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Special Article

Indian Agriculture in the Globalization Era: The Performance and Determinants

By R. P. Pradhan¹

I. Introduction

India has been following liberalized and open economic policies since the initiation of wide-ranging economic reforms and structural adjustment program in 1991. There is a general consent on the desirability of economic reforms in India, though the opinion is divided on sequencing, pace, implementation and impact. A continuous debate is taking place in this regard particularly in view of benefits and costs of globalization. The debate has become highly polarized (Kumar, 2000), as there are two camps of scholars arguing in favour and against of economic reforms. In brief, the performance of Indian economy under the reforms as executed until now shows a mixed picture of notable achievements and failures (Ferro et al., 2004; Wadhva, 2003). On the achievement side, increasing trade openness and inflows of FDI, stability in inflation and current account BOP, accretion of foreign exchange reserve, reduction of poverty and increasing economic growth are most important. On the failure side, growing fiscal deficit with revenue deficit, declining tax-GDP ratio, infrastructural bottlenecks and its regional variation, low human development and social sector expenditure, falling growth of agriculture and jobless growth, particularly, rural employment (Landes and Gulati, 2004) are mainly imperative. But it is to be noted that every thing may not be attributed to the reforms program only.

Keeping in above view, present paper seeks to examine the performance of Indian agriculture and their causes and determinants thereof during the era of 1990s. The rest of paper is in four sections. Section II presents the performance of India's agriculture and its problems in the 1990s. Section III examines the determinants of yield per hectare of foodgrains during the pre- and post- globalization era. Section IV concludes.

II. The Performance of Indian Agriculture in the Globalize Era of 1990s

Agriculture occupies most strategic position in the Indian economy and views as a 'way of life'. It is a tradition that shaped the- thought, outlook, culture and economic life of the people in the country. Even though, India being a developing country, the role of agricultural sector is more important than others. It considers one of the largest private enterprises in India and continues to dominant the change in the economy

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through its casual links with factor and product markets (Radhakrishna, 2002). On the whole, it is a pre-requisite in the Indian economy, although industrialization has come to stay as synonyms of economic growth.

The structure of Indian economy has changed significantly during the globalization era of 1990s. The country has received higher economic growth at an average rate of 5.8% in the 1990s, which is comparably higher to 5.6% in the 1980s. This is mostly due to service sector growth, as it has grown at a superior rate than other segments of the economy (See Figure 1). Service sector has started contributing nearly 50% to GDP and is followed by industry and agriculture. The most important here is the declining share of agriculture to GDP. It has substantially worsened from a high of 34.9% in 1990-91 to about 24% in 2003-04 (See Figure 2). This is, nonetheless, no indication of real importance of agriculture in the Indian economy. Its importance considerably lies on rural employment and rural livelihood only (Hashim 2004). It provides livelihood to over 60% of population and employs about 60% of total workforce of the country (Ranganathan, 2003).

There has been substantial change in employment growth in the Indian agricultural sector (Dhanasekaran, 2005). During 1983-1994, employment in agriculture was increasing at the rate of 1.51% per annum as against total employment growth of 2.04%. But the growth rate of employment has been substantially negative in agriculture during 1994-2000. That is 0.34% (-) per annum against the total employment growth rate of 0.98% (See Figure 3). Usually Indian employment growth has been less contrary to overall growth of labour force and hence, unemployment has been increasing in the 1990s. The trend also signify that diversification of employment away from agriculture is not significant enough, even though the relative incomes in agriculture keep declining. In case of female, their diversification is substantially low contrary to men (See Figure 4). Mostly, the share of agricultural employment to total employment in the India economy remains same or may decline a little. The tertiary sector's growth, which has made major contribution to GDP growth during 1990s, has not absorbed manpower in sufficient numbers. Consequently, agriculture has carried out the major load of employment in the economy.

Agriculture remains a very important sector in India with significant implications in rural poverty (Jones and Sen, 2003; Datt and Ravallion, 1998; Ahluwalia, 1978) and income distribution. Agricultural growth needs to be uprooted in the interest of stable and sustainable growth of the economy. In fact, it has been observed that agricultural growth certainly determines GDP growth of the economy. The overall GDP growth was high, whenever agricultural growth was high and vice versa (See Figure 5). Unless agricultural growth is improved, country cannot achieve annual GDP growth of 8%, which has been set by the Planning Commission, and reduction in rural poverty. Industry and services also cannot grow on expected lines without agricultural growth, as they are some extent interrelated in India. Unfortunately, the performance of India's agriculture is somewhat deteriorated in the 1990s. The average trend growth rate of agricultural GDP is 3.05%, which is considerably low counter to

3.07% in 1980s. Among the agriculture and its allied, the growth rate of forestry and logging are shown positive only (See Figure 6). In the agriculture itself, there has been falling growth of production of foodgrains and all crops in the 1990s against 1980s. The growth rate in foodgrains production declined from 2.92% in the 1980s to 1.66% in the 1990s. Yield and area growth also declined drastically for foodgrains and non-foodgrains (See Figure 7). In the state-wise picture, there is falling growth of agricultural GDP in all the states except Andhra Pradesh, Karnataka and Uttar Pradesh (See Figure 8). This could have implications on farmers' income and employment in particular and overall GDP in general.

The main factors, besides host of others, that responsible for deceleration of agricultural growth are: inadequate irrigation coverage; improper adoption of technology; unbalanced use of inputs; decline public sector investment; and weakness in credit delivery system (RBI, 2003). The irrigation coverage, measured as net irrigated area as a percentage of net sown area, has been stagnant between 30-40% during 1990s (Figure 9). Though it has been increased over the years, but it is noticeably low as per agricultural need and country's other requirement. As compared to the target of 3.4 million hectares per annum, irrigation potential harnessed during the Ninth Plan was 1.8 million hectares per annum (Dev, 2004). This is mostly due to secular decline of public sector investment in the Indian agriculture. This has been a great concern in the economy, as its outlay is important for improving infrastructure and complementary to private investment, which has substantially increased in the 1990s and beyond. Likewise, public and private sector investments cannot be treated as substitutes for each other as their compositions are different. More public investment is essentially needed in rain-fed and backward areas.

The public sector investment, as a percentage of agricultural GDP, has been declined from a high of 2.1% in 1990-91 to 1.2% in 2001-02 and substantially stagnant around 2% only (See Figure 9). Despite an increase in private investment, the share of total investment in agriculture to total GDP was only around 1.3% in 2003-04 and agricultural GDP was around 7% in the same year. This share is largely low in contrast to 1970s and 1980s (Dev, 2004). The investment in research and extension is also low and around 0.5% of GDP. This is very needful in India especially on dry land, hilly and marginal areas, diversification of the crop pattern and allied activities, post-harvesting technology and biotechnology. In fact, the return of public investment in terms of agricultural growth is also much higher in rainfed regions (Fan and Hazell, 2000; Fan et al., 2000). Though the involvement of private sector has increased particularly with the advent of biotechnology, public sector research has to increase especially to address the problems of resource poor farmers in the less endowed regions (Rao, 2005). It is true that the returns to investment on research and extension will be much higher on agricultural growth as compared to other investments.

The availability of credit for farmers is important for working capital and investment purposes in agriculture. However, despite having a wide network of rural branches and many schemes and programmes for the expansion of credit for

agriculture and rural development, a large number of very poor people still continue to remain outside the fold of formal banking system. The credit should reach marginal and small farmers. But unfortunately, growth rate of agricultural credit for small and marginal farmers has been declined in 1990s contrary to 1980s (RBI, 2002) and in the same time, there was also no decline in growth of credit for large farmers. There is a declaration in the commercial bank's disbursements of direct finance to marginal farmers from 15% in 1980s to 11% in 1990s and simultaneously, its growth rate also decelerated to 13% from 18.1% during the same period. In addition, incremental credit-deposit ratio in the rural areas also declined from 106.1% in 1980s to 36% in 1990s (RBI, 2003).

