low multiple cropping, although the multiple cropping index is higher for Gulbarga taluk.

2.13 Dry grain cultivation predominates in the district. Jowar and bajra account for over 55% of the total foodgrain area, while pulses are grown on another 35%. Thus jowar, bajra and pulses account for over 90% of foodgrain area in both the district and the taluk. Rice is grown only on 1-2% of the foodgrain area. As a result, high yielding varieties comprise only a little over 1% of net sown area.

2.14 Land distribution data from the Agricultural Census of 1976-77 indicate that only 28.60% of holdings are under two hectares etc. while another 33.8% of holdings are between two and five hectares. Such holdings account for 5.59% and 20.56% of total area respectively. Holdings in the five to ten hectare range constitute 22.7% of the total holdings and 29.53% of total area. Thus the middle range from two to ten hectares accounts for 56.50% of holdings and 50.90% of total area. Land inequality appears, therefore to be lower here than in Dakshina Kannada. These data corroborate the findings of the 1971 Agricultural Census. On the basis of the latter, the Gini coefficient of owned land was calculated as 0.481, considerably lower than that for Dakshina Kannada.

2.15 The industrial base of Gulbarga district is quite poor. The district ranks seventh in population in the state, but only thirteenth in the number of registered factories, tenth in the number of unregistered workshops, and ninth in the number of household industries. According to the Census of Establishment, 1971, 65% of the industrial establishments in the district are household units.

2.16 Half of the 89 registered factories are in food products or non-metallic mineral products. The production of tobacco products as well as cotton ginning, baling and spinning account for a significant proportion of both registered factories and unregistered workshops. Many of the NIC major industrial groups are found among the household industries, with cotton textiles accounting for the largest number. While Gulbarga town has a dominant position in factories and workshops, this does not hold for household industries.

2.17 / As noted, Dakshina Kannada has 23,698 household industrial units. Gulbarga, on the other hand has only 4,991 such units providing

employment for 8693 persons. Of these, 1731 (i.e., 35%) units with 3530 persons employed (i.e. 41%) are in major group 23 - manufacture of cotton textiles. This is the single largest group, it constitutes, however, only 9% of the 19,443 units in group 23 in the State.

- 2.18 There are, in addition, 346 units in major group 24 (manufacture of wool, silk and synthetic fibre textiles), 456 units in group 26 (Manufacture of Textile products) and 117 units in group 22 (beverages, tobacco and tobacco products). These provide employment for a total of 1663 persons. It can be seen from the above that the base of even household industry is too poor in the district to provide much employment for either men or women. Even though the household cotton textile industry is fairly female intensive, the absolute number of units is too small to generate many jobs for women.

DEMOGRAPHIC FEATURES

- 2.19 Some of the most important demographic features of the two districts/taluks are given in Table A-5.1 To A-5.3. While Gulbarga's total area in square kilometers was almost double that of Dakshina Kannada, its population was lower according to the provisional total of the 1981 Census. The population density assessed as persons per square kilometer, in Dakshina Kannada and Udupi taluk was over twice that in Gulbarga District and taluk. The density, measured as persons per hectare of gross cropped area was only 1.91 in Gulbarga but 11.79 in Dakshina Kannada in 1971.

- 2.20 It must be remembered that the rate of (especially male) out-migration from Dakshina Kannada has been fairly high. This would have affected both the population growth rate and the sex-ratio in the district. The growth rate of the general population was 24.5% between 1961-71 at the all India level. The growth rates for Karnataka States, Dakshina Kannada and Gulbarga district were of the same order of magnitude.

- 2.21 Udupi taluk's growth rate was considerably lower for both men and women (around 18%), while Gulbarga taluk's growth rate was considerably higher (35% for men and 32% for women). Part of this divergence may be explained by outmigration from Dakshina Kannada, and by in-migration to Gulbarga town from the surrounding rural areas during the decade. However, the growth rate of the population aged 0-14 was below average in Udupi, and above average in Gulbarga taluk. This indicates that a differential birth rate was also a factor in the divergence. The differential availability of primary health care and family planning facilities may have been an important causal factor in this.
- 2.22 Between 1971-81, the growth rate was higher in both Karnataka State and at the all-India level than in the previous decade. However the growth rates for both Dakshina Kannada and Gulbarga district fell as compared to 1961-71, the latter was lower than the former. The rate for Gulbarga taluk also fell, though it continued to be much higher than average (around 31%). The rate for Udupi taluk rose but was still the lowest of those under consideration.
- 2.23 The urban growth rate was generally much higher than the rural in all areas. Udupi taluk shows a peculiar pattern with an urban growth rate over 100% between 1961-71, and negative (-2.25%) between 1971-81.
- 2.24 While the male growth rate was generally higher than the female growth rate in the 1961-71 decade, the pattern was more mixed between 1971-81. This accounts for the general (slight) improvement in the sex-ratio (number of females per 1000 males) in the latter decade. In all three census years, 1961, 1971 and 1981, the sex ratio in the state as well in the districts and taluks was higher than the all-India level. However, a sex-ratio over 1000 was found only in Dakshina Kannada, and a fortiori in Udupi Taluk. The well-known pattern of a sharp fall between 1961-71, followed by a small improvement between 1971-81 is found in both districts and taluks; for the state as a whole, there was only a slight decrease between 1961-71. The decrease during

the twenty years was even greater in Dakshina Kannada and Udupi than in Gulbarga district and taluk. This pattern of sharper fall in districts/taluks with a higher sex-ratio to start with, is similar to that observed among the states, going as far back as the 1901 census.

WORKER RATES AND OCCUPATIONAL DISTRIBUTION:

2.25

This section depends largely on census data for the years 1961 and 1971, and such results as are available for 1981. See Table A-6.1 To A-6.6. It is now generally accepted that the extremely stringent definition of **worker** in the 1971 census led to the exclusion of a large number of female workers, especially those working as unpaid family labour on farms and in household industry. This resulted in under-estimation of the female worker rate (female workers as a proportion of the female population) in 1971. It is not possible, therefore, to place much reliance on changes in the female worker rate between 1961 and 1971, or even on a cross-sectional comparison across districts in 1971. For the analysis of women we have largely used 1961 data and examined the changes between 1961 and 1981.

2.26

In 1961, the male worker rate was slightly higher in Karnataka State than at the all-India level. Dakshina Kannada and, more so, Udupi taluk, had a rate substantially lower than the State Level. One factor behind this was probably the high incidence of primary education in the district, resulting in a withdrawal of boys who might otherwise have been workers. Another factor, may have been the large scale out-migration of young adult males, i.e., those with a higher than average worker rate. While Gulbarga district had a male worker rate above the state level, Gulbarga taluk's rate was considerably below it. The latter may be partially explained by the fact that the urban worker rate is usually lower than the rural rate, and Gulbarga taluk has a heavily urban population (over 40%).

2.27

When compared with 1981 (using the total of main and marginal workers), the male worker rate generally declined in both urban and rural areas at the all-India level, and in the state, districts and taluks

considered. The only exception to this was the urban rate in Dakshina Kannada and Udupi, which remained largely unchanged. This may have been caused by industrial growth in the district/taluk, as we shall see later. The decline in Gulbarga Taluk was especially sharp.

2.28

A closer examination reveals that almost the entire decline, in all areas, occurred during the period between 1961 and 1971. The urban rate for Dakshina Kannada and Udupi taluk also fell between 1961 and 1971, but returned to its earlier level by 1981.

2.29

The female worker rate does not conform, cross sectionally, to the male pattern. In 1961, it is true that the female rate for the state was higher than the all-India level. However, unlike the male rate, the female rate for Dakshina Kannada and for Udupi taluk was substantially higher than the state average. The rate for both Gulbarga district and taluk was below the rate for Dakshina Kannada/Udupi, although the Gulbarga district rate was higher than the state average. The low female rate for Gulbarga taluk, is as in the case of the male rate, partially, explained by its high urban population.

2.30

The divergence between the male and female patterns provides some confirmation of our earlier argument that different factors affect male and female worker rates. Factors such as schooling have a smaller influence on the female worker rate, while factors such as landlessness and/or the availability of household industry have a greater impact. This seems to be at work in the case of Dakshina Kannada/Udupi where the extent of land inequality is high and where jobs are available for women labourers both as agricultural labourers and in household industry (beedi-rolling). As a result the female and male worker rates have opposing cross-sectional patterns.

2.31

The female worker rate declined both at the all-India and at the state level between 1961 and 1981. Both rural and urban rates fell, though the former fell more sharply. In Dakshina Kannada and Udupi, the rural and the total rate fell, but the urban rate increased. (Recall that the male rural rate declined while the urban rate remained

the same.) This increase may be due to the growth of jobs in household industry.

2.32 Gulbarga district experienced the opposite phenomenon. The female urban rate fell sharply, while the rural rate increased and the total remained unchanged. Gulbarga taluk experienced a decline in both rural and urban rates. This indicates the slow rate of industrial growth in the urban areas of the district, and also that more women are working in the rural area.

2.33 The female worker rate in the two districts/taluks exhibits opposing patterns. It was higher to start within Dakshina Kannada and Udupi, and the urban rate there has actually increased. It was lower in Gulbarga, and the urban rate has fallen even further in both the districts and the taluk. The rural rate at the district level has actually increased, though this is not true for the taluk. Linking this back to the pattern of economic activities in the two areas, we might hypothesize that the higher inequality of land holding in Dakshina Kannada/Udupi has some effect on the higher level there. However, the greater and growing importance of household industry has also created more such jobs for women over time. The lack of such growth in Gulbarga District has led to an increasing dependence by women on agricultural work. It is also possible that the growing prosperity in Dakshina Kannada/Udupi and its spread occasioned by the growth of remittances from migrants, has reduced the need for women to work as agricultural wage labourers. No such phenomenon is at work in Gulbarga.

Corroboration of this factor/phenomenon can be found in the occupational distribution of the population.

(i) CULTIVATORS:

2.34 The proportion of male cultivators to the male population in 1961 was a little higher for the state than the all-India average. The cultivator rate was much below the state level in Dakshina Kannada and Udupi. The rate was higher in Gulbarga district, but still below the state average. The rate for Gulbarga taluk was much below all of the above, but this is chiefly due to its high urban population.

This is corroborated by the fact that its rural cultivator rate is as high as the state level. The above pattern conforms to our earlier finding about inequality of land ownership as well as population density. Comparison of the occupational distribution over time is rendered difficult by the fact that only the occupational distribution of **main** workers is available in 1981. This problem is not too serious for men, since the proportion of male marginal workers to the male population is under 1% in all the areas under study.

TABLE 1
WORK PARTICIPATION RATE AMONG CULTIVATORS - 1961, 71 & 81

State/ District	1961		1971		1981	
	Male	Female	Male	Female	Main workers only	
					Male	Female
ALL INDIA	29.38	15.58	22.51	3.52	22.42	4.77
RURAL	35.56	18.49	29.94	4.28	28.85	6.08
URBAN	2.91	1.33	2.54	0.27	2.54	0.39
KARNATAKA	31.14	17.80	24.08	3.32	23.14	4.82
RURAL	38.64	22.05	30.62	4.20	31.25	6.50
URBAN	5.87	2.54	4.06	0.50	3.74	0.59
D. KANNADA	22.38	21.53	14.67	8.19	13.11	7.15
RURAL	26.93	25.51	17.89	9.87	16.63	8.97
URBAN	2.35	2.60	2.32	1.41	2.58	1.37
UDUPI TALUK	22.67	23.07	15.08	8.79	12.72	7.51
RURAL	32.54	25.71	17.81	10.13	14.76	8.51
URBAN	4.44	4.10	5.64	3.73	3.58	1.54
GULBARGA DIST.	29.62	13.39	21.87	1.80	21.04	4.69
RURAL	34.45	15.50	25.88	2.06	26.39	5.86
URBAN	5.07	2.20	3.75	0.60	3.42	0.63
GULBARGA TQ.	18.38	8.83	12.70	1.24	11.14	2.55
RURAL	31.27	14.79	23.26	2.26	23.63	5.42
URBAN	1.68	0.35	1.44	0.08	1.16	0.08

Source : Census of India, economic tables.

- 2.35 The male cultivator rate (main workers) in 1981 was substantially lower than the 1961 rate in all areas. Land reforms, however vigorously pursued in Dakshina Kannada, has not been able to reverse this decline. Again, however, the bulk of the decline occurred between 1961 and 1971 in all areas. It is possible, therefore, that the decline has been stemmed to some extent.
- 2.36 The proportion of female cultivators to the female population in 1961 exhibits a cross-sectional pattern counter to the male pattern, as was true for the overall worker rate. The cultivator rate was much higher in Dakshina Kannada and Udupi than in Gulbarga. This may be due especially to a socio-cultural factor peculiar to Dakshina Kannada - the practice of Aliya Santana. As among the Nairs of Kerala, Aliya Santana is a matrilocal and matrilineal system where property is inherited through the female line. To the extent that the system was still strong in 1961, it would account for the fact that the female cultivator rate was slightly **higher** than the male rate; this is completely counter to the pattern elsewhere.
- 2.37 The female cultivator rate was much below the state average in Gulbarga district. This is not unfamiliar in dry grain areas, where women tend to work more as agricultural wage labourers than as unpaid family labour, to the extent that such wage work is available. Comparison with the 1981 rate is as discussed earlier, more difficult for women than for men. However, while the proportion of female marginal workers is higher than for males, it is still very low in Dakshina Kannada and Udupi. Even, if all female marginal workers in 1981 were cultivators, there would still be a very steep fall in the cultivator rate between 1961 and 1981; this fall was greater than the corresponding decline for men. In part, this may be due to the erosion of the system of Aliya Santana over time. The possible effect of land reforms in eroding female property rights through Aliya Santana during the last two decades needs to be studied more closely.

2.38 The proportion of female marginal workers in 1981 was much higher in Gulbarga than in Dakshina Kannada. However, even if we assume that all these workers were cultivators, the cultivators rate remains at the same level or increases only slightly between 1961 and 1981. Since, it is quite unlikely that all female marginal workers are cultivators, we may presume a decline in the female cultivator rate in both Gulbarga district and taluk though we cannot be certain of its magnitude.

(ii) Agricultural Labourers

2.39 The male agricultural labourer rate (the proportion of male agricultural labourers to the male population) has roughly the same magnitude in the state as at the all - India level in 1961. The rate in Dakshina Kannada and Udupi is below the average, while the rate is above average in Gulbarga district and taluk. In fact, the rate for Udupi taluk is the lowest, while the rural rate for Gulbarga taluk is almost double the rate for the state.