In the 1990s, farmers' suicide seems to have increased in some states of India. This is particularly in Andhra Pradesh, Karnataka and Maharashtra and is one of the darker sides of Indian agriculture (Sainath, 2004). The crop failure and farmers' indebtedness emerge as the main and causative factors, while social and psychological factors of the farmers also add to this problem. According to Rao (2003), the sharper decline in absolute productivity, price uncertainty due to trade liberalization and rise in costs due to domestic liberalization, decline in credit and non-farm work also intensified the crisis. Presently, many farmers are diverging to commercial crops, where input intensity is higher counter to subsistence crops. There is no break through in dry land technology and cultivation is being done in marginal lands also. The risk is, however, high in commercial crops and marginal lands. In such a situation, the main problems that have been faced by the Indian farmers are spurious input supply like seeds, fertilizers and pesticides; inadequate credit from institutional sources and more dependency on moneylenders; lack of water and drying up of groundwater; lack of extension services particularly for commercial crops; exploitation in marketing; lack of rural non-farm activities; and higher health expenditure. Since diversification is risky, the conditions have to be improved for the farmers to change the cropping patterns of the economy. The present government support system is mainly for rice and wheat. Unless other crops are given in the support systems, diversification on a large scale will be very difficult. In the recent budget, government has given some importance to agricultural diversification and allocated Rs. 630 crore for National Horticulture Mission (Dev, 2005).

One of the biggest difficulties in the present agricultural system is marketing. The recent example is chilly and cotton production in Andhra Pradesh and grapes production in Mizoram. This is also true for many other crops in India. There is volatility in prices due to globalization and substantially creates additional problem in agriculture. The current marketing systems are more or less trader-friendly rather than farmer-friendly. Private markets are also not farmer-friendly, unless proper regulatory structures are established. In short, present marketing infrastructure is not sufficient for agriculture. In this scenario, recent budget proposes to introduce a scheme called 'Development/Strengthening of Agriculture Marketing Infrastructure, Grading and Standardization'. An important agenda in agriculture during the 1990s is the share of

its exports. The proponents of structural adjustment programmes expect agricultural products to play an important role in the field of exports. This is largely because of poor country's comparative advantage in agriculture. Agricultural exports are expected to be the mainstay of Indian exports, which can earn enough to cover increasing import costs (Sen, 2003). Really, agricultural exports have been deteriorated in the Indian economy during the 1990s. The percentage of agricultural exports to total exports has been declined from a high of 19.4% in 1990-91 to 11.7% in 2003-04 (Figure 10).

On the whole, India's agriculture determines the country's fate and thus, if agriculture goes wrong, nothing else would go right for the country and this cannot be ignored. Almost all the aspects of the country's life and economy bear its stamp in such a way that the very existence of all economic activities of the nation is tied up with the state and health of this sector. Consequently, we presume that rapid growth of agriculture is effectively needed in the economy for her multi pronged objectives like self-reliance, food security, income distribution, poverty reduction, enthralling growing labour force and facilitating export. The importance of this sector is again enhanced in the country because of its rapidly growing population and its estimated food requirement of 235 million tones by 2020 contrary to the current availability of 203 million tones.

III. The Determinants of Agricultural Productivity

Usually growth of agriculture depends upon three important indicators, viz., increasing- area under cultivation, cropping intensity and agricultural productivity. But in India, increasing agricultural productivity is more important than others. This is mostly due to increasing pressure of urbanization and industrialization of the economy. The issue of increasing agricultural productivity is not something new in India. It was traced since her independence and consequently, the country always had some plans and policies. One of such policies was green revolution during 1960s. The strategy of this technology was in the form of a package of programmes woven around high yielding varieties along with high dosing of modern inputs like fertilizer and irrigation. In fact, these were considered as main determinants of agricultural productivity during 1970s and 1980s. But in 1990s, the whole economy has diversified because of globalization policy. Though it has substantial meant for trade, investment and financial flows, its impact should not be avoided in the agricultural sector. Accordingly, we examine the determinants of agricultural productivity during pre- and post- era of 1990s. A variety of model has been available in the literature of applied econometrics to capture the dynamic input-output relation. The present model here applies Cobb-Douglas production function, as it is pertinent in the agriculture. The model that used in the present study to observe the determinants of agricultural productivity is as follows:

$$AGP_t = a + b_1 NIA_t + b_2 HYV_t + b_3 FERT_t + b_4 ELECT_t + b_5 GCFA_t + b_6 AGCR_t + b_7 RAIN_t + U$$

Where, AGP = Yield per hectare of foodgrains (Kg/hectare); NIA = Net Irrigated Area as a % of Net Sown Area; HYV = HYV area as a % of area under food crops; FERT = Consumption of chemical fertilizer (Kg/hectare); ELECT = Electricity consumption in agriculture (in % to total consumption); GCFA = Gross Capital Formation in Agriculture (in % of GDP); AGCR = Flow of institutional credit to agriculture (in thousand crore); RAIN = Actual rainfall as a % of normal rainfall; t = time periods; U = Stochastic term; other notations are parameters.

Data used under the study are secondary in nature and have been collected from various sources namely Hand Book of Statistics on Indian Economy, RBI (Mumbai); Comendium on Environment Statistics, CSO (New Delhi) and Economic Survey, GOI (New Delhi). The coverage of data is from 1980-81 to 2000-2001 and has been estimated under three parts: First part is covering overall data from 1980-81 to 2000-01; second part is from 1980-81 to 1990-91 and is termed as pre-globalization; and third part is from 1991-92 to 2000-01 and is called as post-globalization. Since the data under all the three periods are not sufficient enough for the feasibility of model (due to inclusion of more number of variables), we apply here step-wise regression. The idea is to capture the most significant variables only. The estimated results under step-wise regression are reported in Table 1. The results reflect that HYV and rainfall are very striking factors that influence India's per hectare yield of foodgrains during the entire 21 years. They positively determined the yield and statistically significant at 1% probability level. The coefficient determination (R^2) reflects that about 97% of systematic variations in yield of foodgrains is explained by these two factors. This is statistically supported by F-statistics, which is significant at 1%. The d-statistics (1.797) shows that the existence of autocorrelation is no more a problem for the present analysis.

During pre-globalization era, fertilizer and rainfall are the most key factors that influenced India's yield of foodgrains at the positive level. They are statistically significant at 1% and their systematic variations towards per hectare of yield are about 98%. There is presence of some autocorrelation and assumed that it would not create any problems for the present analysis. During post-globalization era, irrigation becomes the most vital factors that influence the yield of foodgrains in the economy. It influences the yield at a positive level and shows statistical significant at 1%. The R^2 (0.828) indicates that about 83% of systematic variations of yield is determined by irrigation. The d-statistics also reflects that the present analysis is not badly affected by autocorrelation. To sum up, irrigation is the key determinants of yield per hectare of foodgrains in the 1990s, while fertilizer and rainfall are the key determinants of the same in the 1980s.

Most interestingly, both fertilizer and HYV, which are most significant element in most of the studies and also in the present study through variance-covariance matrix, have not shown any substantial effect on yield of foodgrains in the Indian economy during all the three periods. This is probably due to potential effect of other variables and that does not mean that they have no influence on yield. In fact, their role is no

more effective without substantial availability of irrigation and rainfall. As per literature, it is well known that Indian agriculture is more or less bounded by gamble of monsoon. This is, in fact, true here since the major factors that influenced the yield of foodgrains are irrigation and rainfall. Between the two, irrigation is most vital element in the economy, as it is in the hands of researcher and policy makers while rainfall is not. In fact, an encouragement and availability of irrigation certainly attract the modern inputs like fertilizer and HYV and hence can increase the yield of foodgrains as per country's need and expectation.

Figure 1: India's Economic Growth during 1990s

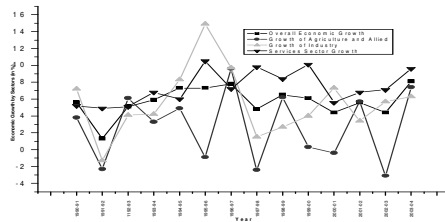
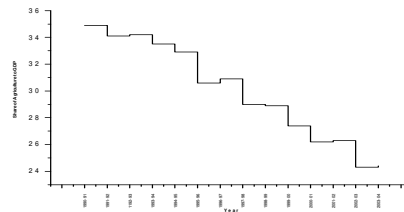


Figure 2: India's Share of Agriculture to GDP during 1990s



Source: Indian Economic Survey, Government of India

Source: Statistical Outline of India, Government of India

Figure 3: India's Employment Growth (Usual Status): Pre and Post Globalization Era

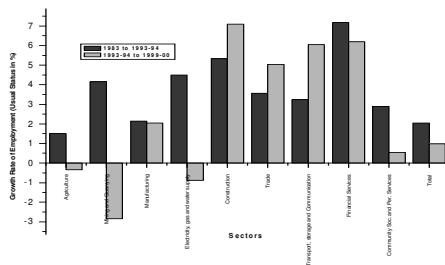
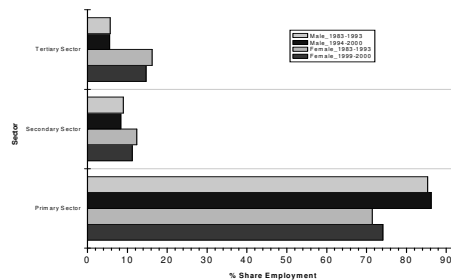


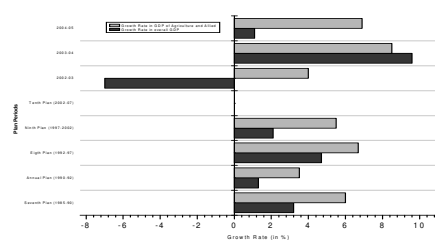
Figure 4: India's Employment Diversification: Pre and Post Globalization Era



Source: Planning Commission, Government of India

Source: NHDR, Government of India

Figure 5: India's Agricultural Growth and GDP Growth during the Planning Periods



Source: Indian Economy Survey, Government of India Source: EPW, Mumbai

Figure 6: Trend Rates of Growth for GDP in the Indian Agricultural Sector

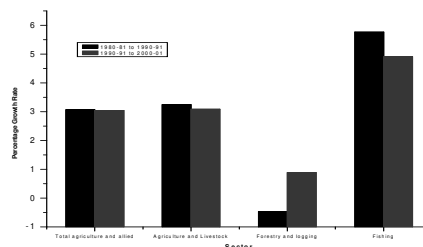
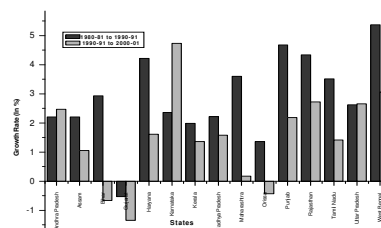
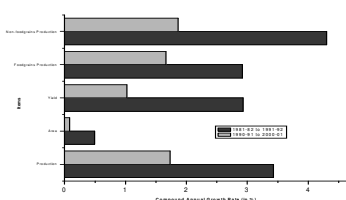
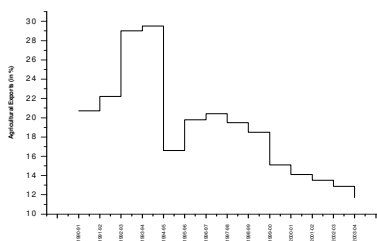
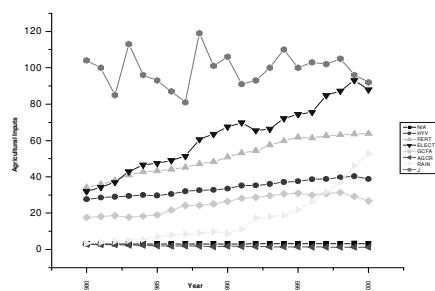


Figure 7: Compound Annual Growth Rates in Area, Figure 8: State-wise Trend Growth Rates of GDP Agriculture and Allied Activities



Source: Economic Survey, Government of India Source: Economic Survey, GOI

Figure 9: Trends of India's Agricultural Inputs: The Pre- and Post Reforms Era Figure 10: India's Agricultural Exports during the Globalization Era



Source: Hand Books of Statistics on Indian Economy

IV. Conclusion

The paper discusses the performance of Indian agriculture during the globalization era of 1990s and its problem thereof. It also examines the determinants of yield per hectare of foodgrains during the 1980s and 1990s. In the first part, the paper observes that agriculture is not cheering in the era of 1990s contrary to other sectors of the economy. The problems associated with this sector is falling growth rate of

agricultural GDP. It includes both food and non-food crops and with respect to its area, yield and production. The other related problems of agriculture are declining share of agriculture to overall GDP, diminishing trends of agricultural exports, stagnant and falling public sector investment in agriculture, inadequate irrigation, unbalanced use of inputs, improper adoption of technology, weakness in credit delivery system, slow crop diversification, farmers' suicide, lack of marketing and low attention to agricultural research.

Table 1: Regression Results of India's Yield Determinants of Foodgrains Production

Periods	Variables	Estimated Coefficients	t-Statistics	Probability Level
I	Constant	2.668	75.20	0.000
	HYV	0.007	22.38	0.000
	Rainfall	0.001	02.91	0.009
	R ²	0.967 (0.964)		
	F	265.7		0.000
	DW	1.797		
II	Constant	2.812	122.6	0.000
	Fertilizer	0.004	15.95	0.000
	Rainfall	0.001	3.374	0.010
	R ²	0.975 (0.969)		
	F	155.92		0.000
	D-W	2.903		
II	Constant	2.669	31.422	0.000
	Irrigation	0.014	6.1990	0.000
	R ²	0.828 (0.806)		
	F	38.43		0.000
	D-W	2.166		

Note: Case I: 1980-81 to 2000-01; Case II: 1980-81 to 1990-91; Case III: 1991-92 to 2000-0; R²: Coefficient of determination; F: F-statistics; D-W: Durbin-Watson d statistics; and the parenthesis indicated the value of adjusted R².

In the second part, we first consider some important factors such as irrigation, HYV, fertilizer, GCFA, electricity consumption, institutional credit and rainfall to catch the key determinants of India's yield per hectare of foodgrains. Among them, most significant are irrigation, fertilizer and rainfall. Fertilizer and rainfall are very vital in the pre-globalization era, while irrigation is the most critical in the post-globalization era. However, irrigation and rainfall are most imperative during the entire period of this study. Since rainfall is not controllable, major attention should be given to irrigation coverage. It can automatically solve the improper adoption of

modern technology and unbalanced use of agricultural inputs. In this context, government has already given attention to these issues from time to time. Furthermore, emphasis is also to be given on other existing problems of agriculture specifically rural infrastructure and crop diversification. This requires more and more public investment in agriculture along with private sector participation. To conclude, there is need of vigorous policy decisions to recover the present problems of Indian agriculture.

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Special Article

Rising Prices and Financial Management Practices of Urban Families in India

By Suramya Joshi¹

Introduction

Inflation, defined as a sustained rise in average prices of commodities and services, has been viewed as a major obstacle that most people face in achieving their financial goals and is found to be a major constraining factor in families' resource management. To illustrate, with a general rate of inflation of 4% and a saving account that has an interest rate of 6%, an investment of Rs.1000 would grow to Rs.1060 in a year's time. However, it will now require RS.1040.00 to purchase the same amount of goods and services that the original investment would have purchased. If one pays taxes on Rs.60 or of interest at a tax rate of 28%, the tax contribution would be Rs.16.8($60 \times 28\%$) and individual can keep Rs.43.2 ($60 - 16.80$). Here, investment of Rs.1000/- has only added Rs.3.2 to the purchasing power. The situation will still be worse if the rate of inflation is 5%!

The consequences of rising prices and concomitant high cost of living are adverse and cause severe hardships to the families in the form of financial difficulties. The costs associated with financial difficulties are significant for the individuals involved. Personal stress, illness, marital discord, child abuse and loss of home often coincide with financial failure. More recently, some studies have addressed the issues of identification of vulnerable groups, coping strategies against macroeconomic shocks and patterns of overspending and financial management practices. Griffiths has noted a lack of incentives to save in view of inflation and high marginal tax rates and has mentioned the findings of an income and expenditure survey by the Australian Bureau of Statistics (ABS), which indicated that in all income groups the ability to fund consumption from current income deteriorated substantially. The close association between financial difficulties and stress related problems within families indicates the need to address and assess the issue of management practices adopted by the families, when confronting inflation.

This paper takes a more eclectic view by recognizing that families need to adapt and adjust to rising prices and financial difficulties by altering their priorities and

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reallocating their expenditure plans. Rising prices of consumer goods often compel families to drastically alter their consumption and the composition of their savings.