TABLE - 2
WORK PARTICIPATION RATE AMONG AGRICULTURE LABOURERS -
1961, 71 & 81

State/ District	1961		1971		1981	
	Male	Female	Male	Female	Male	Female
AL INDIA	7.66	6.67	11.15	5.98	10.13	6.58
RURAL	9.17	7.79	13.47	7.11	12.67	8.17
URBAN	1.15	1.17	2.27	1.15	2.28	1.23
KARNATAKA	7.35	7.57	11.49	6.95	10.17	9.44
RURAL	8.90	9.16	14.23	8.54	13.22	12.29
URBAN	2.12	1.87	3.19	1.87	2.87	2.23
D. KANNADA	6.41	10.13	9.33	9.79	10.79	7.42
RURAL	7.76	11.94	11.43	11.72	10.10	9.10
URBAN	0.48	1.54	1.23	2.02	1.73	2.09
UDUPI TALUK	5.02	9.01	7.67	9.86	7.05	8.49
RURAL	5.62	10.10	9.09	11.33	7.82	9.31
URBAN	0.64	1.17	2.71	4.34	3.62	4.55
GULBARGA DIST.	12.00	13.02	16.15	9.32	14.41	16.86
RURAL	13.72	14.87	18.94	10.71	17.72	20.75
URBAN	3.24	3.22	3.54	2.71	3.50	3.29
GULBARGA TALUK	9.62	11.93	9.74	5.29	8.17	8.49
RURAL	16.26	19.99	17.93	9.75	17.53	18.01
URBAN	1.02	0.43	1.00	0.22	0.70	0.29

SOURCE : Census of India, Economic Tables

2.40 In part, the low rate for Udupi taluk bears witness to the importance of outmigration. In the absence of such migration, we may be fairly certain that the agricultural labour rate would have been higher, since land inequality and population density are both high in the taluk as in Dakshina Kannada District. Correspondingly, the high agricultural labour rate in Gulbarga bespeaks the paucity of alternative work possibilities outside agriculture.

2.41 Between 1961 and 1981, the male agricultural labour rate increased in almost all the areas under consideration. The only exception was Gulbarga taluk, but even here, the rural rate showed a small increase. The increase in Dakshina Kannada was fairly sharp, but somewhat less so in Udupi taluk. Again, much of this increase took place between 1961 and 1971. Indeed, in most cases, the increase between 1961 and 1971 was followed by a decline or, atleast, a levelling off between 1971 and 1981.

2.42 The female agricultural labour rate was higher in Karnataka State than the all-India average in 1961. The rate in both Dakshina Kannada and Udupi taluk were higher than the state average, though the rate in the taluk was marginally lower than the district level. The rate in Gulbarga district was even higher, while the rural rate for Gulbarga taluk was highest (almost 20%).

2.43 The above indicates that despite the high land inequality and population density, the availability of alternative work outside agriculture lowers the agricultural labour rate in Dakshina Kannada as compared to Gulbarga. Of course, the greater rural impoverishment, as evidenced by lower per capita income in Gulbarga, and the higher flow of remittance into Dakshina Kannada would also lead to a higher female agricultural labour rate in the former relative to the latter.

2.44 Between 1961 and 1981, the female agricultural labour rate for the state showed an increase, even when main workers alone are considered when marginal workers data becomes available for 1981, the

increase will be even greater. In Dakshina Kannada and Udupi, the rate appears to have declined when only main workers are considered in 1981. However, the decline is small enough that it may be somewhat reversed when marginal workers are also included. We cannot, therefore, be certain of the direction of change.

2.45 Gulbarga district registered a fairly sharp increase, which would be even higher when marginal workers are included. The rate for Gulbarga taluk registered a decline but, as in Dakshina Kannada, the decline is small relative to the proportion of marginal workers, and cannot, therefore, be relied upon. The only definite statement we can make for changes in the female agricultural labour rate is that it increased in Gulbarga district as a whole during the last two decades.

TABLE 3
HOUSEHOLD INDUSTRY
WORK PARTICIPATION RATIO

State/ District	1961		1971		1981	
	Male	Female	Male	Female	Male	Female
<u>ALL INDIA</u>	32.56	20.62	1.76	0.50	3.69	5.16
RURAL	33.11	21.91	1.67	0.46	3.16	4.23
URBAN	30.25	21.96	2.13	0.65	5.46	11.98
<u>KARNATAKA</u>	3.74	2.23	2.05	0.91	1.95	1.40
RURAL	3.68	2.02	1.84	0.81	1.74	1.32
URBAN	3.94	2.96	2.69	1.24	2.46	1.62
<u>D.KANNADA DIST.</u>	3.13	3.10	3.65	5.22	3.77	10.76
RURAL	3.37	2.97	3.97	5.22	4.07	10.93
URBAN	2.07	3.72	2.41	5.22	2.84	10.22
<u>UDUPI TALUK</u>	2.57	2.26	2.23	1.25	2.89	0.48
RURAL	2.46	1.83	2.11	1.15	2.90	5.11
URBAN	3.33	5.36	2.67	1.64	2.85	2.35
<u>GULBARGA DIST.</u>	3.29	0.76	2.06	0.97	1.80	1.00
RURAL	3.47	0.56	1.86	0.60	1.71	0.74
URBAN	2.42	1.79	2.98	0.70	2.12	1.87
<u>GULBARGA TALUK</u>	4.51	2.08	1.29	0.44	1.37	0.57
RURAL	5.48	1.65	1.35	0.50	1.40	0.71
URBAN	3.26	2.68	1.22	0.38	1.34	0.45

Source : Census of India, economic tables.

2.46 2.46 The male household industry rate (proportion of household industry workers to the population) in 1961 was of the same order of magnitude in the state as at the all-India level, as also for the two districts. At the taluk level, however, the rate was below average in Udupi and above average in Gulbarga, especially in the rural areas. The reverse was true for the female rate which was higher in Dakshina Kannada/Udupi than in Gulbarga district and taluk.

2.47 Between 1961 and 1981, both the male and the female rate appear to have declined in the state and in Gulbarga on the basis of main workers alone. But we cannot be confident of this unless we know the distribution of marginal workers. The rate increased in Dakshina Kannada and Udupi, especially sharply for women. Both the higher level in Dakshina Kannada and its increase over time corroborate our discussion of the importance of female intensive household industry in the earlier section on Economic Activity.

SOCIO-ECONOMIC INFRASTRUCTURE :

2.48 Based on our hypothesis that women's welfare and work are both dependent on the socio-economic infrastructure within a community, we will examine five components of such infrastructure in the districts/taluks under study. These are the extent of power consumption, roads and water supply on the one hand, and the educational and health status of the population on the other. The first three components are critically important in two ways. First, they directly affect the amount of time and effort that women expend in "Domestic" tasks involving fuel and water. Second, they affect the ease with which health and educational services can be provided, and thus, the effective implementation of programmes. The more backward a district in terms of power, roads and water supply, the poorer its health and educational services are likely to be; ceteris paribus, the lower the health and literacy status of its women. Programme designed to improve this status, will have more hurdles to cross and will be more difficult to implement in such a case.

(i) Power, roads and water:

- 2.49 Data for the two districts/taluks are presented in Table A-7.0. In 1979-80, the reference year for much of our other data, total power consumption was greater in Gulbarga than in Dakshina Kannada District (143,240 Kilowatt hours against 128,327). However, a very large proportion (61%) of Gulbarga district's total is consumed in Chitapur taluk. In Dakshina Kannada, Mangalore taluk consumes 48% of the total.
- 2.50 The distribution of power between various uses is strikingly different in the two districts. In Gulbarga, 83% of the total is for industrial uses; again a large share (72% of all industrial consumption) goes to Chitapur taluk. Agriculture and domestic consumption account for only about 7% each. In Dakshina Kannada on the other hand, industry uses only 37% of total power, while agriculture accounts for 16% and domestic consumption for 34%.
- 2.51 The low agricultural consumption in Gulbarga district is not surprising given its dry farming practices. What is more crucial from a women's perspective is the difference in domestic power consumption. In fact, all districts except Sullia in Dakshina Kannada consume more domestic power than every taluk in Gulbarga, with the exception of Gulbarga taluk which includes Gulbarga town.
- 2.52 Per capita power consumption was 67 units in Gulbarga but only 55 units in Dakshina Kannada. Again the farmer is very highly weighted by the 327 units per capita in Chitapur taluk. Excepting Sedam taluk, all others are below the district average. Per capita consumption is somewhat more evenly distributed in Dakshina Kannada, although here too, Mangalore taluk has an average of 105 units, while Sullia consumes only 5 units per capita.
- 2.53 Turning to the taluks, total power consumption was considerably higher in Udupi than in Gulbarga taluk (27767 kw hours versus 19471kw hours). In Udupi Taluk, 28% was consumed in industrial uses, 23%

by agriculture and 35% by domestic consumption. By contrast in Gulbarga Taluk, 52% was consumed by industry, 10% by agriculture, and 26% by domestic consumers. Gulbarga taluk accounts for over half of the district's domestic power consumption presumably because of the presence of the town. Despite this domestic power consumption in Gulbarga taluk was only about half the amount in Udupi taluk (5066 kw hours against 9692 kw hours). Per capita consumption was 60 units in Udupi taluk and 53 units in Gulbarga taluk.

2.54 It appears, therefore, that excluding the unusual case of Chitapur taluk, the power situation is much better in Dakshina Kannada and Udupi taluk than in Gulbarga. Although village electrification data are not very meaningful (the existence of a single connection being sufficient for a village to be declared **electrified**), for what it is worth we may note that 100% of Udupi's villages have been electrified as against 66% in Gulbarga taluk.

2.55 Turning now to roads, the road length in Gulbarga district in 1979-80 was 27 kms. per 100 square kms. The corresponding figure for Dakshina Kannada was 51 kms. Udupi taluk had 62 kms. versus 29 kms. in Gulbarga taluk. There were only 2 villages not connected by road in Udupi taluk against 4 in Gulbarga taluk.

2.56 Surprisingly, when we turn to water supply, the number of villages with inadequate water supply was higher in Dakshina Kannada than in Gulbarga (345 against 286). The total number of inhabited villages being greater in Gulbarga, the proportion of villages with inadequate supply was also higher in Dakshina Kannada (52% versus 22%). A closer examination reveals that 44% of the 286 villages in Gulbarga suffered from an insufficient source of water, as might be expected in a drought-prone district. On the other hand, there were no such villages at all in Dakshina Kannada. Instead, 78% of the 345 villages in Dakshina Kannada had "no source free from health problems such as cholera, etc." The dimensions of the water problem are, thus, rather different in the two

districts, inadequacy being the main problem in Gulbarga and health problems being the main concern in Dakshina Kannada.

2.57 Udupi taluk does not quite reflect the problems of the district. Only 7 of its 110 villages had water problems and all seven either had no source at all or none within a mile's distance. **Unhealthy** water was not a problem here. Gulbarga taluk does reflect its district however; 19 of its 137 villages had problems, and of these 8 had inadequate sources while another four had no source or none within a mile.

2.58 Thus, for the differences noted between the two districts and taluks in terms of power consumption, roads and availability of water are quite striking. In general Dakshina Kannada and Udupi taluk appear to be better off, though they are not without problems, as we have seen in the case of water.

(ii) Education

2.59 According to the 1971 Census of Establishment, there were 2239 educational institutions in Dakshina Kannada of which 81% were rural. See Table A-8.1 and A-8.2. Gulbarga district had 1339 in all, of which 85% were rural. 16% of Gulbarga's educational institutions were privately run, in contrast to 44% in Dakshina Kannada. The latter district ranked eighth in the State while Gulbarga was fifteenth in the total number of educational institutions.

2.60 Consequently, the literacy rate of 43.45% in Dakshina Kannada was even higher than the 42.72% of Bangalore district. There were 866 persons per educational institution in Dakshina Kannada, very similar to Bangalore. In Gulbarga district, the literacy rate was only 18.74%, and there were as many as 1299 persons per institution there. Dakshina Kannada had a better distribution between rural and urban areas.

2.61 In 1981, the literacy level in Gulbarga district had risen to 25%. Female literacy was still as low as 14%. Gulbarga taluk was better

off with overall literacy at 39% and female literacy at 26%. Dakshina Kannada had a literacy rate of 53% with female literacy at 45%. Udupi taluk was even higher with 60% overall and 54% female literacy.

2.62 There were 1712 primary schools in Gulbarga and almost as many, 1698, in Dakshina Kannada in 1980-81. It is not clear how this should be interpreted. Gulbarga has roughly half the population and twice the area of Dakshina Kannada. If the number of primary schools is considered relative, to the area, then Gulbarga is worse off, if it is considered relative to population, then it is better off. We need to know the actual spatial distribution of schools relative to population in order to interpret these numbers correctly.

(iii) Health

2.63 According to the Census of Establishments, in 1971 there were 9822 public health institutions in the State about 2/3 of which were privately run. See Table A-9.1 to A-9.4 of these, slightly under 10% were in Dakshina Kannada, which ranked fourth in the State. 405, ie. 4%, were in Gulbarga district which ranked ninth in the State. 59% were located in rural Dakshina Kannada, against 48% in rural Gulbarga. There were 2065 persons per public health institution in Dakshina Kannada versus 4305 persons in Gulbarga, and 2987 persons in the State as a whole. Clearly, Dakshina Kannada had a better health infrastructure. It must be remembered, nevertheless, that 79% of the institutions in Dakshina Kannada were privately run.

2.64 In 1979-80, there were 66 hospitals (including dispensaries) and 17 primary health centres in Gulbarga. Dakshina Kannada had 128 hospitals and 20 PHC's. Gulbarga taluk had 10 hospitals and 2 PHC's, while Udupi taluk had 29 hospitals and 4 PHC's. The population to bed ratio was as high as 2316 in Gulbarga district, though Gulbarga taluk was better off, with only 554 persons per bed. Dakshina Kannada had a ratio of 695 per bed, while Udupi had only 421. The population per

PHC, was lower in Gulbarga district than in Dakshina Kannada, but higher in Gulbarga taluk compared to Udupi taluk.

2.65 In 1981, there was total of 202 subcentres under different health programmes (ICDS, IFWS, etc), in Dakshina Kannada and 194 in Gulbarga. Since official morbidity rates are unreliable in a situation where health coverage is very thinly spread, we do not present them here. Nor do we have available the district/taluk wise break-down of fertility or mortality rates.

2.66 Altogether, we may sum up this section on social infrastructure as indicating a broad superiority for Dakshina Kannada/Udupi over Gulbarga district and taluk.

CONCLUSIONS, HYPOTHESES AND QUESTIONS

2.67 As mentioned earlier, the data on which this situation analysis is based are aggregative, partial and drawn from disparate sources. The starting assumption that the two districts/taluks are significantly different from each other in terms of economic activity and socio-economic infrastructure has been borne out by the data we have examined. Nevertheless, while Dakshina Kannada and within it, Udupi taluk, appear to be superior to Gulbarga district and taluk, the position of women in the former appears to have undergone significant changes during the last two decades, and not always for the better.