It should also be noted that the impact and incidence of inflation could differ across families with differing income levels. Families respond by employing different financial management practices through the management of their resources. A critical review of selected literature emerging from the African, Latin American, Caribbean and Asian countries that have adopted structural adjustment programs throw light on the multidimensionality of effects at the household level and the cumulative gender implications. Major areas of concern involve around examining household survival strategies as ways of financial management practices with these impacts at the household level.

The term strategy more often connotes a continuum of adjustments made by households in response to internal and external factors to survive at the same level or attain upward mobility. Number of studies reported that households often respond by changing the way members generate income and organize expenditure and consumption. Many households cut costs and changed habits. More recent studies have identified the difficulties faced by urban poor and have argued that structural adjustment policies have created a favourable environment for intensification of multiple modes of livelihood strategies among salaried employees. Accordingly, survival strategies cannot be a substitute for equitable macroeconomic policies. The literature that repeatedly reinforced 'household survival strategies' and 'social capital' of the poor has over emphasized the resourcefulness of the poor and promoted a myth of 'survival'. The managerial subsystem incorporates financial management practices as well as coping strategies adopted by the families that ultimately facilitates meeting the demands called output in the form of quality of life (Fig. 1).

Objectives

The purpose of the study is to identify financial management practices adopted by different income groups in the wake of rising cost of living indices.

Methodology

Sample selection

It was recognized that the sample from all existing income groups should be drawn. A total 255 families were selected from five different income groups in Vadodara city of Gujarat state. For the multistage systematic random sampling technique, income slabs were provided by the municipal corporation and the residential areas were identified. Families were selected to reflect the composition of each identified residential area. The distribution of the sample according to the income groups is represented below.

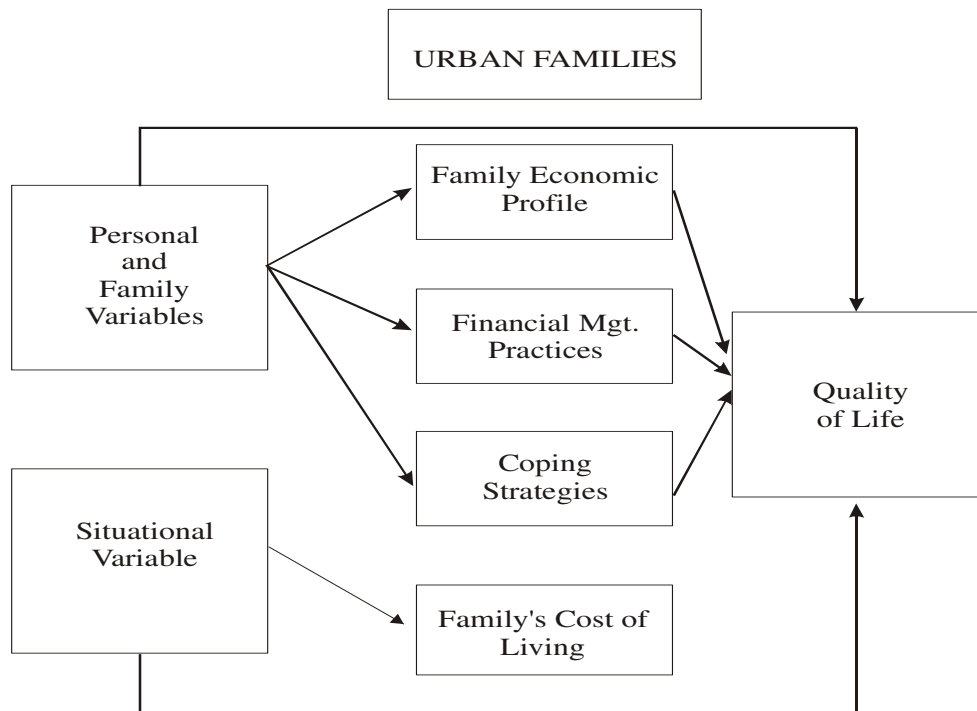
Table: 1

Income groups	Income Range (Rs./month)
Low Income (LIG)	Up to 2500 pm
Lower middle income (LMIG)	2501 to 5500
Middle income (MIG)	5501 to 8500
Higher middle income (HMIG)	8501 to 10500
Higher income (HIG)	10501 and above

Data collection

The data were collected using a structured interview schedule during the months of March–May 2001. The questionnaire comprised seven sections incorporating questions pertaining to socio-economic and demographic profile of the families, their consumption expenditure during the base year (1995–1996) and the year (1999–2000) and the financial management practices adopted by the families.

Fig. 1 CONCEPTUAL FRAMEWORK



Review of the studies

Desai (1967) conducted cross sectional study with four income groups. According to Desai's findings, conscious money management practices were not followed by the families. Dhingra (1967) studied savings from the angle of practices and opinion of the families and had identified that most of the families opined about savings as essential and followed the practice of setting aside money for some purpose like higher education of children old age security and to meet emergency. Similar findings were obtained by Saikia (1979) in the study regarding time and money management practices of home makers.

As far as expenditure patterns were concerned, Sumitra (1963), Desai (1967), Lasha Kumari (1974) and Saikia (1979) studied expenditure pattern of low and middle income groups on different household items. Desai (1967) and Lasha Kumari (1974) revealed that of all the items of expenditure the highest percentage of families income was spent on food and related expenditure. Other items of expenditure, in order of importance were, clothing, education, housing, miscellaneous, health and recreation. Lasha Kumari's (1974) findings were supporting the findings by Bhatnagar (1973) about income expenditure ratio. According to the findings, higher the income, greater were, the eating out practices and expenditure on readymade food. The share on vegetables, ghee and oil too was raising with the increase in income level. Sinha (1977) conducted a comparative study of money expenditure on selected ceremonies by two Hindu communities and found that the savings was in form of ornaments and savings accounts with Banks. Similar were the findings by Gupta (1980) regarding major investment area as saving schemes with the banks.

Much of the literature on family financial management is descriptive in nature, including extensive discussion of what families should do in managing their financial resources. Despite the importance of effective financial management in families' lives, relatively little empirical research has focused on what families actually do. Even less research has focused on whether the prescribed financial management practices are effective in producing positive results for families. Here is one of the aspects of family financial management.

Family cash flow management is the planning, implementing and evaluating practices of families involved in allocating their flow of income. These activities, some cognitive and others overtly observable behaviour, occur in the relatively short time period and are universally engaged in by families (albeit with varying frequency and effectiveness).

Family Financial Management : Who Does It ?

Another frequently asked question is who does the various financial management tasks in families. Decidedly different answers to this question have been found depending on how and of whom this question is asked. Early studies (e.g.

Ferber, 1973) reported that the most common arrangement is for wives to be the “family financial officer”, at least as it relates to the implementation of routine tasks of handling money, paying bills, and allocating income. In more recent studies, particularly those using global measures, there has been a marked increase in the number of families who report that both spouses jointly handle the family finances. For example, Dollar, (1983) reported that in almost three fourths of couples, there was joint responsibility for financial decision making. Accordingly, joint responsibility for most money management tasks was reported by a large majority of couples, regardless of life cycle stage. The only exception was that wives in most families reported taking responsibility for paying regular bills. It was observed that 59% of the couples were jointly responsible for financial decision making and implementation. However, when Abdel-Ghany and Nickols, (1984) separately analyzed financial management decision and implementation tasks, they found that husbands tended to handle the implementation tasks, such as paying bills, balancing cheque books, and reconciling financial accounts, whereas wives were more involved in decision tasks, such as policy decisions concerning the methods of savings, the number and ownership of checking accounts, and the system of budgeting.

Another outcome of families’ cash flow management is the subjective financial well-being of families or their level of satisfaction with their current financial situation. A few studies have examined the relationship between the financial management behaviour of families and their level of satisfaction with their finances. Some studies have found mixed results (e.g., Godwin & Carroll, 1985; Shepard, 1984, Mueller and Hira, 1984). For example, Godwin and Carroll (1985) found a positive relationship between the extensiveness of financial management behaviour and husbands’ satisfaction, but not wives’ satisfaction, whereas Shepard, (1985) found the opposite (i.e., more extensive financial management positively influenced women’s satisfaction but was not significantly related to men’s). Several research works studying married college students, found no relationship between their satisfaction with their finances and budgeting and record keeping of expenditures. The only practice which was related to their satisfaction was record keeping of checks. In their study of Japanese families’ financial management practices and satisfaction, Mueller and Hira (1984) found two behaviors – having retirement plans and less frequent arguing about money—to be positively related to spouses’ satisfaction with their financial situation.

Rosenfeld, (1982) analyzed the effect of family resources, demands, and perceptions on the financial satisfaction of both spouses, even when such factors as family income and net worth were included. Spouses’ aspirations for the future were also strongly related to their satisfaction with their current financial status. Bryant, (1986) studying influences on spousal satisfaction with savings, found that, regardless of the objective situation of the family’s income or net worth, couples’ feelings about the importance of savings and their values regarding financial security were strongly predictive of their satisfaction. This research suggests that families’ subjective

financial well-being is more strongly related to their attitudes and perceptions rather than any observable management behaviour or their objectively measurable financial status.

Data Analysis and Results

Financial Management practices followed by the Families

Financial management practices were classified under planning, controlling and evaluation practices. Families had respondents in terms of never, sometimes and always. Scores were allotted to the responses as 1, 2, 3 respectively. The scores were then added to derive at the score at each respondent. Present section deals with the extent to which planning, controlling and evaluation practices were followed by the respondents.

Planning

First step of any management process is planning. For managing the resource what is most essential is to plan out the allocation of that resource on desired goals. For financial management, money income need to be allotted for various expenditures. Families may or may not undergo conscious efforts for financial management and methods and the same may vary from family to family.

Nearly half of the respondents were following this practice of estimating monthly expenditure from each income class. Fifty four percent of the total respondents were following this practice. Forty four percent families from low income group were always following this practice, whereas out of lower middle income group, higher middle income group and higher income group, respectively 59.6%, 46% and 54% of the families were regularly estimating monthly expenditure. In case of middle income group 66% of the families were always following this practice.

Out of total respondents 37.6% were following checking of past months budget regularly. Fifty two percent families of middle income group had reported that past month's records were checked while making monthly budget. This practice was otherwise followed by less than 40 percent of the families from all other income groups, that is by 26% families from lower income group, 32.7% families from lower middle income group and 38% families from higher middle and higher income group. Sixty seven percent of total families reported that expenditure was handled by a single person. Planning the expenditure was handled by a single individual in more than 70% families from low income and lower middle income groups. In case of 67.3% of the families from lower middle income group, expenditure planning was always handled by a single individual. This practice was followed to the greatest extent by the families from middle income group. i.e. 90.6%. From higher middle income group and higher income group, respectively 46% and 60% of the families always followed this practice. Forty three percent of the total respondents always kept aside funds for

savings in monthly budget. Half of the respondents from HMIG, HIG and LIG were following this practice whereas this practice was rarely followed by LMIG families. Thirty nine percent of the middle income families followed the practice of keeping aside funds for saving regularly.

Specific amount was kept aside only for food items at the time of planning money expenditure by 23% of the total families. This practice was followed by 38% of the families from LIG and 35% from MIG. It was reported to be never followed by majority of the families from other income groups. For other items fixed amount was never planned and kept aside by the families from LIG and LMIG. Expenditure on nonfood items was planned regularly by 48% of the HMIG families. By the families from MIG and HIG respectively 43% and 40% were rarely following this practice.

Monthly income was allotted for each and every item on expected expenses by more than 60 to 65 percent families belonging to higher middle income and higher income groups. Amount for personal entertainment was not planned by most of the families of all income groups. Other than higher income group, families from all other groups had reported the practice of planning fixed amount to be spent on vegetables & milk every month. As far as distributing income between husband and wife was concerned this practice was followed by 20% of the total families and 36% of the MIG families. Otherwise in case of all other income groups this practice was followed by very few families. Regular allotment of funds for tax and bills was nil in case of low income families, whereas in case of middle income and higher income families nearly 60 percent were following this practice. Forty two percent of total families used to plan expenditure for seasonal items. Nearly 50 to 55 percent families belonging to low income, middle income and higher middle income group were planning for expenditure on seasonal food items. Hence, planning the expenditure was observed most in case of low income and middle income groups.

To purchase the commodities, as and when need arises was the practice always followed by 49% of the total families. In case of low income and high income groups, more than 70 percent families reported the purchase accessing to the need, rather than planned expenditure. Majority of the families from all income classes were taking care of priorities and requirements of the family members while planning the monthly budget. Fifty six percent of total families always used to follow this practice and 58% to 64% families from LMIG, MIG, HMIG and HIG were following this practice.

Controlling

Planning the use of resource makes sense only when it is implemented. For the present study, controlling was studied as part of financial management practices along with planning and evaluation.

Estimating the expenditure for each month was the practice followed by families in more than 60 percent of cases. It was found that it was rather opposite picture in

case of implementing the practice to stick to the estimated expenditure. Yet 60% of the middle income families had shown the strict implementation and in case of higher middle income group it was found in 48 percent cases. High income group families rarely implemented this practices & low income families rather never used to implement it (54 percent). Higher middle & higher income families and middle-income families followed actual saving practice for education of children, respectively 76%, 60% and 58.5% of families.

Expenditure was being planned for food products more in case of low income families. Similarly the practice to stick to the estimate while spending on eatables too was found in case of the same income group. Overall 46.7% of the families used to do so. In case of middle income group, expenditure on food was incurred as per planning by 50.9% of the families and for other income groups that is, lower middle, higher middle and higher income groups it was respectively 38% and 44%. In case of fluctuation in price of vegetables the quantity was increased or decreased by almost 40 percent families from all income groups except the higher income group. As far as making changes in the quantities of and quality of seasonal grains was concerned, lower middle & middle income families followed this practice, that is, 84.6 and 67.9% of the families were following this practice regularly. From other income groups, 56% of low income & higher middle income families and 40% of higher income families followed this practice regularly. According to current price level, the quantity and quality of the product was being decided to bring income and expenditure in alignment.

For clothing, out of the total respondents 60% were always trying to meet the estimate. From low income group, 72%, lower middle income group 63.5%, middle income group 47.2%, higher middle income group 68% and higher income group 52% did follow this practice. Making the expenditure as per planning on vehicle petrol was never followed by 43% families out of the total sample. Yet 58% of families from HMIG did follow this practice regularly.

Planning the amount to be spent on non food items was followed in case of higher middle income families and the purchase of clothing and transportation expenditure too was found to be strictly followed by same income group families that is, 58%. Whereas 43% and 41% of lower middle and middle income families and 38% of higher income families used to try to meet the estimate on vehicle petrol while actually spending on it.

Expenditure on entertainment was checked by families from all income groups. It never used to exceed in case of 66.7% cases overall. From lower income group, in 90% cases, and from lower middle, middle, higher middle, and higher income group respectively in 67%, 56% and 64% cases actual expenditure on entertainment never used to exceed the estimate.

Expenditure on social rituals was incurred according to the planned amount by 47% of total families, 46% families in case of lower & higher income groups, by 52%

& 56% families of middle income & higher middle income group and 36.5% families of lower middle income group. Expenditure on religion was incurred by 48 percent families regularly from higher middle and higher income groups only.

To meet the exceeding expenditure compared to planned expenditure, the practice of postponed payment was followed by 28.6% families from all income groups except higher income group. Charge account system was availed by nearly 40 percent families from lower income and 42.3% families of lower middle income groups, otherwise it was not found to be commonly used. To allow the planned and actual expenditure to meet in case of transportation expenditure, nearly 55 percent families from lower income and lower middle income reported that they preferred to walk under such conditions. Forty five percent of middle income families and 40% of higher middle income families too followed this practice. Planning the income was followed by the practice of maintaining the records of expenditure which was handled by single individual. Fifty six percent families reported the use of diary to maintain and check expenditure records. Nearly 72% percent families from low income group, and middle income group followed this record keeping practice. Sixty six percent families from higher middle income group, 60% of the families from higher income group and 63.5% of the families from lower middle income group followed this practice. Maintaining the collection of cash and credit bills was the practice followed by 38% percent cases from all income groups. This practice was most regularly followed by the families from middle income group, that is 60.4%. In case of 50% of middle income 46% of lower middle income and 44% of higher middle families the practice of collecting bills of one place was never followed. From higher income group, 38% families always followed this practice.