2.68 Historically, the matrilineal and matrilineal system of Aliya Santana gave women atleast formal control over property, particularly land. This accounts for the high proportion of women cultivators in the population even as late as 1961. It probably also means that a higher value, was placed on female children than elsewhere in the state; it may therefore be an important factor behind the high sex-ratio in the district/taluk.

2.69 Indications are that this system has been eroding over time. Whether and to what extent this has been an unintended byproduct of

land-reform needs to be examined more closely. This would be similar to the conclusions of a study done by Dr K Saradmoni showing the deleterious effects of land reform on at least some women in Kerala. Certainly, between 1961 and 1981 the proportion of women cultivators in the female population declined very sharply; more so than elsewhere in the state, and more than the decline of male cultivators to the male population. Potentially even more distressing is the sharp decline in the sex-ratio of the district/taluk between 1961-71.

2.70

There has been out-migration, both male and female, from Dakshina Kannada. Men have migrated into the hotel industry and, more recently, to the Gulf countries. There has also been some female migration of nurses, especially from the Christian community. The relative magnitudes of the two, at different points of time, needs more attention. Impressionistic evidence is that male out-migration has been higher during the past decade.

Male out-migration has two possible major implications for women. On the one hand, it may increase women's work burden to the extent that women have to take over some of men's work tasks. On the other hand, remittances from migrants may make it possible for women to reduce some of their income earning work (assuming that the remittance is greater than what the man or boy would have contributed by staying at home). It may also make it possible for women to shift from working as agricultural labourers to less remunerative but easier tasks in household industry.

2.71

Some such shift appears to have taken place in Dakshina Kannada and Udupi. While the proportion of women agricultural labourers to the female population increased between 1961 and 1981 elsewhere in the state, there is no clear increase in the case of Dakshina Kannada. The picture will not be clear until the occupational distribution of **marginal** workers from the 1981 census becomes available. However, even if there has been an increase it will be very small. Whether this is due to increased remittance from migrants will depend on whether the migrants were from previously agricultural labourer households, and on the actual amount of the remittance in such households.

- 2.72 It is possible, alternatively, that the lack of growth in the proportion of women agricultural labourers in the population is due to growing opportunities in household industry, viz., beedi making, rather than to a growth of remittance income in such households. The importance of this household industry in Dakshina Kannada is reflected in a rapid growth of women workers in household industry. The terms and conditions of such work, the role of middlemen, and the impact on school attendance and drop-out rates needs to be examined more closely.
- 2.73 Another important question that arises is the issue of female headed households, their socio-economic situation, their resource base, and the implications for the status of women. This needs to be studied in the context of Aliya Santana, male out-migration and growth of female intensive household industry.
- 2.74 In terms of socio-economic infrastructure, one major question in Dakshina Kannada is the potability of many of the sources of drinking water. While this does not appear to be a major problem in Udupi taluk, the district as a whole suffers from **unhealthy** water in a large number of villages. The extent of crowding in schools, especially primary schools, is another matter for concern.
- 2.75 Gulbarga district and taluk present problems of a somewhat different cast. Essentially a dry farming area with poor agricultural performance, it has a very high proportion of women agricultural labourers in the female population. For the district as a whole, this proportion has actually been growing over time, although the taluk presents a more ambiguous picture. The conditions of work, earnings, and earnings differentials, as well as the sexual division of tasks need to be analysed further. Whether poor agricultural performance combined with population growth has increased female unemployment and reduced the number of days for which women can find work also needs more study.
- 2.76 The position of women in household industry does not appear to have improved over time in Gulbarga. In terms of programmes to

aid women, the question of additional income earning opportunities is probably the most crucial.

2.77 Another issue of interest in Gulbarga taluk is its mixed rural urban composition. It would be useful to know the difference between rural and urban women in terms of employment, earning and access to water, fuel etc. and hence working hours. It is clear that the situation in terms of roads, power and water is quite poor in the district. Water progress have improvement schemes made in this regard and what has been their impact on women ? What has been the situation in terms of firewood and fuel collection? Are longer hours being spent on fuel collection, and has this had an impact on women's working hours on school attendance by children?

2.78 Another critical issue is the availability of family planning techniques to both women and men in the district. Even though the population growth rate has declined in the last decade when compared to the previous one, it is still very high. In this context, an intriguing observation at the State level is that, especially since 1977 onwards, female sterilizations account for over 90% of all sterilizations. Since sterilization as such has become the major method of birth limitation, there is a crucial need for a study which examine the causes and implications of this drastic shift towards female sterilization.

CHAPTER 3
SURVEY FINDINGS

- 3.1 The analysis of secondary data presented in the previous Chapter, has thrown up a number of questions, further enquiry on which had to be more detailed and qualitative. Both the environmental and beneficiary perception elements had to be studied closely: and it was for this purpose that intensive surveys at the household level were initiated in Udupi and Gulbarga blocks in the latter half of 1981.
- 3.2 As has already been mentioned, these micro-surveys were oriented towards sample households, selected from the weaker sections of society. Teams of investigators from the Institute visited the Udupi block during October-December 1981 and the Gulbarga block during March-April 1982. Male and female adults in the selected households were canvassed for information on their economic and employment status, assets and income position, amenities available to them as workers and consumers, special schemes benefiting women and children, attitudes of functionaries etc.
- 3.3 Since the blocks were specially selected on the basis of their development level, the quantitative information for the sample households in respect of census or NSS categories is of limited comparability with the district or state averages. Nevertheless, these data are useful in gauging the distance from the macro-averages, and for attempting an interpretation of the causes for such variation - in terms of asset, occupational or educational status. More importantly the field surveys are significant in respect of the qualitative aspects of the life-standards of women in the weaker sections, as well as the effectiveness of plan schemes, their delivery systems etc.
- 3.4 These matters are examined in this Chapter, for each of the two blocks surveyed - viz., Udupi and Gulbarga. The data on

households are presented first, and subsequently, information on men, women and children are analysed, bearing in mind the special characteristics of the sample households, as well as any distinctive physical or institutional features that the concerned block may have.

HOUSEHOLD DATA - MAIN ELEMENTS

- 3.5 Field investigation in Udupi and Gulbarga covered 606 and 427 household respectively. In both blocks, the intention was to assess the condition of women in the weaker section of society, since economic and social benefits to them are a major concern of planning in India. Asset-holding, principally land, was chosen as the basis for identification of such households - those without any land or, with land holdings of less than 2.5 acres being considered as the weaker sections. Despite agro-climatic differences between Udupi and Gulbarga, the same cut-off point was used, since conversion of holdings into any kind of "standard" hectare was neither possible nor, for the objectives of the enquiry, necessary.
- 3.6 Many of the house-holds had other assets besides land, such as buildings, live stock, farm equipment, financial savings etc. These also were recorded in the course of the enquiry, though their detailed valuation was not undertaken. Attention has been focused on their relevance to income levels, training programmes, use of bank loan schemes etc.
- 3.7 Households have also been classified according to income levels, caste occupation and highest level of education attained by any member of the household. Both the Udupi and Gulbarga samples cover a fair number of Scheduled Caste and Schedules Tribe households. They constitute 6.5 and 6% of the households surveyed in Udupi and 33 and 18% in Gulbarga. The major-

ity of these households are either landless or have very small holdings and derive the main part of their income from working as agricultural labourers or construction workers. Their educational attainments are also relatively low.

TABLE 4
DISTRIBUTION OF HOUSEHOLDS BY CASTE CATEGORIES

(PERCENTAGES)

CASTE	UDUPI TALUK	CASTE	GULBARGA TALUK
HINDU-BRAHMIN	6.60	HINDU-BRAHMIN	0.00
HINDU-BUNTS/ POOJARI(Billawa)	36.46	HINDU LINGAYATS	27.16
HINDU KUDUBIS	1.48	HINDU KURUBAS	4.68
HINDU MOGHAVEERA	8.91	HINDU VOKKALIGAS	0.46
S.C.	6.43	S.C.	33.02
S.T.	6.27	S.T.	18.03
OTHER HINDUS	16.66	OTHER HINDUS	6.79
CHRISTIANS	12.54	CHRISTIANS	0.00
MUSLIMS	4.62	MUSLIMS	9.83

NOTE: The numbers indicate the proportion of households in each caste category to total sample households.

Tables giving detailed characteristics of the sample households in the two taluks are given in Appendix 4, Volume II.

- 3.8 Of the remaining households, the major proportion consisted of Hindus, belonging to the "Bunt" or "Poojari" sub-castes in Udupi and "Lingayat" sub-caste in Gulbarga. Among the minority communities, there were relatively more of Christian households in Udupi and relatively more of Muslim households in Gulbarga.
- 3.9 The noticeable preponderance of Caste Hindus among the land owning or cultivator categories is perhaps no more than a reflection of the preponderance of Hindu households in the sample both in Udupi and Gulbarga. No operational conclusion follows from this feature. At any rate, Caste and community questions are much too complicated to be susceptible of analysis through the limited sample surveys undertaken here. Barring some references to Caste or community restrictions affecting participation of women in economic or social activities, caste-wise data have not been analysed in any detail in this report.
- 3.10 In the ensuing paragraphs, the main characteristics of households in terms of asset categories, income levels, occupational patterns and educational attainments have been summarised. Some obvious cross-relationships between these have also been drawn. While essential quantitative data have been provided, detailed tables have been relegated to an appendix (Appendix 4, Vol II), and references made to them in the text wherever relevant. Some correlation and regression analysis of these data was also attempted; but because of the limited number of observations for relevant variables, the results were subject to large margins of error and were not statistically significant.
- 3.11 There is, likewise, no detailed discussion of demographic or anthropological characteristics of households, though a considerable amount of information on these is derivable from the primary data. A number of micro-studies

undertaken by the India Population Centre of the Karnataka Government have covered these areas thoroughly and hence these aspects have not been discussed at length.

- 3.12 In both Udupi and Gulbarga, the average household size was large (7.2 in Udupi and 6.3 in Gulbarga) as compared to the All India or Karnataka State averages respectively. At least in the rural areas, it was evident that the 'extended' families continued to flourish - probably for the economic reason of maintaining adequate labour supply for cultivation. The main differences between the two blocks consisted in the prevalence of the "aliya-santhana" or matri-lineal system of property rights among certain sections of Hindu Society in Udupi and the higher proportion of female - headed households there, due partly to this system and partly to the out-migration of male adults. The feature have had some effects on family income levels as well as on the economic and social status of women, which are noticed in this and later Chapters.

HOUSEHOLD ASSET AND INCOME PATTERNS

- 3.13 An analysis of the Udupi sample reveals that a majority of the households in the sample were from the category of 'marginal farmer with animals'. Land in Dakshina Kannada District is generally fertile and good returns are assured even from small holdings. Hence, despite the fact that the Land Reforms Act has been fairly effectively implemented, thus resulting in fragmentation of land, households have hung on to their fragmented farms. In some cases, though land is owned by a single person, because of the land ceiling regulations, it is shown on records as belonging to several persons in the households.

TABLE 5

DISTRIBUTION OF HOUSEHOLDS BY ASSET CATEGORIES

(PERCENTAGES)

ASSET CATEGORY	UDUPI TALUK	GULBARGA TALUK
LAND LESS WITHOUT ANIMALS	15.02	13.58
LAND LESS WITH ANIMALS	19.80	20.61
M.F. WITHOUT ANIMALS	6.11	3.51
M.F. WITH ANIMALS	41.42	6.79
S.F. WITHOUT ANIMALS	0.00	5.15
S.F. WITH ANIMALS	11.55	20.14
B.F. WITHOUT ANIMALS	0.00	4.44
B.F. WITH ANIMALS	6.11	25.76

Note: 1) Marginal Farmer - upto 2.50 Acres (M.F)

Small Farmer - 2.51 to 5.0 Acres (S.F)

Big Farmer - 5.01 Acres & above (B.F.)

2) The Nos. indicate the proportion of households in each asset category to total sample households.

3.14 Several households therefore, owned land, but this was not enough to provide employment for all members of the household throughout the year. Thus most of the marginal farmers were engaged not only on their own farm but sought additional employment and income through some form of animal husbandry. Many of them also worked as Labourers on others' farms.**

TABLE 6

DISTRIBUTION OF HOUSEHOLDS BY ANNUAL INCOME CATEGORIES

Annual Income	(Percentages)	
	Udupi Taluk	Gulbarga Taluk
Upto Rs.2,000/-	5.78	9.60
Rs.2,001/- to Rs. 3,000/-	10.40	15.46
Rs. 3,001/- to Rs. 4,000/-	10.10	16.16
Rs. 4,001/- to Rs. 5,000/-	10.10	11.94
Rs. 5,001/- to Rs. 10,000/-	37.46	32.32
Rs. 10,001/- and above	26.24	14.52

NOTE: The numbers indicate proportion of households in each annual income of the household category to total sample households.

For Asset Classification, both land and animals have been included, but not other assets like machinery and implements or structures because of problems of computing their value.

** This is partly responsible for the equal number of cultivator and agricultural labour households.

3.15 Since a majority of the households belong to the cultivator or labour class, one would expect them to be among the poorer sections of society. But the distribution of households over the income groups reveals that only 26% of the households actually belong to the poverty group (Annual income less than Rs. 4,000/-) while 74% of the households belong to the higher income groups. Even among the higher income groups, there is a concentration of households in the Rs. 5,000/- to Rs. 10,000/- category.***

3.16 The fairly high income level can be attributed to the following factors:

- a) since land is fertile, fairly good returns are assured.
- b) migration is a very common feature and remittances from outside are high.
- c) agricultural labourers, beedi workers, etc. earn from Rs.7/- Rs. 10/- per day and employment is available almost throughout the year.
- d) since the holdings are small, only a few members of the family work on their own farm, while others are engaged as beedi rollers or agricultural labourers.
- e) it was also seen from the table that most of the marginal farmers had animals (usually milch animals) the returns from which were sizeable.

Even in a backward district like Gulbarga, about 26% of the sample households belong to the 'big farmers with animals' category. However, Gulbarga being a dry area, income from land is very low and people tend to have large holdings even for subsistence farming. And unlike in Dakshina Kannada, the

*** INCOME CALCULATION: The respondent was first asked to state his/her occupation both main and subsidiary, the wages received during the different seasons, mode of payment i.e., in terms of money or grains. The amount of grains received, and its prevailing value in the local market was taken into consideration. Next, the duration of work in a month was noted and thus income per month was calculated. Depending on the number of months of employment in a year the annual income was worked out. Income received from other sources like remittances from livestock were also used.

the land Reforms Act has not been implemented in Gulbarga and land has not been fragmented. That these farmers also own animals may be because a large number of the sample households are beneficiaries from IRDP, under which they have obtained buffaloes, sheep or goats. It may also be due to the traditional need of cultivators to own bullocks for cultivation purposes.