The practice to visit the market after making a list was always followed by total 58.4% families. This practice was followed by 70% families from higher income group, 66% and 63.5% of families from middle income and lower middle income groups and 56% of the families from higher middle income group, whereas from low income group this practice was rarely followed by 54% families.

To purchase the goods as and when the need arise was always done by 82% of the families from low income group, 71% of lower middle income group and 70% of higher income group. This practice was also found in case of middle income group, that is by 52.8% families, whereas in case of higher middle income families this practice was rarely found.

The practice to curtail pre-planned expenditure on essentials due to unforeseen entertainment expenditure was never found in total 47.8% of cases. From low income families, 84% families never followed this practice.

Evaluation

Along with planning and controlling evaluation was the part of management process applied to money resource by families.

The difference between actual expenditure and planned expenditure was checked and studied by 47 percent of the families from middle income group only. More than 55 percent families from higher income. Higher middle income and lower middle income group families were utilizing the feedback from evaluation of meeting the demands of family members and were then prioritizing the purchase plan for the left demands in next month's plan. As far as taking decisions regarding seasonal bulk purchase was concerned past records were certainly checked by 71 percent and 62 percent families respectively from lower middle income and middle groups. Whereas in case of rest of the income groups, by 42 to 48 percent families this practice was followed.

While incurring expenditure on religious and social reasons, nearly 40 to 60 percent families used to check past records to take decisions, from all the three middle income groups. It was never practiced by 52 percent families from higher income group and was rarely followed by majority of the families from low income group.

Out of total families 45.5% expressed that educational expenditure was never maintained as per the estimate. This fact was identified by following the evaluation practice. Eighty two percent of lower income families, 40.4% of lower middle income families, 28.3% of middle income families and respectively 44% and 34% of higher middle and higher income families revealed that it was not possible to maintain the expenditure on education as per the estimated figure.

Regarding educational expenditure exceeding the planned figure, 74% of the families from low income group expressed that it rarely happened, whereas 46% of lower middle income families and 54% of higher middle income families expressed that educational expenditure always exceeded the planned figure. From middle income and higher income groups nearly 30% of the families did express the same.

Forty nine percent of the total families responded that heavy expenditure was rarely made on the rituals and 38% revealed that it was always made. Thirty six percent families from lower income group, 30.8% of lower middle income group, 28.3% from middle income group and 48% families from higher middle and higher income group were making heavy expenditure on rituals.

By following the evaluation practice, 60.8% of the total families identified that the fulfilment of monetary requirements of the family members as per planning was ensured. Though compared to other income groups in case of low income groups it was found only in 34% cases. Evaluation was always carried out to ensure the fulfilment of monetary requirements by 77% of the families from middle income group, 60% from high income group and nearly 65% of the families from lower middle and higher middle income group.

Through evaluation, 39% of the total families found that total actual expenditure always exceeded the estimated expenditure. This was found by 46% of low income

families, nearly 40% of lower middle income & middle income families, and 36% and 34% of high middle income and high income families.

Out of total number of families 41% reported that payments were postponed when expenditure was found exceeding the capacity of paying the bills. This was found mainly in case of lower income (30%) and lower middle income (34.6%) families compared to other three income groups.

Planned budget was evaluated after expenditure were incurred on all the items during the month. This was done through the notebook method, where accounts were noted down. This practice was followed by 38.8% of total families. Higher middle income, middle income and lower middle income families used to regularly follow evaluation practice for expenditure using notebook method, respectively, 48%, 47% and 40.4% cases. Whereas from high income group 32% of the families always used to evaluate the expenditure using notebook method.

For evaluating the expenditure, cross checking was done through collected bills by 40.4 of the total families. In case of middle income & higher middle income groups this practice was followed by 56% of the families. This was less frequently followed by low income families. Out of high income families 42% did follow this practice.

Matching the difference between actual expenditure and estimated expenditure was always done by 30.6% of the total number of families. The same was never done by 34% of the total families and was rarely done by 35.3% of the total families. This practice was followed most by the families from middle income group (47.2%) compared to other income groups.

Through evaluation, items were identified to be given the priority for purchase. These were the items which were left un-purchased in the previous month. Fifty percent of the total respondents had followed this practice. Fifty six percent of the families from higher middle income & higher income group and 59.6% of those from middle income group followed this evaluation practice. Forty five percent of the families from middle income group were following this practice, whereas 46% families from low income group rarely followed this evaluation practice. Feedbacks through the past records were utilized for the purchase of seasonal goods by 54% of the total families. This practice was followed by 71% of the lower middle income group families and 62% of the middle income group families. In case of lower income, higher middle income and higher income group it was followed by 46%, 48% and 42% of the families. Similarly the past records were examined while deciding expenditures on rituals and social expenditures by 37.6% of the total families. Forty six percent families from higher middle group always used to follow this practice while 46% of the families from low income group rarely followed this practice. From higher income group only 22% of the families followed this practice of taking feedback from past records and from lower middle income and middle income groups respectively 42.3% and 41.5% of the families followed this evaluation practice.

Table 1 Percentage Distribution : Financial Management Practices

Financial Management Score – Range	Income Group											
	LIG		LMIG		MIG		HMIG		HIG		Total	
	N=50		N=52		N=53		N=50		N=50			
Planning	N	%	N	%	N	%	N	%	N	%	N	%
Low (15-25)	15	30.0	13	25.0	6	11.3	17	34.0	5	10.0	56	22.0
Medium (26-35)	31	62.0	31	59.6	27	50.9	13	26.0	33	66.0	135	52.9
High (36-45)	4	8.0	8	15.4	20	37.7	20	40.0	12	24.0	64	25.1
Total	50	100	52	100	52	100	50	100	50	100	255	100
Mean	28.4		29.3		33.0		32.2		32.0		31.0	
S.D.	4.2		4.9		4.8		6.5		4.9		5.4	
Controlling	N	%	N	%	N	%	N	%	N	%	N	%
Low (18-34)	14	28.0	16	30.8	9	17.0	17	34.0	13	26.0	69	27.1
Medium (35-44)	28	56.0	34	65.4	31	58.5	13	26.0	31	62.0	137	53.7
High (45-54)	8	16.0	2	3.8	13	24.5	20	40.0	6	12.0	49	19.2
Total	50	100	52	100	52	100	50	100	50	100	255	100
Mean	36.9		37.8		40.5		41.0		38.6		39.0	
S.D.	5.9		5.3		7.2		7.4		5.9		6.5	
Evaluation	N	%	N	%	N	%	N	%	N	%	N	%
Low (12-20)	18	36.0	10	19.2	9	17.0	8	16.0	8	16.0	53	20.8
Medium (21-28)	28	56.0	18	34.6	14	26.4	18	36.0	28	56.0	106	41.6
High (29-36)	4	8.0	24	46.2	30	56.6	24	48.0	14	28.0	96	37.6
Total	50	100	52	100	52	100	50	100	50	100	255	100
Mean	21.8		24.4		26.2		25.3		24.5		24.5	
S.D.	4.0		3.6		3.6		3.6		4.0		4.0	

In order to obtain a view regarding the extent to which financial management practices were followed by families from different income group, the responses were given weighted scores. Scores obtained for various financial management practices were added to arrive at a total score of each respondent. The respondents were categorized into low, medium and high categories on equal interval basis.

As seen from the table 1, planning of expenditure as a part of financial management was followed less frequently by families from all income groups. Majority of the families had medium affinity towards planning. Higher middle income group had relatively higher scores for planning the expenditure. Similarly, controlling was also not exercised more frequently by other income group families but the middle income and higher middle income groups. On the other hand, expenditure pattern was evaluated by the families belonging to all the three middle income groups.

As far as planning of expenditure is concerned, an observation can be made that lower income families due to severe scarcity of money-resource do not have enough room to plan the expenditure wide variety of commodities. While for high income families, the abundance of the monetary resource makes it insignificant for them to plan the expenditure in advance. It is the middle income group which shows conscious managerial behaviour towards money.

Conclusion

Financial management practices followed by the families

1. Planning practices were followed by nearly half of the total respondents.
2. Majority of the respondents planned the expenditure on food items.
3. Compared to higher income groups, families belonging to low income group followed planning practices to a lesser extent due to lack of funds.
4. Majority of the respondents were estimating the expenditure on various items.
5. Respondents from HIG, HMIG and LIG had the practice of keeping aside the sum for savings. This practice was less frequently followed by the families from lower middle income group and middle income group.
6. For the consumption of consumer durables expenditure planning was not followed. Similarly no provision in expenditure planning was made for health care.
7. Regarding controlling practices, majority of the families followed regular record keeping practice. Family finance records were handled by i.e. single person in 66 percent cases out of the total sample.
8. Changes in expenditure were made for eatables with the change in price by nearly 40 to 47 percent families from all income groups except higher income group.
9. Expenditure incurred was regularly evaluated by nearly 60 percent of the families out of which, middle income families most frequently followed this practice.

10. Compared to other income groups, more number of low income families expressed that actual expenditure used to exceed planned expenditure every month.
11. Using the feed back from previous months expenditure was the practice followed by lower middle and middle income families compared to those from other income groups.

Implications of the study

Findings of the study brought out a number of implications for action programs for various social service institutions, educationalists, economists, policy makers and home scientists.

Certain implications have been enlisted below:

1. Families were reluctant to change their savings and investment pattern. This fact endorses the truth that families are more cautious about the safety of principle rather than income yield on their principle. The reason behind this reluctance may be the ignorance about the pros and cons of different savings and investment plans. Knowledge regarding the same should be imparted to the families in layman's language. This task can be taken up by economists, journalists and home scientists.
2. Controlling practices were more frequently adopted by the families for financial management compared to planning. This behaviour indicated lack of careful budget making on part of urban families. Home- scientists and educationists should combine their efforts to create skill amongst the families and impart adequate information about financial management to the family money managers.
3. High prices of essential commodities of daily requirements cause burden on low income, lower middle income and middle income group families. This fact was identified through the results of the present study. Families from these three groups were forced to cut down the expenditure on items of daily requirement. Further to maintain the level of living with increasing cost of living, families were forced to go for lower quality of edible items. This problem is the cardinal problem of our society. Policy makers need to take concrete steps against constant increase in the price of essential items. 'Inflation hits the poor the most' is the fact which needs to be dealt with.
4. Further, the study is significant because it reflects the picture of how families cope with their problems. Social organizations can take up the task of enlightening people regarding effective strategies to cope with the financial problems. Researchers and specialists from the field of home management can further contribute through imparting knowledge to the families regarding the ways to improve quality of life. By helping families to gain knowledge and skills to i) manage their financial resources ii) improve their economic profile and iii) adopting effective and successful coping strategies, home management specialist can impart remarkable contribution to the society.

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Commentary

Rural poverty in North Eastern Region: Problems and Prospects

Jayanti Ningombam¹

1.Introduction:

The North eastern region (NER) of India comprises the states of Arunachal Pradesh, Assam, Manipur, Maghalaya, Mizoram, Nagaland and Tripura with 8% of country's geographical area and 4% of its population. Their combined contribution to the national economy is 2%⁽¹⁾. In NER, 84% of population is still located in rural areas and rural poverty remained high and undiminished during 1987-2000 in contrast to most other parts of India². The reason for this disproportionate contribution to the national economy is the existence of rural poverty in the said region.

2. Extent of poverty:

At present, in all the states of northeast the level of poverty has never come down. Here, poverty is linked with calories intake of 2400 in rural areas and 2100 in urban areas³. The facts about the numbers of rural households below the poverty line in the NE states in 2001 as given by the Government in reply to the question no.2688 in the Lok Sabha are given in table 1 below:

Table -1
State-wise Rural Households below poverty line 2001

State	No. of households in rural areas	No of rural house holds below poverty line	Percentage of households below poverty line
1.Arunachal Pradesh	102852	80627	78.39
2.Assam	3607241	2164416	60.00
3.Manipur	365670	246980	67.54
4.Meghalaya	282662	156646	55.48
5.Mizoram	110570	74154	60.07
6.Nagaland	146615	88541	60.39
7.Tripura	595397	397798	66.81

Source: Dainik Sambad, Agartala, 13 September 2001

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Proportion of rural poor households varies between 73.39% in Arunachal Pradesh and 55.48% in Meghalaya. In all other states this proportion is above 60%. This high and widespread existence of rural poverty vitiates the otherwise positive indicator of economic development of the region. As per Planning Commission 2002-07, there is 38% poverty in NER as against all India average of 21%. The poverty ratio in the states like Andhra Pradesh, Punjab, Goa, Haryana etc ranges between 2% and 5%, much lower than the northeast states⁴.

What can be the reasons for this persistent poverty ratio at such a high rate in NER? Among various reasons, unemployment problem is highly relevant to rural poverty. Due to the saturation of the employment avenues in the existing government, public and private sector, unemployment is continuously on the rise. Employment generation has been primarily through various government schemes. The government schemes are being complemented by efforts of the support and promotional organizations that are also working towards changing the general tendency of looking for a government job by the educated.

3. Credit Deposits Ratio of Banks in NER

Banks and other financial institutions play a significant role to motivate the youth for self employment under various schemes; credits go rising without any result. Financial institutions cover all possible avenues and in this efforts their credit deposits go on rising year on year. Table 2 shows the aggregate CD ratio of banks in all the seven states in NER.

Table 2: Credit Deposit Ratio of Banks in NER

Sl.No.	Name of states	1999-2000	2000-01	2001-02	2002-03
1	Arunachal pradesh	15.00	22.52	19.99	23.00
2	Assam	33.00	33.61	33.48	40.19
3	Manipur	NA	41.00	36.00	37.00
4	Meghalaya	18.14	20.21	20.29	28.70
5	Mizoram	NA	35.62	37.74	31.55
6	Nagaland	17.80	25.76	14.89	18.18
7	Tripura	30.40	28.00	26.00	31.00

Despite the efforts by banks, it may be observed that CD ratio of banks in all the states are on much lower as compared to the All India level of 59.38%. The CD ratio in Assam improved over a period from 33 to 40.19%. Constant efforts on the part of the banks are needed to improve their CD ratio in order to cater to the needs of the masses by providing adequate credit.

4.Current Major Issues/Problems

- Lack of infrastructural facilities

- Low credit availability
- Low skilled manpower
- Lack of entrepreneurship
- Lack of marketing facilities

5 .Rural Development Programme:

Different developmental programmes through training and skill are carried out by various training institutes. However, compared to the magnitude of the problem and diversity in the category of unemployment, the effect is still low to tackle the problem of unemployment. For removing the said problem the Ministry of Rural Development is engaged in bringing rapid and sustainable development and socio-economic transformation in rural area. For the 10th five year plan, the allocation of funds for rural development programme has been enhanced to Rs.76,774 crores as against Rs.42,874 crores during the ninth plan. A number of initiatives have been taken up by the Ministry of Rural Development by launching of new programmes, and restructuring the earlier programmes.

Among them most important ones are:

- Sampoorna Grameen Rozgar Yojana.
- National Food for Work Programm,
- Pradhan Mantri Gram Sadak Yojana ,
- Rural Housing:Indira Awas Yojana(IAY),
- Swarnajayanti Gram SwarozgarYojana,
- Watershed Development Programme,
- Hariyali
- Rural Water Supply Programme ,
- Central Rural Sanitation Programme

Besides the above, each and every state has their special state schemes and various initiatives for employment generation. Though, the NER has implemented a number of schemes for self employment and self sufficient, still there is unemployment problem.

6. Sugestions:

- Preparing a meaningful and effectuated “Look East” policy for ensuring comprehensive development of North east.
- Improving good infrastructural facilities such as transportation, communication, electricity etc. through upgradation
- Developing the sprit of entrepreneurship.
- Providing training on skill development product through upgradation and value addition to resources.
- Encouraging the rural employment through the formation of Self –Help Groups.

- Providing financial assistance using direct and indirect schemes.
- Setting up the public investment in agriculture and implementing the recommendations of the National Commission for farmers.
- Completing the pending irrigation projects.
- Taking up the steps for fulfilling the National Common Minimum Programme(NCMP).
- Implementing the Rural Employment Gurantee Act in 200 districts of India.