- 3.17 For a high proportion of the households in Gulbarga, agricultural labour is the main occupation. Some of the marginal and small farmers also work as agricultural labourers.

In spite of the fact that Gulbarga is a backward district and most people work as agricultural labourers, the income level of households in the sample is fairly high, with 32% of the households falling in the Rs. 5,000/- to Rs. 10,000/- group. For these households, family income from cultivation is supplemented by income from animal husbandry, mainly selling sheep and goats. Households belonging to this group are also usually beneficiaries of IRD Programme, and have a bore-well to irrigate large portions of land. Households belonging to the poverty group (i.e., annual income being less than Rs.4,000/- constitute 40% of the sample in Gulbarga and 26% in Udupi. They are the really poor, landless group who get employment for only 4-5 months in a year, have no access to functionaries and do not utilise any of the developmental schemes either.

- 3.18 Gulbarga is backward in the field of education too. (see table 7 below) Nearly 46% of the sample households were illiterate, with not a single literate member in the family. Contrary to this, in Udupi, about 40% of the households had members with atleast a primary level education and about 25% with secondary level education. It is possible that this difference in educational levels explains to some extent the differences between Udupi and Gulbarga in regard to utilisation of the Land Reform Act or the developmental schemes. But because of the other differences - such as inheritance systems, extent of out-migration, size of small industries and services sectors, it is difficult to establish a precise causal relationship.

TABLE 7

DISTRIBUTION OF HOUSEHOLDS ACCORDING TO
HIGHEST EDUCATION OF ADULTS

(Percentages)

HIGHEST EDUCATION OF ADULTS 15+	UDUPI TALUK	GULBARGA TALUK
ILLITERATE	9.24	45.67
LITERATE *	8.42	11.01
PRIMARY	39.60	14.75
SECONDARY	24.92	14.05
ABOVE SECONDARY	17.82	14.52

* INCLUDES PRE-PRIMARY.

NOTE: The numbers indicate proportion of households in each education category to total sample households.

- 3.19 We will now examine whether this difference affects the employment pattern, the social status of women and more important, the utilisation of schemes by women in the two districts.

SITUATION OF WOMEN WORKERS

- 3.20 The situation of women workers as indicated by secondary data is presented in Chapter 2 on **Situational analysis of women**. The census data show that in rural areas, female participation ratio in 1981 were 33.8% in Dakshina Kannada district and 26% in Gulbarga district. The corresponding ratios in our sample are 49 per cent in Udupi taluk and 63 per cent in Gulbarga taluk. These ratios are much higher, for the reason that all of the households studied belong to the relatively poor sections in rural areas. Adult women in such households have perforce to work and contribute to the family income. The ratio in Gulbarga is further enhanced by the large weight given to households benefiting from the employment and activity schemes devoted to improving the living conditions of women and children in the under-privileged sections of the community. Impressive as the participation ratios for women are, they are considerably less than those for men viz, 77 per cent in Udupi and 78 percent in Gulbarga.*

***NOTE:** The ratios mentioned above are **crude** in the sense that they are based on a simple head-count. No distinction is made between part time work and full time work, nor between remunerative work done within the household and that undertaken outside for a formal wage. Persons engaged in any kind of gainful activity are considered as **workers**.

TABLE 8
DISTRIBUTION OF GAINFULLY EMPLOYED ADULTS* OVER OCCUPATION CATEGORIES

UDUPI TALUK			GULBARGA TALUK		
OCCUPATION OF THE INDIVIDUALS	GAINFULLY EMPLOYED ADULTS		OCCUPATION OF THE INDIVIDUALS	GAINFULLY EMPLOYED ADULTS	
	MALE	FEMALE		MALE	FEMALE
Clerical & Related Related workers	14 (1.17)	(0.0)		14 (1.48)	1 (0.11)
Trade/Business	43 (3.60)	5 (0.32)		21 (2.23)	1 (0.11)
Dairy and Related workers	7 (0.58)	3 (0.19)		- (0.0)	2 (0.22)
Cultivators	205 (17.16)	135 (8.88)		200 (21.25)	100 (11.36)
Farmers	87 (7.28)	62 (4.07)		36 (3.282)	9 (1.02)
Agricultural Labourers	132 (11.05)	244 (16.05)		310 (32.94)	339 (38.65)
Beedi	16 (1.34)	150 (9.86)		- (0.0)	30 (3.42)
Non-Agricultural	44 (3.68)	14 (0.92)		15 (1.59)	15 (1.71)
Fishing	101 (8.45)	43 (2.32)	Quarrying	14 (1.48)	12 (1.36)
Teachers	10 (0.83)	4 (0.26)	Construction Works	18 (1.91)	8 (0.91)
Hotel and Related workers	43 (3.60)	3 (0.19)	Grazing Cattle	14 (1.48)	2 (0.22)
Others **	217 (18.17)	84 (5.52)	Others **	93 (9.88)	22 (2.50)
TOTAL	919 (76.96)	747 (49.14)		735 (78.10)	550 (62.71)

Note: 1. * Age Group 15 years and above (includes 60 +) 2. ** Mostly salaried and self-employed
3. The figures in brackets indicate percentages to total population.

- 3.21 It will be seen from Table No 8 that both in Gulbarga and Udupi there is a predominance of women employed as agricultural labourers. (Udupi : 16 per cent, Gulbarga 39 per cent). This is not unexpected, since agriculture is the main economic activity in these taluks. Additionally, it was observed that for a large number of households having marginal holding, work on their own farms was not available for all the members in the household. In such cases, while men worked on own land, women sought work as agricultural labourers on other people's land.
- 3.22 The other occupations where clusters of women are found in Udupi are self-employed , cultivators 9%, beedi rolling 10%, fishing 2% and in Gulbarga cultivators 12% and beedi rolling 3%. Overall, non-agricultural job opportunities are more in Dakshina Kannada and coupled with the out-migration of labour, this has naturally meant relatively more employment of women also in these occupations.
- 3.23 Among these, beedi rolling provides substantial employment for both women and children. This is also brought out in the study which shows that nearly 10 per cent of women are engaged in beedi work. The popularity of this occupation is due to several factors; it can be taken up at an early age and continued till late in life. Since the work is put out, it is possible for women to roll beedies in the house as well as take care of the household work. Younger girls prefer to roll beedis as it is not as strenuous as agricultural labour, and can be combined with school going or sharing in household work. Finally, work is available throughout the year and the remuneration is comparatively high. An additional factor influencing women to take up beedi rolling in Dakshina Kannada is that labour is organised and women workers are eligible for benefits like bonus, provident fund, maternity leave, etc. Further, there is no difference in the type of activity between men and women workers. Women/girls are involved in all the processes - right from acquiring raw materials from

the contractor to the delivery of the finished goods. Unlike in other occupations wages are paid on piece rates and both men and women receive equal wages for equal work.

3.24 Even in fishing, except for the actual fishing, women are engaged in transporting, processing and marketing fish. Not many women are engaged in transporting fish, but the ones who do, earn about Rs. 6/- per day. But, more women buy fish in small quantities soon after it is landed, take it in a tempo either to the fish market or to nearby villages. They buy a basket of fish for Rs. 50/60 and after selling make a profit of Rs. 20/40 per day (during the season). A number of women are also engaged in processing fish. There is a Fisherwomen's Co-operative Society at Malpe which provides salt to its members. On days when all the fish is not sold, they are cured, salted/dried and preserved to be sold during the off season. Some other women work in fish processing factories where they receive a regular wage of Rs. 240/- per month.

3.25 In Gulbarga on the other hand, quarrying is an occupation where women workers can be found in sizeable numbers. As in the beedi industry, in this activity also there is no difference in the wages paid to men and women since payment is on a piece-rate basis. But, the earnings of men and women differ because it is physically strenuous work and women cannot produce as much as the men per unit of time. Generally, while men earn about Rs. 8/- to Rs. 10/- a day, women earn only Rs. 3/- to Rs. 4/-.

DURATION OF WORK

3.26 In the poorer households, it is generally the case that women who are gainfully employed have to do household work as well, either partly or entirely on their own. The studies in Gulbarga

and Dakshina Kannada reveal that more than 50% of the working women have substantial household tasks to perform. These include cooking, fetching water and fuel, minding the children, washing etc. This is illustrated in Tables A-17 and A-18 in Appendix 4, Vol II which show the time utilisation pattern per day for women in two occupation categories - cultivator class and agricultural labour class.

- 3.27 As has already been mentioned, these figures are considerably vitiated by the large number of non-reporting individuals. Subject to this limitation, the majority of the working women in both Gulbarga and Dakshina Kannada have to devote 3 - 5 hours a day for household work (with a smaller number putting in longer hours on household chores) while being engaged simultaneously in gainful activities from 6 - 11 hours per day.
- 3.28 Many of these working women have also responded as being engaged in gainful occupations throughout the year. (Refer Tables A-16.1 and A-16.2 in Appendix 4, Volume II). While this could well be true in the case of beedi workers, or a few others working in non-seasonal industries, it is not possible that in other avocations such as agriculture and fishing, they will be working throughout the year with the same intensity as during the **season**. In each of these occupations there are some operations in which women specialise - such as transplanting, cutting and Bundling in agriculture and salting, drying and marketing in fishing. Work intensity in these occupations would clearly be high during particular parts of the year; it is the piling up of three to five hours of household work on top of outside labour during the peak period that imposes maximum hardship.
- 3.29 A question of obvious interest in this context is whether women's household work could be reduced as more opportunities are created for gainful employment. This is a complex question and we return to it in a later Chapter (see chapter 5). What we may seek instead.

is whether there are any identifiable household characteristics which tend to accentuate the problem.

- 3.30 A quick analysis of work load relative to the size and composition of the household reveals several elements which are contributory to this situation. But there is no evidence of any strong positive or negative correlation between household size and the load of household chores on gainfully employed women. Both in nuclear families and in extended families, working women have been found to devote long hours to household work* - either because there are no other adult females in the family, or because such females are too old to share the work, or because the household has too many small children of working male adults. Besides these, the traditional chores of collecting fire wood, or kerosene or fetching water or fodder for animals have tended to become more time consuming - especially in arid tracts like Gulbarga. These are familiar facts, and field data from both Dakshina Kannada and Gulbarga have not revealed anything indicative of a change from the common pattern.

INCOME STATUS

- 3.31 A classification of working women in Dakshina Kannada and Gulbarga samples according to annual income of the households (see Table 9) shows that the majority of them came from households with annual income exceeding Rs. 5,000/-.

* Data on duration of work - both over the year and for each working day - from Dakshina Kannada and Gulbarga are based on the answers given by respondents and not on direct observation.

TABLE 9

DISTRIBUTION OF GAINFULLY EMPLOYED ADULTS
OVER THE ANNUAL INCOME OF THE HOUSEHOLD

ANNUAL INCOME OF THE HOUSEHOLD	UDUPI		GULBARGA	
	NO. OF GAINFULLY EMPLOYED ADULTS		NO. OF GAINFULLY EMPLOYED ADULTS	
	MALE	FEMALE	MALE	FEMALE
Upto Rs.2,000	38 (66.66)	30 (42.25)	35 (79.54)	38 (67.85)
Rs. 2,001 - Rs. 3,000	67 (74.44)	76 (63.86)	78 (86.66)	66 (70.96)
Rs. 3,001 - Rs. 4,000	66 (73.33)	57 (45.96)	96 (84.21)	71 (68.26)
Rs. 4,001 - Rs. 5,000	69 (70.40)	69 (47.58)	61 (65.59)	61 (62.88)
Rs. 5,001 - Rs. 10,000	317 (76.38)	281 (50.00)	262 (77.97)	164 (54.54)
Rs. 10,001 & above	362 (81.53)	232 (46.89)	135 (73.77)	80 (53.69)
Total	919 (76.96)	746 (49.14)	667 (77.55)	480 (61.22)

- NOTE:**
1. Figures in brackets indicate the proportion of gainfully employed male/female to the total male/female population, in each category.
 2. Gainfully employed adult - Age 15 years and above.

This may be just a reflection of the predominance of households belonging to this income range in the sample. On the other hand it may also be that the proportion of such households is high because there are women workers in the family. It is noteworthy that in both Udupi and Gulbarga, 50 per cent or more of adult women of these households are gainfully employed; their contribution to household income has perforce to be not inconsiderable.

3.32 In the analysis of the occupational pattern of women, it was seen that the majority of working women were cultivators, agricultural labourers and beedi rollers. All these occupations provide opportunities for women to work within their own villages, their farmsteads and their houses. This could well have been another factor encouraging - or in agriculture compelling - the female members of the family to participate in income earning activities. Over and above all this, it still remains true that at the present level of prices of consumer goods and services, even these households with annual income around Rs. 5,000/- one can hardly be considered as being clearly above the poverty line, especially when the household size is large. In other words, it is probable that adult females in this category seek gainful employment for no other reason than that it is necessary for them to do so.

3.33 It will also be seen from Table 8 that the proportion of working women to total women is generally higher in the households belonging to the category of landless labourers of cultivators. In general, therefore, it remains true that female participation ratios are higher amongst the poor families; and it is also in their case that the combined load of outside and household work tends to be the largest on women.

3.34 Despite the fact that both in Dakshina Kannada and Gulbarga, female participation ratios are relatively high, women do not figure as the main contributors to total family income in most of the households. In all of the main occupational categories,-

cultivators - agricultural labourers - fishing - beedi making or other - the contribution of working women amounted in most cases to less than 40% of the total household income. This was regardless of whether they worked for part of the year or throughout the year. (Refer Table A-16.1 & A-16.2 in Appendix 4, Vol II), In fact, the majority of working women have reported as working throughout the year.

This may be due to several reasons:

- a) In the households to which the working women belong, there generally are a number of working male adults. It will be seen from Table 10 below that in households in which the female worker is both the principal earner and the head of the household, it seems generally to be the case that the number of working male adults in the households is less than the number of working women.

TABLE 10
DISTRIBUTION OF FEMALE HEADS OF HOUSEHOLDS-PRINCIPAL EARNERS AND WORKING ADULT MALES - BY OCCUPATION CATEGORY OF WOMEN

WOMEN'S OCCUPATION	UDUPI TALUK		GULBARGA TALUK	
	Nominal Female Heads as Principal Earners	No. of Adult Male workers	Nominal Female Heads as Principal Earners	No. of Adult Male Workers
Cultivators	52	38	5	4
Agricultural Labour	24	17	17	20
Beedi	2	2	6	1
Fisheries	10	8	-	-
H.H. Work	10	4	-	-

NOTE: Under Occupation Groups, household work has also been included, since the female head is classified as a Principal earner in the following instances -

- 1) When there are outside remittances
- 2) Income from land goes to the head of household
- 3) Women receiving old age pension.

b) The duration of work for the women is on an average less than that for working men. It has not been possible to establish rigorously from the available data whether this is true or not, since a large number of women have claimed that they have been working throughout the year. The veracity of this can be settled only on the basis of continuous observation of the annual working cycle which we have not been able to do. However, from the indirect evidence that a sizeable number of working women in agriculture are either cultivators or labourers, and that the demand for their labour is greatest for specific operations like transplanting, cutting and bundling (Refer Table A 19.1 and A-19.2, Appendix-4, Vol II), it would appear that for the greater part of the year, they are in a state of **disguised unemployment** and this might account for their relatively lower share in the family income.

c) For lack of training, or for reasons for prejudices or customary taboo, women are unable to take some of the relatively more remunerative jobs in industry, trade or business. Here again, the sample data show that outside of beedi rolling, there is hardly any worth while job that women are doing in the non-traditional occupations.

d) Because property income is normally credited to the head of the household and migrant remittances enhance aggregate household income, the relative contribution of the female worker who is not the normal head of the household is underrated.

(In fact, in the case of many female heads of Udupi taluk, their status as principal earners is attributable entirely to income from land or inward remittances or old age pensions) and finally,

- e) Women workers generally tend to be paid less than men workers in all occupations either because of larger hours of work put in by men; or on the argument that the work done by the men is more strenuous or skilled; or because it is customary to pay female labour less than for male labour. Whatever the reason, it was observed in Gulbarga, while men were paid Rs. 6 - Rs. 8 per day (or its equivalent in Jowar), women were paid Rs. 2 - Rs. 4 (or its equivalent in Jowar). In Dakshina Kannada, while men were paid Rs.10 - Rs. 12 per day, women were only paid Rs. 6 - Rs. 8 or its equivalent in paddy.

3.35 These features relating to women in employment are not specific to the blocks surveyed, other reports on labour and employment situation in Karnataka indicate that conditions in other parts are not much different.

3.36 The Sixth Plan (Chapter 27) mentions that our Five Year Plans have consistently placed special emphasis on providing welfare and development services to women to improve their living conditions and to increase their access to and control over material and social resources. 27.6 similarly it is observed that the Equal Remuneration Act aims to eliminate discrimination in remuneration against women labour. Laws have been promulgated to provide for maternity benefits and creches in units employing women.

3.37 These laws however are not adhered to and conditions of work for women are still far from satisfactory. In both the sample taluks, the only facilities that were available to women agricultural

labourers at work site were drinking water and a small place in the employer's house which they could use for a short time. (Refer Table A-21 and A-22, Appendix-4 Vol II) In Udupi Taluk workers were given one meal by the employer and were also provided with some very basic first aid and medical facilities. But Gulbarga being a drought prone area, with the supply of labour being greater than the demand for it, none of these facilities is provided. Since they get paid only for the days on which they work, they cannot afford to take time off. They desire that they be given some leave with pay, proper first aid facilities, lavatories, provision for meals, or at least some canteen facilities at or near work sites.

- 3.38 There is also need for facilities for adult education and skill training at the workspot. It would then be possible for them to attend these classes either during the lunch break or at some time during their stay at the work spot. They would not have to interrupt their household work again to make use of these facilities.
- 3.39 Even though the Equal Remuneration Act aims at eliminating discrimination against women, women are in fact so discriminated. (Refer Table A-23 and A-24, Appendix-4, Vol II), While male agricultural labourers are paid Rs. 10 to Rs. 12/- in Udupi and Rs.6 to Rs.8 in Gulbarga, female labourers are paid Rs. 6 to 8, and Rs. 3 to 5/- respectively. They are generally paid in kind and are given money only when they ask for it. Women prefer to be paid in kind because that way they would be assured of atleast 2 meals a day, and also avoid the risk of having to buy their grains at relatively higher prices.
- 3.40 Beedi workers in Udupi Taluk however, prefer to receive wages in the form of money. This is particularly so when beedi rolling is done by young girls who would need cash to meet some of their personal requirements and also probably to save. Most of

them maintain **pigmy** accounts in Banks. These girls come from households with different main occupations, and their contribution to the family budget would obviously vary with the needs of the household.

3.41 It should also be mentioned here that in both the taluks most of the women working as agricultural labourers were illiterate. They were not aware of the wage-rate schedule. (Refer Table A-23 and A-24, Appendix-4, Vol II). They however knew that different wages were paid for different kinds of jobs, in the sense that, during the season they would be paid more and during the off season and for other jobs/operations, they would be paid less. Most of them were not aware of the Equal Remuneration Act. They did not even know that such a law existed.

EDUCATION

3.42 One of the obstacles to women's active participation in the labour force is their lack of education. The table below illustrates this point.

TABLE 11
EDUCATION LEVEL OF SAMPLE POPULATION BY SEX

Education Level	UDUPI TALUK			GULBARGA TALUK		
	Male	Female	Total	Male	Female	Total
Illiterate	607	955	1562	825	1072	1897
Literate *	217	172	389	152	75	227
Primary	869	906	1775	245	140	385
Secondary	252	234	486	101	25	126
Above Secondary	122	64	186	83	4	87
Illiterate **	29.36	40.96	35.51	58.67	81.47	69.69
Literate **	70.63	59.03	64.48	41.32	18.54	30.30

Note: * Includes Pre-primary also.

** Percentage to total male/female population.

- 3.43 Even though Udupi has a high female literacy rate, it will be seen that about 41% of the women are illiterate and the corresponding figure in a backward taluk like Gulbarga is as much as 82%. Girls are retained at home to help with household work and to look after younger children. They are also kept away from School because their parents cannot afford the expenditure. Since girls have to be married and considerable money has to be spent on their weddings, parents consider it a waste of money and time to get their daughters educated. Among households with eligible, school going boys and girls, only the boys are sent to school and the girls are retained at home.
- 3.44 In Gulbarga, many villages do not have a Primary School. Children from these villages have to go to schools in the neighbouring village, and in such circumstances, girls tend to be kept out of school. Provision of schools in such villages is obviously necessary to enable girls to attend school. It is also essential to give them some benefits like free books, uniform etc. Even though there is a provision in the plans for such benefits to be given to girls, most schools do not offer them.
- 3.45 In most cases, parents are not aware of the kinds of benefits that are available to them for education of children. This is partly attributable to their own lack of interest and partly to the fault of the concerned authorities. There is need for an educational programme for parents to make them use such facilities, and both department officers and non-govt. agencies have a role to play in this regard.
- 3.46 As already observed, lack of basic education and training of women makes them ineligible for certain kinds of jobs. Offer of educational programme with vocational training will greatly help in better utilisation of facilities available to them. This is true of both Udupi and Gulbarga.

- 3.47 It is also necessary to provide child care facilities and other amenities like drinking water, access to fuel, etc., which would, on the one hand, enable working mothers to spare more time for gainful employment and on the other, help their daughters to attend school, thereby reducing the drop out rate among girls.

SUPPORTIVE FACILITIES

- 3.48 Apart from availability of work and possession of requisite skills by women, their participation in gainful employment depends materially on the availability of supportive facilities that help them to reduce the time needed for household chores. The more important of these are drinking water, fuel and fodder, fair price shops, child-care facilities and health-care centres.
- 3.49 A brief review of each of the above factors would bring out the linkages between existing facilities or their absence, and the extent to which women are gainfully employed. This connection may be observed by comparing Udupi and Gulbarga Taluks. Udupi being a developed block, has more facilities for women than in Gulbarga, and in that block more women are also gainfully employed. On the other hand women in Gulbarga spend more time on basic activities like fetching water, fuel etc., thus limiting the time available for gainful employment.
- 3.50 Both in Udupi and Gulbarga taluks drinking water facilities have been provided under the 20-Point and other programmes. Almost all the villages in Gulbarga were provided with bore-wells. But during the survey, it was found that some of the bore-wells were not in working condition, because of poor maintenance facilities and water had often to be fetched from other sources farther away from the households. In Udupi taluk most of the houses had their own wells for drinking water. Since the houses were scattered, bore-wells do not serve any purpose. Only the Janatha House colonies were provided with drinking water facilities through bore-wells. Altogether, less time was spent by women for obtaining drinking water.

- 3.51 As regards fuel and fodder, households in Udupi taluk used coconut leaves as cooking fuel. Since coconut cultivation is wide-spread there was ready availability of such fuel. In Gulbarga taluk, however, women had to go 4 to 5 kms to fetch fuel, while some households periodically brought cart-loads of fuel, which would last for months together.

Since Udupi taluk is a high rainfall area, there is no problem for fodder, whereas in Gulbarga fodder is scarce. Grazing was time consuming and feeding goats and sheeps either meant less time for women for other work, or more drop-out of boys and girls from school. For feeding milch cows and buffaloes, hay had to be purchased by those who were unable to stock it for one reason or another.

- 3.52 In Udupi taluk, each village panchayat housed a co-operative society supplying rice, kerosine, jowar etc. to the ration card holders of the villages. In Gulbarga, on the other hand, villages have fair price shop which supplied sugar, rice, jowar etc. to the villagers. In terms of both quantity and quality, supplies to these shops were inadequate, and obtaining household provisions generally took more time than was convenient.

- 3.53 Udupi taluk, being an ICDS block, child-care facilities existed in most of the villages. Some big villages were provided with two centres to make it convenient for small children to attempt the Anganwadi centres. However, since, houses were scattered, the ayahs could not bring all the children to the Anganwadi Centre, especially during the rainy season. Even so, there was more scope for working mothers to leave their children with the Anganwadi workers and devote time to gainful employment. In contrast, Gulbarga taluk is a non-ICDS block. There were ^{only} a few Balwadi schools run by the Block-Development Board, for children aged 3 to 6. Since there were inadequate child-care facilities working mothers or older children had to stay at home to look after the younger children. This reduced the female work participation rate and raised non-enrolment and drop-out in school, especially among girls.

- 3.54 Compared to Udupi taluk, in Gulbarga taluk, the medical facilities available to the people were limited. There were fewer public health centres, hospitals and private medical practitioners. ANMs and LHVs were also more numerous. This contrasted with the situation in Gulbarga taluk where PHC/PHUs were not easily accessible and people often had to travel by bullock cart to obtain medical help or medicines. However, probably because of climatic conditions, this difference in the availability of medical facilities was not evident in any significant difference in morbidity or mortality rate. It was, however, relatively more difficult for women in Gulbarga villages to obtain prompt medical help in serious cases of abortion or miscarriage.
- 3.55 Besides the facilities available in Gulbarga being limited as compared to Udupi, the utilisation of these limited facilities was rendered difficult by lack of proper roads. Most of the villages in Gulbarga did not have proper approach roads - consequently, public transport facilities were virtually absent.
- 3.56 The non-availability or inadequacy of such facilities, affected not only women but all members of the community, and hence there was usually little difficulty even in Gulbarga in making the community's need known to the block or district authorities. Programmes of amelioration of these problems are part of the Government development plans, and are being implemented with more or less of benefit to the households. Some progress has undoubtedly, been achieved both in Udupi and Gulbarga over the past years, and further improvements may be expected, since programmes such as supply of drinking water has been assigned very high priority in the State Plan.

However, their crucial relevance to the economic status of women in these communities has yet to be consciously recognised in the Planning process.

CHAPTER - 4

UTILISATION OF SCHEMES.

- 4.1 We turn now to an analysis of the impact on women of plan schemes which were reported to be in operation in the survey blocks of Udupi and Gulbarga. As will be seen from the questionnaire (Appendix-6, Volume-II) a good part of the household enquiry was devoted to eliciting from women their assessment of the benefits derived from these schemes. The responses were obtained at one point of time and hence the quantitative data gathered on each of the schemes are not adequate to measure the impact with any degree of precision. However, considerable volume of quantitative data, which have equal if not greater relevance for finding the overall effectiveness of schemes as well as of the manner of their implementation, has become available.
- 4.2 Besides the perceptions of the beneficiaries, information on the working of various schemes in the sample villages was sought from the functionaries concerned, as well as others involved in monitoring them. Wherever possible discussions were held with non-governmental organisations, financing institutions, individual or institutional researchers who had participated in or looked into the operation of schemes. All of them have been taken into account in the assessment here.
- 4.3 The schemes whose operation in the area was one of the criteria for selecting the sample villages in the Udupi and Gulbarga blocks covered a wide range. A number of plan schemes which aim at elevating the economic or social standards of the community are, as has already been pointed out, gender-neutral in conception. Many projects generating additional employment or income in agriculture, industry or infrastructure sectors are of this type; and decisions on them are usually taken at State headquarters on the basis of multiple criteria. In principle, the benefits conferred by these schemes should accrue equally to eligible men and women. Yet,

it was not always clear that in actual operation, this was indeed so. While the impact of these schemes had to be taken into account to evaluate the totality of benefits derived by women from general development, it was also necessary to ask the question; Is there any gender-discrimination in the manner in which plan schemes were being implemented? Answers to such questions had to be sought from both sides - the administration and the beneficiaries.

4.4 Hence the schemes studied in the field investigations include many which are not part of the so-called "district plans". These latter, which arrived at providing specifically for the special needs of each district, also contain schemes not all of which are devoted to women's interests. However, some of these relate to general amenities for the community, such as, water supply, balwadis, health centres etc. These are of some relevance in so far as they affect the conditions of work within the home or outside for women. In addition to these, the district plan have schemes specially devoted to women's (and children's) Welfare. All of these have been taken into account in the enquiry.

4.5 Schemes covered in the survey of Udipi and Gulbarga blocks fall into four broad categories :

- (a) employment and economic development;
- (b) education and training for skills;
- (c) health and family welfare; and
- (d) women's welfare.

Individual schemes selected in each of these categories after discussion with State Government officials are listed below.* They give a clearer indication of the scope of this "impact" analysis.

* This list covers only those schemes which are of relevance to the assessment of benefits to women. The longer list given in Appendix 2, Volume II includes several more schemes, whose impact was canvassed for purposes of the ICDS study undertaken by the Institute concurrently.

LIST OF SCHEMES

I. Employment and Economic Development

1. Employment Affirmation Scheme/National Rural Employment Programme
2. Integrated Rural Development Programme - Credit linked and Subsidy Schemes
3. Integrated Tribal Development Programme - Credit linked and subsidy Schemes
4. Janatha Housing Schemes/Distribution of House Sites to the houseless.

II. Education and Training for development of Skills Education :

1. Adult Literacy Programmes and non formal Education.
2. Condensed Literacy Courses for women
3. Education of girls and dropouts.

Training :

1. World Bank Agriculture Extension Programme
2. World Bank Sericulture Extension Training Programme
3. Training of Rural Youth for Self-Employment (TRYSEM)
4. Associate women workers Training and other Training Programmes for Women given in Mahila Mandals for employment generation and participation in developmental activities including grant-in-aid to Mahila Mandals for Training in Home Industries.

5. Training Programmes in vocational centres/Institutes for SC/ST.
6. Financial assistance for needy women for taking up training for employment.

III. Health :

1. Family Welfare Programmes including Maternity and child health and Nutrition Services in the health Institutions.
2. Medical Care including infrastructure and Curative functions.
3. Public Health including Primary Health Education and supply of Potable Water.

4.6 It has been pointed out in the earlier discussion on methodology (and also in Appendix 2, Volume II) that sample designs in Udupi and Gulbarga are different. Household selection in the former was on a random basis, while in Gulbarga it was purposive. This naturally limits inter-block comparability of responses. Even so, it will be seen from the general trend of responses that certain common features exist. Underlying any enquiry relating to the effectiveness of development programmes, the question usually arises; How much of the success-or, indeed, the lack of success - of a programme or scheme is due to community participation or lack of it - in shaping and implementing it? On question of this sort, it would appear that some light is thrown by the survey data, despite the technical differences in sampling design. Some of these matters are considered in the next chapter. The factual position regarding scheme-benefits as perceived by households, reasons adduced for non-utilisation of schemes and evidences of gender-discrimination in the survey blocks are detailed in this chapter.

ECONOMIC AND EMPLOYMENT SCHEMES

4.7 Table 12 below shows the number of male and female beneficiaries from this group of schemes in the Udupi and Gulbarga samples. Of these schemes,

except the Janata Housing Scheme, all others aim at providing the beneficiary either a productive asset for self-employment, (IRDP, ITDP, Co-operatives, Banks, Other agencies) or income from some type of wage employment (EAS/NREP). While the Janata Housing Scheme also endows the beneficiary with a tangible asset, it does not directly add to the output or income of the individual - though it may have an indirect effect on his or her productivity or employability.

TABLE 12

UTILISATION OF ECONOMIC AND EMPLOYMENT SCHEMES BY INDIVIDUALS

Taluk	Sex	ECONOMIC AND EMPLOYMENT SCHEME							No. of beneficiaries	Total of beneficiaries
		JH	IRDP	ITDP	CO-OPS	EAS/NREP	BANKS	AOA/TDB		
UDUPI	M.	63	44	26	16	8	39	3	199 (75.09)	265
	F	33	11	3	6	4	6	3	66 (24.90)	
GULBARGA	M	52	143	-	3	23	16	8	245 (89.09)	275
	F	2	7	-	1	14	1	5	30 (10.90)	

NOTE : 1) Figures in brackets indicate percentage of beneficiaries to total beneficiaries.

2) For further details Refer Table No. A-32.1 to A-36.2, Appendix 4, Volume II.

JH : Janatha Housing

IRDP : Integrated Rural Development Programme

ITDP : Integrated Tribal Development Programme

EAS/NREP : Employment Affirmation Scheme/National Rural Employment Programme.

AOA/TDB : Any other Agencies/Taluk Development Board.

- 4.8 In both the sample blocks there has been a substantial use of the Janata Housing Scheme. Such beneficiaries are proportionately more in Udupi than in Gulbarga and the proportion of women beneficiaries is also much higher in the former. That this is so despite the Udupi sample being a random one, is probably attributable to several factors, such as, a higher level of education and political awareness, more active non-governmental organisations and more active functionaries. An additional element which may be a contributory one as regards women beneficiaries is the greater frequency of female headed households in the Udupi area.
- 4.9 In respect of the other schemes also, some differences between the two blocks are noticeable. While in Gulbarga IRDP and bank/co-operative schemes account for nearly 65 percent of total beneficiaries, the scheme-wise distribution of beneficiaries in Udupi is less skewed. But even there, IRDP together with ITDP and the bank/co-operative loan schemes - that is to say, schemes related to acquisition of productive assets - dominate accounting for about 58 percent of the beneficiaries. A major reason for this is clearly the pressure exerted by both Central State authorities on government departments as well as financial institutions, to reach "targets" in terms of households reached or the proportion of commercial banks lending to agriculture and other priority sectors. The lead banks in the two areas - Syndicate Bank in Udupi and State Bank of India in Gulbarga - have been particularly active in the implementation of these programmes.
- 4.10 Apart from the drive of the functionaries, it is possible that these schemes show up better in target-achievement because - like immunisation and school admissions for children - they are conceived as one-shot operations. That is to say, an IRDP beneficiary is counted in, as soon as the person acquires, say, a milch cow or a bank loan. What happens subsequently is not always monitored, nor does it affect the reckoning of "achievement" for official purposes. The actual benefit to the so-called beneficiary is however not captured by the statistics utilised for reporting on target achievement: This ease of accounting for the functionaries may be one of the elements in the apparent success of these schemes.

- 4.11 It should also be noted that in both Udupi and Gulbarga, the proportion of households owning livestock is higher than those without livestock, in all asset categories (See Table 5). More importantly, among the land-holding households, the proportion of those with animals is much higher than in the case of landless households. Whether this is a refraction of greater use being made of IRDP and bank loans by asset-owning households is difficult to say. But the co-existence of such households with better utilisation of asset-providing schemes leaves scope for speculation that, in fact, this may be the case.
- 4.12 The much greater use of these schemes by women in the Udupi sample is another pointer in the same direction. Jointly or severally, more women hold landed or other property in the Udupi block than in the Gulbarga block. This is a concomitant partly of the "aliya-santhana" system, and partly of sizeable out-migration of male adults from that area. It is also possible that there is a greater awareness among women in that area about the likely benefits from these schemes.
- 4.13 In striking contrast to this, it will be seen that in Gulbarga both men and women make better use of the EAS/NREP schemes than in Udupi. Nearly 10 percent of the male beneficiaries and 50 percent of female beneficiaries in Gulbarga were covered by these schemes, whereas in Udupi these proportions were much smaller. (See Table 12). Given the larger proportion of households in Gulbarga in the category of 'labourers' (both agricultural and non-agricultural) this is perhaps to be expected. Even so, the very small number of beneficiaries from these schemes in Udupi cannot have been wholly due to the absence of men and women needing or seeking employment on a part-time or whole-time basis.
- 4.14 The proportion of women engaged in occupations other than agriculture, beedi-rolling and fishing or construction is not high in either of the above two taluks. Except in beedi-rolling, employment provided by these other activities varies greatly from season to season. Since women are not engaged equally in all the operations connected with these activities, seasonal variation in their employment is apt to be more pronounced than for labour

as a whole. In principle, it is this seasonal supply of labour by women which should be effectively absorbed by the economic and employment schemes. Admittedly, with limited technical and financial resources, as well as for other reasons (which will be examined later) such precise matching of job requirements and job opportunities would not be possible in practice. Even allowing for these practical difficulties, the extent of benefits conferred by EAS/NREP schemes in both the taluks - more especially in Gulbarga where alternative employment opportunities outside of agriculture are much more limited - is quite meagre.

- 4.15 When women have to compete with unemployed men for jobs for which both are equally eligible, they are at a disadvantage because their mobility is limited and their responsibility for household work cannot always be adjusted to suit the pattern of outside jobs. In some cases, new skills may have also to be acquired. Unless these special characteristics are taken into account, there will be a mis-match between work offered and work sought. Neither in Dakshina Kannada nor in Gulbarga was there any evidence of conscious planning on these lines. For the most part, EAS and NREP jobs tended to be conceived in terms of construction work - such as, road building, repair of tanks, buildings etc. While the "Thanda" workers in Gulbarga could use such opportunities effectively, those belonging to the (Upper caste) farming households or the muslim weaver households could not. No planned attempt to tailor jobs to their needs or train them to the jobs that could be usefully provided was evident. Similarly, in the Udupi area, the supplementary jobs that could be utilised conveniently by fisher-women or those belonging to tribal communities have not been carefully assessed or provided. These aspects of employment creating schemes merit more attention than they have so far received.
- 4.16 There is an important qualification to the assessment in terms of the number of beneficiaries that should be noted. The benefit conferred by EAS/NREP should strictly be measured in two dimensions - the number of people employed and the period over which each of them is employed. In both Gulbarga and Udupi, persons who have utilised these schemes have done so for different periods, either because of their own problems or because of inadequate

supply of jobs provided. Despite this, they are all counted as beneficiaries on an equal footing in the above paragraphs. Obviously the proper measure would be in terms of "man-days equivalents". Though beneficiaries in both the blocks have sometimes indicated the number of days or weeks of such employment, these responses have neither been full nor verifiable. It has, therefore, not been possible to arrive at any conclusion as to whether the need of the beneficiaries in terms of supplementary employment was fully met by these schemes. Subject to this inadequacy the point however remains that the extent of utilisation in terms of the number of beneficiaries is quite unimpressive in both the taluks.

TRAINING SCHEMES

- 4.17 Part of the problem in effective utilisation of the economic and employment schemes is the relatively unskilled nature of unemployed labour - especially of female labour - in the rural areas. The skills they have are usually limited to those concerned with the age-old occupations of agriculture, tending animals and weaving or such other crafts developed mainly for meeting household requirements. For this reason, the scope of utilisation of self-employment or wage-employment schemes is often influenced by the training given to potential workers in new skills or new activities.
- 4.18 This has been recognised to some extent in the planning process as it now exist and indicated in para 4.5 above. number of training schemes are under implementation in the Udupi and Gulbarga blocks. The extent of utilisation of these schemes as derived from the responses of households is given in Table 13.

TABLE 13

UTILISATION OF TRAINING SCHEMES BY INDIVIDUALS

Taluk	Sex	TRAINING SCHEMES					No. of beneficiaries	Total No. of beneficiaries	
		Agriculture	Animal Husbandry	Horticulture	Sericulture	TRYSEM			Khadi & village
UDUPI	M	21	6	8	-	-	2	37 (78.72)	47
	F	-	2	1	-	5	2	10 (21.27)	
GULBARGA	M	17	1	-	2	7	-	27 (100.0)	27
	F	-	-	-	-	-	-	-	

- NOTE :**
- 1) Figures in brackets indicate percentage of beneficiaries to total beneficiaries.
 - 2) For further details refer Table No. A-32.1 to A-36.2, Appendix 4, Volume II.

TRYSEM: Training of Rural Youth for Self-employment.

4.19 Once again, it will be seen that save for TRYSEM, the extent of utilisation of such schemes have been greater in Udupi. Indeed, none of the training schemes has been availed of by women in the Gulbarga sample: And even among the male beneficiaries, the bulk of the training has been under agriculture - though significantly there are no women beneficiaries in this category in either of the two blocks. (It is possible that some of the women trainees under TRYSEM in Udupi are engaged in agriculture; this is not, however, clear). The position is slightly better in respect of training in animal husbandry, horticulture and the Khadi and Village Industries, but in these cases also, the males predominate.

4.20 Once again, several factors may have contributed to the difference between the Udupi and Gulbarga results. It is more than possible that the higher level of general education among both men and women in Udupi enabled more of them to appreciate the benefits of new knowledge and seek it

for self-development. The wider net-work of educational institutions in the area sponsored by Government as well as non-governmental agencies has also tended to make the offer of such training easier. Finally, it is also possible that in Udupi the greater diversity of gainful avocations and additional household income arising from inward remittances have also contributed to better utilisation of educational and training facilities. In the responses from households, there are occasional indications in both Udupi and Gulbarga that elements such as these have influenced the respondent's actions. It is, however, not possible to quantify any cause-and-effect relationship from the available data. But that such environmental factors have considerable effect on the utilisation of these schemes appears a reasonable inference from the qualitative information obtained from the sample households.

- 4.21 As already observed, utilisation of training schemes by women has been very much less than by men, especially in Gulbarga. One reason for this is that in the organisation of these programmes, inadequate consideration is given to the needs of women trainees without proper hostel or lodging facilities or of transport facilities, they are less able to avail of programmes given at any considerable distance from their houses. Similarly, when training is part of the IRDP or a similar asset-related scheme, women tend to be discriminated against. In both Udupi and Gulbarga the extension programme in agriculture has not been used by any women. No effort was apparently made by the extension workers to reach women. Even where women are actual cultivators, the extension workers have reportedly insisted on contacting only the male members of the family - on the argument that women do not have the physical or mental capability of absorbing and utilising the training imparted. This streak of discrimination against women is seen also in the working of other training schemes in both areas.
- 4.22 A general problem in this regard is the difficulty of adopting the training schemes to the specific needs of each village community. It is clearly not easy or even feasible administratively to provide extensive training facilities in every village. Apart from the resource-constraints, such a policy may not be appropriate or necessary. However, it should be possible

to relate the training programme offered in each block to the kind of activities that are most likely to be sustained by the human and natural resources of that area, together with the technical and material assistance that the State can provide. Such deliberate effort to look at the block and its community as district units and organise work and training programmes on a flexible basis is not sufficiently evident in the planning process. There is a dead uniformity about schemes, and about the methods of implementation that adversely affects their appeal as well as effectiveness, particularly in less developed areas like Gulbarga.

SOCIAL WELFARE SCHEMES

4.23 Unlike the economic, employment and training schemes, many of the Social Welfare Schemes are applicable to groups which have special disadvantages and therefore need special assistance over and above what may be available generally to male and female adults in the working force. Such for instance, are schemes for old people, physically handicapped or scheduled castes and tribes. Prima facie, their appeal and administration should be both more direct and easier than in respect of other kinds of schemes. But surprisingly, as may be seen from the table below, it seems that the reality is otherwise.

TABLE 14

UTILISATION OF SOCIAL WELFARE SCHEMES BY INDIVIDUALS

Taluk	Sex	SOCIAL WELFARE SCHEME								No. of beneficiaries	Total of beneficiaries
		1	3	5	7	8	9	11	14		
UDUPI	M	1	2	1	-	-	-	-	-	4 (16.00)	25
	F	1	3	8	1	3	2	1	2	21 (84.00)	
GULBARGA	M	-	3	3	-	-	-	-	-	6 (46.15)	13
	F	1	3	3	-	-	-	-	-	7 (53.84)	

- Note:** 1. Figures in brackets indicate percentage of beneficiaries to total beneficiaries.
2. For further details refer table No A-32.1 to 36.2, Appendix-4, Vol II.

SCHEMES:

1. Scholarship for Physically handicapped.
 3. Monthly Financial Allowance to physically handicapped.
 5. Old Age pension.
 7. Financial Assistance for needy women to take up training.
 8. Training in tailoring and other crafts for SC women.
 9. Supply of sewing machines and other equipment.
 11. Vocation training centre for women in various crafts.
 14. Nutrition and cooking demonstration camps.
- 4.24 In this category also, there are pronounced regional and gender differences. The aggregate number of beneficiaries is larger and the variety of schemes used greater in Udupi than in Gulbarga. And since several of these schemes are for women only, the women beneficiaries are expectedly more numerous in both the blocks but clearly more so in Udupi.
- 4.25 Schemes such as Financial assistance for needy women to take up training, Training in tailoring and other crafts for SC women, supply of sewing machines and other equipment, vocation training centre for women in various crafts, Nutrition and cooking demonstration camps, are mostly given through Mahila Mandals. In Gulbarga, these schemes have not been utilized by women because most villages do not have Mahila Mandals.
- 4.26 The social welfare schemes utilised in Gulbarga are, for the sample households, limited to those applicable to the physically handicapped or old people. In Udupi also these schemes have been availed of, but to a much larger extent by women than in Gulbarga. Since identification of persons eligible to benefit from these schemes is relatively easy, the extent of their utilisation depends materially on community awareness of their availability. Both governmental functionaries and non-governmental agencies have a

role to play in creating such awareness and reaching the benefits to those in need of them. Available evidence seems to indicate that these aids to better utilisation are more prevalent in the Udupi block than in Gulbarga.

4.27 The remarkable thing about Gulbarga is that, despite the sample being a purposive one and despite the bunching of women-oriented schemes in this category, actual utilisation is so low. Among the households surveyed, there was no beneficiary from schemes offering financial assistance to women for vocational training or for obtaining equipment like sewing machineries for home operations. In the economically and educationally better off Udupi block, all such schemes have been utilised, though to a limited extent. There is no denying that even in a relatively better off community, this type of social welfare schemes for women would be needed by the economically weaker sections. Logically, the extent of availment of welfare schemes should be greater in the poorer community. If this is not so, one cannot avoid the conclusion that both in allocation of resources and in administration, these women oriented schemes have been neglected, and, at best, accorded relatively low priority. The field data from Gulbarga unfortunately lend credence to such an inference.

TABLE 15

UTILISATION OF MAHILA MANDAL SCHEME BY WOMEN

	Mahila Mandal Scheme
	Number of Women
UDUPI TALUK	57
GULBARGA TALUK	3

Note: For further details see table No A-32.1 to A-36.2, Appendix-4, Volume II.

- 4.28 The benefits under the Mahila Mandal programme in Udupi have been utilised by women from better class of families. Women from the weaker sections hesitate to join Mahila Mandals because they feel that it is meant only for the rich and the educated. On the contrary, in Gulbarga, there were no Mahila Mandals in most of the villages, because women were not interested. They feel that there is no economic benefit from these organisations. They also do not have the time to attend the Mahila Mandals.

SUMMARY OF OBSERVATIONS

- 4.29 Thus in respect of all the three kinds of schemes - economic and employment schemes, training schemes and Social Welfare Schemes - it would appear that in both the blocks, (a) the extent of this utilisation is in actuality much less than what the objective conditions of households in the weaker sections warrant;
- b) among the beneficiaries the males far out-number the women in respect of virtually all schemes which they are equally eligible to utilise;
 - c) Utilisation of Social Welfare Schemes specially meant for women has been even poorer than that of other schemes; and
 - d) As between Udupi and Gulbarga, the utilisation rates are generally higher in the former, which may indicate a significant relationship between the level of economic and social development and the extent of benefit derived from development and welfare schemes. Such a difference is clearly discernible in the case of women beneficiaries also.
- 4.30 These conclusions from the field data naturally raise the question; What really are the factors that help or hinder better utilisation of such schemes? Are they conceptual, organisational, economic or cultural? Are they remediable, and if so, how? Part answers to some of these have been indicated in the previous paragraphs, based on beneficiary responses as

well as investigator observations. A more comprehensive coverage of these issues follows;

REASONS FOR NON-UTILISATION

4.31 Responses from households regarding the reasons for non-utilisation were sometimes clear and specific, but more often vague and general. Among the latter, the most common answers tended to be that they were **not interested** or **not aware**. However, in some cases, further questioning would reveal that they did have some knowledge of a scheme - e.g. **Mahila Mandal** or **Balwadi** - though they may not have utilised it. Where more than one scheme was operating in a village, it was common for people to be aware of some schemes and not of others and depending on the question, their answer would be one way or the other. Interpretation of such responses inevitably requires a judgement on the reliability of the different responses. Such judgements are implicit in the observations made in the paragraphs below.

TABLE 16

REASONS FOR NON-UTILISATION OF SCHEMES BY HOUSEHOLDS.

TALUK	REASONS OF HOUSEHOLDS		
	Schemes not available in the village	Not aware	Not interested
UDUPI TALUK	41	150	154
GULBARGA TALUK	149	104	163

Notes: For further details see Table No A-37.1 to A-41.2, Appendix-4, Volume II.

4.32 In Udupi taluk, the majority of respondents said they were either **not interested** or **not aware** of the programmes. As may be seen from Table 16 most of the people who had said they were not interested in using some

particular programme belonged to households with annual incomes exceeding Rs. 5,000/-. They also were, generally farming households owning livestock. It was frequently the case that though land was held under different names, they were cultivated together for economic or family reasons. All of these contributed to the higher income level of such households, and in consequence, they may not have been in any great need of supplementary income, and hence not interested in some of the programmes.

- 4.33 But several respondents who had stated that they were not interested in utilising the schemes were in reality not aware of the schemes, or of the precise benefits that could be derived from them. Some potential beneficiaries were not interested because they found some aspect of the scheme unacceptable - for instance, the need to co-mingle with scheduled castes, or stay away from home too long, or pay a bribe or high rate of interest etc. In other words, the lack of interest did not always mean that economically, the household was so well-off that it did not really need any assistance. Quite frequently, it was a cost-benefit kind of judgement - saying that they were not interested because one or another, utilising the scheme imposed a cost which they were not willing to bear. Some of these considerations, rather than high income level, governed the **not interested** responses both in Gulbarga and Udupi.
- 4.34 A more frequent reason given for non utilisation by the households was that they were **not aware** of the schemes, or that the schemes were **not available**, in the villages. This was the case in both Udupi and Gulbarga blocks, despite the differences between them in regard to educational levels and transport facilities.
- 4.35 This lack of awareness derived from several factors. Given the low level of literacy among the poorer households, information about the schemes and their benefits has to be conveyed to the prospective beneficiaries orally rather than through leaflets or newspapers announcements or proclamation throughout the village, house to house visits by the concerned functionaries, dissemination through group meetings at schools, panchyat halls or other public places are some of traditional methods of communicating information

in rural communities. Apparently, such communication channels had not adequately been used by government functionaries or non-government agencies in the villages surveyed.

4.36 Spreading information about the availability of schemes is rendered somewhat more difficult in the Udupi block by the spatial scatter of houses in the villages, unlike in the Gulbarga area where they are usually in clusters. But, except in the monsoon season, travel facilities are better, people are better educated, schools, banks and mass communication media are all sufficiently well developed in Udupi to compensate for the spread out character of villages. Hence the reason for inadequate awareness among beneficiaries has to be sought not so much in physical obstacles as in the disinterestedness or inefficiency of the concerned agencies, official and non-official.

4.37 Even when two functionaries visited the households of beneficiaries, it was unusual for them to inform all the eligible members of the households. Male functionaries generally considered it adequate to contact a male adult in the household for this purpose except when the head of the household or the only available adult person was a female. Whether this was deliberate, (arising from a gender-bias) or unintentional (arising from the assumption that the men of the household would, in their turn, inform the eligible women) it is difficult to say. But the broad message that comes through from the responses is that both these elements were present. This was further substantiated by the extent and ease with which women functionaries, such as the ANM or LHV or women extension workers, could convey the information about schemes as well as the benefits that they offered.

4.38 This difficulty of potential women beneficiaries in communicating with male functionaries was also frequently voiced by those who sought any information directly from panchayat or taluk offices. When they visited, the functionaries were either not available, or were unwilling to give them time or deal with their problems courteously. Experiences of this sort, or disillusionment arising from unfulfilled promises of officials also contributed to a virtual lack of initiative on the part of beneficiaries to seek

out information about the available development and welfare schemes.

4.39 Apart from such general problems of inadequate interest in or awareness of schemes, there were numerous other problems limiting the use of particular schemes. Thus in respect of IRDP, bank loans, etc., a number of agencies are involved in implementation and coordination between them is often poor. Beneficiaries, especially women beneficiaries, found it necessary to approach several officials over and over again; this tended to be expensive, time consuming and often uncongenial. For obtaining bank loans, women were in most cases required to provide third party guarantees, even when they had clear titles to land and other assets. All of these problems became even more acute when the abjectly poor SC/ST women were the intended beneficiaries.

4.40 The difficulties in respect of EAS/NREP and training schemes were somewhat different. Apart from possible mismatch between the need of the unemployed or under employed and the type of jobs offered, the schedule of such activities during each working day made no allowance for the time needed by women to take care of household chores. Excepting those who could shift all or part of their household work to young girls or older women, few others could accept outside employment for a full working day; when driven to doing so by sheer necessity, some of them ended up with fourteen and sixteen hours of labour within the house and outside. Nor was it always the case that these schemes provided supplementary work during the off-season, for those engaged in agriculture and other seasonal vocations. While this may have been the intention, organisational and other delays resulted in jobs being offered during the harvesting season. In such circumstances, utilisation tended to be poor, since enough work at better wages than those provided in relief works were available.

4.41 In the case of training and social welfare schemes, a major reason for non-utilisation was lack of awareness. This applied both to the availability of the scheme as well as the benefits likely to accrue to women. Sometimes the criteria of eligibility were unclear to both beneficiaries and officials, making identification of eligible women difficult. Several of the social

welfare schemes are implemented through Mahila Mandals; and where these bodies did not exist, as in the Gulbarga block, the schemes were not operative.

4.42 Altogether, the picture that emerges is one of limited - or even inadequate - effectiveness of development and welfare schemes in both Udupi and Gulbarga blocks. Neither of these blocks is typical of the State as a whole, and it is possible that the position was different in some other regions of the State. However, the fact that interest and awareness about schemes even in an advanced area like Udupi was so limited makes it unlikely that things could have been much better in other blocks. Apart from the limitations attributable to beneficiary ignorance or inability, problems have arisen from the inadequate effort of official and non-official agencies to create an awareness among the weaker sections of the household and operate schemes with imagination and flexibility. Where officials or voluntary organisations have invested their tasks with dedication and understanding, the results achieved might perhaps be better. But such indications were not very evident in the blocks surveyed in this report.

4.43 It should however be added in fairness that Government functionaries also had to face a variety of problems in implementing the programmes at the block level and these inevitably made them less enthusiastic and less effective than they might have been. The functionaries' responses, detailing their problems, are given in Appendix-5, Vol II. The major ones are, briefly:

- i) Infrastructure facilities are poor or not available. Some departments had no jeeps or other vehicles, so that frequent visits to villages and households could not be undertaken. Similarly, lack of proper living quarters and office accommodation compounded the difficulties of extension workers and other staff.
- ii) Co-ordination between Government departments, as well as with credit institutions, was weak at both block and District levels. This led to unnecessary delay in schemes being approved, and in the overlapping of functions.
- iii) Virtually every department was short of staff at the field level. Even though posts had been sanctioned, delays in recruitment

resulted in many of them remaining unfilled. A corollary to this was the overloading of work on those few who were already in position.

- iv) Apart from the inadequacy of funds for most departments, programme continuity suffered from the lack of continuity in the availability of funds. A consequence of this was recourse to *ad hoc* arrangements for staff, materials etc., which was not conducive to sustained or dedicated work by the staff.
- v) Evaluation machinery was either absent or working in a hap-hazard manner. This came in the way of assessing periodically the progress of the scheme, and correction of any defects in the design or implementation of the schemes at an intermediate level. There was also, likewise no systematic means of obtaining a feed back from the beneficiaries, with a view to adapting the programme to the requirements of the local community.
- vi) Finally, the arrangements for provision of technical advice or training to the ground level staff are very meagre.

4.44 All of these difficulties of Government functionaries have been known for a long time; and yet they continue to exist despite occasional efforts by individual officers to remedy them. Obviously, in any programme of improvement in plan implementation, these difficulties will have to be resolved. Otherwise, the additional benefits delivered to the weaker sections of the community will not be commensurate with the additional expenditure that may be incurred in the name of planning and development.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

- 5.1 As has been repeatedly pointed out, both the secondary data and information obtained by field investigations in Udupi and Gulbarga are not sufficiently extensive or accurate to establish casual links or the precise measure of change over time in the condition of women in Karnataka. However, they throw up a number of issues which are of relevance in the context of planning. They also indicate certain organizational or attitudinal elements which merit attention if the benefits of plan-schemes are to reach women in under privileged sections of the community more effectively. The more important of these are brought together in this chapter, they are stated starkly and without qualifications for brevity, as also to draw pointed attention.
- 5.2 In both Udupi and Gulbarga samples, the largest proportion of households was those of marginal farmers. Many of these households possessed other assets besides land, principally livestock. In terms of income level, households with annual income over Rs. 4,000/- that is to say, above the commonly used **poverty-line** - predominated. Those below the poverty line consisted largely of agricultural labour or construction worker households, belonging to scheduled castes or scheduled tribes.
- 5.3 While the relatively high level of household income in the more developed Udupi area was not unexpected, the Gulbarga result was somewhat surprising. Apart from the compensating factor of larger holdings and high prices of jowar and sugarcane, it is possible that the higher work participation rates for both male and female adults contributed to this.
- 5.4 Comparative analysis of available census data for 1961 and 1981 show that trends in the female worker rate were different in Dakshina Kannada and Gulbarga districts. In 1961, the female worker rate for the Karnataka State was higher than the all-India level and the rates for Dakshina Kannada and Gulbarga districts higher than the State average. At the state level, both rural and urban female worker rates fell between

1961 and 1981, the decline in the former being sharper. But in Dakshina Kannada/Udupi taluk, the rural and total rates fell, whereas the urban rate increased. In Gulbarga district, on the other hand, the urban female worker rate fell, while the rural rate increased and the total remained unchanged. Gulbarga taluk, however, experienced a decline in both rural and urban rates.

5.5 Linking these changes to the pattern of economic activity in the two areas, it would seem that factors such as landlessness and/or the availability of household industry have a greater impact than factors such as schooling. The higher inequality of landholding in Dakshina Kannada/Udupi probably had some effect on the higher (rural and urban) rates there in 1961. However, the growing importance of household industry in that district apparently created more urban jobs for women both directly and in the services sector. General economic prosperity, together with growth of remittances from migrants, might also have reduced the desire of women to seek work. Such factors were less evident in Gulbarga and this has probably led to increasing work-participation by women in the rural areas.

5.6 The field data, though derived from rural households, broadly accord with these hypotheses. Total work participation rates for both men and women are much higher than the district average in both the taluks. Male rates are higher than female work rates in all categories except agricultural labour and beedi rolling. As between the Udupi and Gulbarga taluks, the large part of female workers were in the agricultural sector. But the proportion of such workers in Gulbarga was more than twice that in Udupi. Parallely, female workers in activities other than agriculture were proportionately greater in Udupi. The influence of factors such as those mentioned in the previous paragraph is clearly evident here also, though the rural participation rate might have been magnified by the nature of sample households.

5.7 Occupational diversity is greater in Udupi, and more marked for men than women in both taluks. Apart from differences in general

education, many other elements seem to have contributed to this divergence. Much of the additional employment opportunities in both taluks is attributable to programmes and projects which, being gender-neutral, tend to be better utilised by men. This again derives from a multiplicity of reasons. Men have used the training programmes better, having better access to the functionaries and also being less bound to the house. Their title to property is usually adequate to make them eligible for loans and grants under IRDP and such other programmes, whereas women have often to provide co-guarantors. Because men predominate in Panchayats, co-operative societies, zilla parishads, development councils etc. their awareness of opportunities and possible benefits is usually much greater than those of women. The latter usually get to know about only those schemes which the men of the household care to pass on to them. Except when there are active mahila mandals or other non-governmental agencies devoted to the welfare of women, or when special effort is made by functionaries such as ANM and LHV, beneficiary awareness of schemes specifically meant for women is very little. In consequence, the extent of benefit derived by women as wage earners under the EAS/NREP, or by women as self employed workers under IRDP etc., is quite incommensurate with their need.

5.8

Nor is there any general appreciation of the burden which adult women and grown-up girls have to bear in respect of household work. Intra-family distribution of this work-load is exceedingly uneven, falling heavily on precisely those female adults who could benefit from gainful employment outside of home. Communal facilities for supply of drinking water, fuel and fodder, daily provisions, schools for children, balwadies or anganwadies, mobile creches as well as properly dovetailed adult education programmes, easy and reliable access to health and family welfare facilities - all these are recognized as effective means of enabling women to utilise available opportunities for outside employment more effectively. While these are, and have been, part of the state's development plans for a considerable period, their impact in terms of reduced household work for employable women has not been much in evidence in either Udupi or Gulbarga. Many of the working women continue to spend six to eight hours a day on household work, with consequential ill-effects on their health and their productivity.

5.9 Despite the high work-participation rates for women, the proportion of their contribution to total family income is not high. This, together with the preponderance of male headed households, greatly limits their authority in the disposition of their earnings. However, female heads of households, as well as older women in male headed households often have a large say in decisions regarding household expenditure - more as customary practice than as a recognition of equal rights of women within the household.

5.10 The government machinery has proliferated and spread out to villages in many forms, but this has not been reflected in any corresponding increase in its reach of the poor, more especially of poor women. The lack of proper roads and public transport facilities in Gulbarga is also partly responsible for this. Even allowing for the many obstacles that local functionaries may have there is little doubt that they have tended generally to approach their tasks mechanistically, in terms of set procedures and targets which may not always be relevant to the individual beneficiary. Local caste and power groups often limit their interest and activity; and coupled with the disarray or absence of basic factual information on household assets, incomes, etc., at the village level, actual beneficiaries of government programmes have many times turned out to be not the neediest or the most eligible on objective grounds, but those who were economically better-off and socially or politically better connected. Instances of such misapplication were cited in both Udupi and Gulbarga; in respect of sanctions of both bank loans and government grants.

5.11 In general, women beneficiaries in both the areas found it easier to deal with women functionaries, such as ANM, LHV and anganwadi workers and agricultural extension workers when available. Efforts by women to organise co-operative societies of their own, as by fishermen in the Udupi area, found the going hard, due partly to the cumbersome procedures but mostly to lack of official and technical support. It was the commonly expressed view in both the areas that with more women functionaries at all levels of government departments, they would find

it much easier to deal with the administrative system and would be better able to utilise opportunities for economic and social improvement.

5.12 Whether the position would have been much better with non governmental agencies actively implementing or monitoring development and welfare schemes, it is difficult to say. While in Udupi, there were **Mahila Mandals** in some villages, very few of them existed in Gulbarga. Even the functioning of those that were in existence was not very impressive. They were, for the most part, confined to upper caste women, often reflecting the power structure in the village; and apart from providing some opportunity for women to learn tailoring, embroidery or such craft, they had little impact on the overall work-situation for women. However, this does not establish any positive or negative argument in respect of non-governmental agencies.

5.13 A feature of the Udupi sample is the frequency of female headed households, in which women held title to land and other family properties and formally at any rate, functioned as the final decision makers. However, in many such households, *de facto* authority was exercised by an adult male, who often cultivated the familylands and enjoyed many of the benefits that the actual cultivator was entitled to under government programmes. Where such families were non agricultural households, the women usually lived on the remittances that flowed in, supplemented to some extent by home-based industrial activity.

5.14 In regard to utilisation of schemes, the position of women belonging to such households was only a little better than that of other women. They had slightly better access to IRDP, bank loans, and Janatha Housing schemes; but invariably, they could avail of these benefits only with the guarantee or support of a male family member. Their status as heads of households was apparently, more important anthropologically than socially or economically.

5.15 What emerges from this limited survey in Karnataka is that planning, as now conceived and practiced, benefits women only incidentally and residually, rather than as equal claimants with men. Their special

requirements and problems are virtually by passed by the planning process; and if this is to be remedied, the concern for women as a major component of Indian society has to inform all aspects of planning concepts, processes, programmes and policies. We turn to some of the issues regarding these aspects, which were thrown up by this exercise.

RECOMMENDATIONS

- 5.16 As in the Indian constitution, it is necessary to recognise explicitly that women, equally with men, have a right to be recognised as individual participants in economic or social activities, and not just as anonymous members of a household. This will impel change in a whole lot of attitudes and ideas, from fact-gathering to policy formulation.
- 5.17 At the very basic level, concepts of measurement and records of achievement (or change) relating to the human factor have to go beyond **persons** to **men** and **women**. Without such a breakdown, it is virtually impossible to see if the gender-neutral policies and programmes are in reality so. It is only when the differential effects of these on men and women beneficiaries are known that the extent of variation between them can be observed and the underlying reasons examined for any remedial action that may be necessary.
- 5.18 Obviously, such data should be available at all levels from the village upwards. Indeed, for any effective administration, full lists of persons, their sex, occupation, assets, income and such other characteristics are presumed to be indispensable; and organising this is not just a matter of protecting women's interests. The ISST team's experience in both Udupi and Gulbarga is that the state of statistics at the local levels was quite unsatisfactory. It was not possible to obtain a full or up-to-date list of households from village or block level officials, though a number of house lists existed. What was available at the village accountant's office was the revenue list or the voters list, or a listing for supply of ration cards. None of these was complete, up-to-date or informative on the basic characteristics of the household.

5.19 Likewise, there are no lists of beneficiaries which could serve as an adequate proxy for a households list. While a more or less comprehensive list of beneficiaries is maintained by the lead banks, the concerned departments maintained no such records. Under the EAS/NREP, the workers are required to register themselves at the village panchayat office, so that they can be provided work. Actually, however, no such list of men and women seeking work was maintained, and the workers under these schemes were chosen and brought by contractors.*

5.20 In the absence of a comprehensive and reliable house list, each department administering plan programmes or schemes tries to maintain its own list of beneficiaries. Those who are entitled to such benefits have to be identified, and this becomes a task in itself in the absence of a reliable and generally accepted official list of all household in the village. Given the pressure on government officials to reach publicly announced targets and the difficulty of identifying all potential beneficiaries quickly, it is inevitable that some of the actual beneficiaries should turn out to be not only relatively better-off but even ineligible in terms of the set criteria. Furthermore, since horizontal co-ordination (between departments or agencies) at the district and local level is very weak, several beneficiary lists existing and they do not always conform with one another. It thus becomes difficult to evaluate whether a set of related benefits intended to be delivered to the poor families is in fact so delivered; and whether among the beneficiaries, women who are eligible on the basis of the given criteria are receiving their full share of benefits.

5.21 The absence of reliable and comprehensive data at the village level made it harder for the ISST team to obtain a random sample of households in the Udupi villages and, as a preliminary to this, it had to prepare the village houselists. In Gulbarga, where a purposive sample was used, it had to rely on the IRDP list, provided by the State Bank of India. These illustrate the point about the urgency of establishing

* This position may have changed somewhat with the introduction of employment guarantee scheme in 1984. But no report on this is as yet available.

the basic statistics for a rational programme of planning. This is a task necessary not only to safeguard the interests of women but for all plan purposes; and it is a matter that applies to all-India in an even greater measure than to Karnataka - which is relatively better organised in this respect for a variety of reasons.

5.22 In establishing such an information system for plan purposes, it is vital that in respect of all entries relating to persons, men and women should be identified separately, so that changes in the economic and social status of each of them can be clearly assessed. Any additional effort or expenditure notwithstanding, this is an issue to which both statisticians and administrators should give attention. Such a reformation will go a long way in curbing the tendency to treat women as some kind of a minority group, to be taken into account only for maternity and such other welfare schemes.

5.23 Redefinition of Categories: A reformation of the information system will necessarily imply a redefinition of categories and concepts, so that they incorporate elements of special relevance to women. While it is not possible to list all of the concepts or categories that may have to be so adjusted, the following illustrations may help clarify what is involved in this kind of exercise.

5.24 Taking the category of **Occupation**, the present listing is essentially gender-neutral in the sense that it does not ask the question whether particular tasks, or particular operations under a listed heading, are better suited to men than women for technical or other reasons; or which of these tasks could continue to be or develop into female labour intensive activities with improved technology and training. Admittedly job classification of this type is not easy, and will require careful study. But a start can be made with identifying specific operations - like sowing transplanting or winnowing in agriculture, or spinning in textile industry, which are (or could be) female-labour intensive - in the standard job classifications used for data-collection and analysis of employment and unemployment.

5.25 Similarly, in the classification of **Industries** both large-scale and small-scale, it should be possible to identify those which are capable of being spatially dispersed with little or no additional social cost (under existing or imminent technology). And of these, it should be possible to have subclassifications for those in which individual operations can be put-out - in the manner, for instance, of the beedi industry. Such industries are patently more productive of employment at home for women and could greatly reduce the underemployment of rural women.

5.26 A major question in this context would be the classification and accounting of **household work** of women. There are, admittedly, serious difficulties of measurement and evaluation of this kind of work and its output is not part of the national output as now computed. But sooner or later, some satisfactory convention has to be developed to take proper account of this type of work in assessing the contribution of women to the social product. Pending this, it is important at least to devise a means of taking note of this input of female labour in resource allocation exercises.

5.27 Without such conscious budgeting of the working time of women, the net impact of schemes like EAS or NRCP cannot be properly assessed. Nor would it be easy to synchronise the generation of additional employment in agriculture and industry with the seasonal changes in the unemployment or underemployment of women in rural areas.

5.28 **Area-wise planning:** In like manner, recognising the relative immobility of female labour - especially female labour belonging to the marginal and small farmer households - it is necessary to articulate more clearly than so far the area-impact of plan projects and schemes, and categorise them accordingly. When, as for instance in the case of the Karnataka State Plan, over 80 per cent of plan investment decisions are taken at state headquarters, chances are that attention will be focussed more on total project impact and its distribution over time than on its area-wise effects. There is little doubt that large investments in infrastructure

facilities will be needed in future five year plans also; and it might well be difficult to identify the area-wise profile of major projects with any precision. But there will also be a variety of medium and small-sized projects, for which area specification should not only be possible, but more beneficial in terms of conformity with local resources and needs. Such projects can more explicitly accommodate the needs of women workers, once it is recognised that this resource has also to be fully utilised for accelerated development.

5.29 **Decentralization:** Area-wise planning and decentralisation of decision-making processes are matters of vital importance for many more purposes than that of integrating women's interests into development planning. That apart, the many obstacles to safeguarding women's interests cannot be easily removed without reducing the distance between plan beneficiaries and plan-formulators or implementors. Even to ensure that there is a wide enough recognition of women's problems, it is necessary to bring decision-makers closer to where the majority of Indian women live and work - viz, their homes and villages. And without this kind of spatial dispersal, effective coordination among government agencies, as well as between them and local voluntary organisations or groups of women, becomes exceedingly difficult.

5.30 The major reasons for poor utilisation of plan schemes by women such as their lack of awareness of schemes and their benefits or the absence of proper training facilities, or adaptability to local conditions are also likely to be better dealt with by local organisations having sufficient authority and being directly accountable to the community they serve. Other problems such as unfilled staff positions paucity of technical personnel, scarcity of women functionaries etc., can all be handled more easily and more effectively when the distance between the beneficiaries and the implementing agencies is reduced, and the communication between them improved.

5.31 **Voluntary organisation:** Since not all of the burden of development can be borne by government department and agencies, voluntary or non-governmental organisations of women at the local level have to be systa-

matically developed. Women's organizations such as Mahila Mandals and Yuvathi Mandals of course help, if they are truly dedicated to the needs of the poor in their community. But it is much more important that functional organizations of different types are promoted with active participation by women, though they may be concerned with the needs of all members of the community. Voluntary agencies performing or monitoring community services connected with water supply and sanitation, education and training, registration and facilitation of women workers, etc. are badly needed. Efforts to set them up and assist them should go long way in making plans and planning more meaningful to the rural communities.

5.32 5.32 District and taluk level conferences with participation by government functionaries, non-governmental local organizations, actual or intended beneficiaries and others interested in developmental activities can be a useful means of sensitising them to women's issues. The ISST tried such meetings in both Udupi and Gulbarga with some success. They helped the government functionaries to obtain some feed back from outside observers and beneficiary group, and to clarify in their turn the personnel and resource - limitations hampering the delivery system. But participation by beneficiary groups was limited, and those who attended the conferences tended to be hesitant and not too frank in expressing their difficulties. However, there is little doubt that such across-the-board meetings can be of material use in enlarging the communication between government officials and the rest of the community; in aiding the identification of beneficiaries; in providing women an additional opportunity to participate in public activities; and in generally underlining the basic fact that planning and development become meaningful only with wide participation by members of the community.

5.33 5.33 The recommendations in the foregoing paragraphs are not all new or only relevant in the context of women's development and welfare. They are now being recognised as a necessary means of achieving plan objectives more adequately and, what is more important, with a greater measure of equity and social justice than so far. Each of the above

suggestions has obviously to be further examined, refined and translated into programmes and procedures. The Karnataka study adds strength to the view that such an effort is urgent and would be rewarding. They can help accelerate overall development; and in regard to safeguarding the interest of women, whom Indian society has exploited for long and whose potential Indian planning is just beginning to recognise, they can have a spectacular effect.