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Commentary

A Frame-Work of Sustainable Agricultural Development in the Context Of Globalisation

Dr. S. S. Raju¹

Agriculture plays a vital role in our national economy and India continues to be an agriculture intensive country with an approximate population of 130 million cultivators. Indian agricultural sector provides food for over one billion Indians and rural livelihood to 75 % of them. The Gross Domestic Product (GDP) gets 19.66 % of its share in 2005-06 from the agriculture and allied sectors. Agricultural development is required to be based on the principles of equity, sustainability and environment accountability. For achieving equity among the rural people in the country, elimination of poverty is essential. Together with the implementation of poverty alleviation programmes, adequate budgetary provisions and also with all the sincerity, the development of agriculture in the country is also essential for eliminating or reducing the poverty. Agricultural development is expected to provide adequate food to the rural people and also increase the income and employment opportunities. This would happen only when necessary steps are taken to ensure some equity and social justice in the place of the so called “Trickle Down Theory”.

Agricultural development calls for radical transformation of the agricultural sector. The agricultural transformation includes not only the structural changes in the sector but also the technological changes. It should be ensured that these changes should not disturb the ecological balance or should not result in the environment degradation.

The structural changes suggested for agricultural development in the country encompass a variety of variables as elsewhere in the World. The pressure of population on land is required to be reduced in the country also. The swelling of agricultural labour has to be curbed for increasing the efficiency through increasing the marginal productivity of labour. The surplus labour force should be siphoned –off from the agricultural sector to non-agricultural sector. Ample opportunities are stated to exist for starting the agro-processing units and the allied activities like livestock, fisheries, sericulture, horticulture etc. Massive rural employment programmes and self help group activities may also be encouraged. Employment guarantee schemes should be continued to provide rural employment during the lean season. All these would help to provide increased per capita availability of food, employment and income.

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Nearly half of the land is lying vacant in the Country. They are wastelands, under-utilized lands and degraded lands. These lands should be developed fully to utilize them for agricultural production purposes. Massive programmes for growing agricultural and horticultural crops, fuel, food and fodder trees should be undertaken in these lands. For scientific development and management of these lands, State Waste Land Development Boards may be constituted to make the current wastelands productive with people's participation and community action on income sharing basis. The current fallows on the farmers holdings may have to be fully brought under cropping through the provision of necessary inputs and other supportive measures. In formulating cropping patterns for different regions in the country, better attention has bestowed on the food security. Although cultivation of commercial crops assumes greater importance not only for increasing the incomes of the farmers but also for expanding the exports, adequate area should be allocated to food grain crops since food security is most desirable and necessary. Keeping this in view, diversification of agriculture may be attempted. This would included horticulture, medicinal and aromatic plants, fisheries, dairy, poultry and sericulture etc. Cropping intensity will have to be increased through inter –cropping, double –cropping, relay –cropping, multiple-cropping etc.

It is true that technology is neutral to scale but it is non-neutral to resource endowments. The major constraint in the resource availability to the farmer is the land itself. The concentration of the land in the hands of the big farmers and inequalities in the distribution of land should be reduced. Radical land reforms are necessarily to be implemented for providing ownership rights to the tiller of the land. Furthermore, the shrinking of the size of holdings through land fragmentation which is detrimental to crop production should be arrested through the consolidation of fragmented land holdings. This would improve the productivity and viability of small farmers through technology and resource management. Suitable enactment of laws for land consolidation may be done.

The structural changes as suggested above provided a good base for the technological transformation. It is easier said than done that High Yielding Varieties should be popularized amongst the farmers for their adoption. But in actually spurious and shortage of HYV seeds are felt by the farmers. Therefore, effective measures may be taken by the researchers and administrators to provide seeds of High Yielding Varieties to the farmers to cover the fullest extent of the land. The problem of shortage of High Yielding Variety seeds should be overcome through the co-ordinated efforts of researchers, government agencies and the farmers. It is the responsibility of the Agricultural Research Centres to maintain the plentiful genetic material or bio-diversity for using the same in evolving High Yielding crop varieties. Excellent opportunities which include favorable weather conditions, fertile soils, irrigation facilities and above all the intelligence and the innovativeness of the Indian farmers may have to be fully utilized for seed production purposes and the India can surely become a "Seed Country".

Chemical fertilizers are absolutely required for boosting the agricultural production. The small and marginal farmers and dryland farmers may be provided with necessary credit to purchase the chemical fertilizers for their use. The farmers are required to be encouraged to use more fertilizers. However care must be taken in using the fertilizers in the recommended ratio of 4:2:1 of nitrogen, phosphorus and potash, which would be a balanced fertilizer application. Imbalance in the use of fertilizer nutrient application will have deleterious effect on the health of the soil and productivity of the land. It would be difficult to sustain the increased farm production without the application of organic manures. Hence, balanced nutrient management is necessary in this regard.

Enormous loss is caused by the pest and disease attack. Educating the farmers on identification of pests and diseases. A proper pest management schedule therefore becomes necessary. The indiscriminate use of pesticides should be minimized not only in the food grain crop production but also the commercial crop cultivation. Pesticide residue pose a grave threat to the peoples' health. Further, the soil and water are polluted because of excessive use of plant protection chemicals. Resistance is also developed by the pests against the cost of cultivation of the crops and thus a loss is caused to the farmers. Therefore, the adoption of integrated pest management is suggested. Biological control of pests and diseases and use of bio-pesticides may be an integral part of the pest management system.

Agricultural development is also associated with improved agricultural machines and implements. Efficient bullock – drawn simple implements may be designed, fabricated, multiplied and distributed to the farmers, particularly small and marginal. Mechanical and electrical power are required for increasing the agricultural production. Ensuring power supply to agriculture sector may help to stabilize and increase agricultural yields.

The development of agriculture mostly rests on the development of irrigation in the country. Advantages must be taken to harness the water resources flowing through the major rivers of the country. In the interest of the nation as a whole, the river water disputes must be settled amicably and quickly by recognizing the riparian rights of the states concerned. The responsibility of construction of the dams should be with the Central Government. Care should be taken to construct the canals simultaneously along with the dams so as to reap the benefits quickly. Drainage facilities will have to be provided compulsorily to avoid water – logging, low productivity etc.

The impact of yield and price variability are highlighted in drought years with news of recent farmer's suicides in many parts of the country. In India, the risk management options are : Agricultural Insurance Schemes, livelihood diversification, financial and in kind-savings, futures and forward markets and improved rural infrastructure and market information system.

Availability of timely and adequate credit to the farmers to increase agricultural production hardly needs any emphasis. Single-window system for advancing short, medium and long term credit should be encouraged. There should be National Co-operative Bank at national level as an apex body. The supply of credit should go in hand with supply of inputs.

For sustaining the agricultural development in the country, improvements in the environment particularly land and water is essential. Cleaner environment and the conservation of land and water resources call for massive programme of afforestation and stopping of illegal and unauthorized felling of trees at all costs. There is a need to promote natural regeneration. Entire village communities must be motivated and mobilized in this task. Land improvement may be taken up through conservation of soil. Reclamation of saline and alkaline soils, prevention of water logging through drainage system. All-out efforts should be made to develop the water resources. Recharging ground water through natural and artificial methods may be taken up. Judicious use of agro-chemicals shall help in the minimization of chemicalisation in agriculture. This would minimize the soil and water pollution. Indiscriminate and excessive irrigation is required to be avoided. The adoption of all the principles of ecological agriculture/ organic farming/ sustainable agriculture shall help to increase the agricultural production on sustainable basis without mining the resources and damaging the environment. This is necessary for providing food, clothing and shelter to the mankind.

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Commentary

Gender Discrimination In India –A Need For Intervention

Jaibheem Dharagi¹ K.S.Malipatil² T.H. Basavaraj³

INTRODUCTION:

In India, gender discrimination is prevailing to a greater extent. This is evidenced and found in every walk of life. Gender discrimination between men and women, boys and girls take root even at the early stage of infancy. The starting point of this evil is the family itself. This is a deep-rooted problem carried on from generation to generations. Girls are most often regarded as “risks”. In many societies, girls live in vulnerable conditions because the risk factor lies simply in being a female. Gender inequity works against girls throughout their lives. Wide ranges of discriminatory and violent practices are institutionalized in cultural traditions and thereby legitimated as ‘social norms’ so routinely practiced that they become invisible. Such practices need to be eliminated in an equally systematic way.

The discrimination from one to another depends on their socio-cultural background (Mercy and David, 1996). Phenomenon of gender discrimination is not caused by a single factor. It has multiple causes and therefore need a multiple strategy to tackle the problem. The problem of gender discrimination may be viewed from the various angles like the roles they assume – who does what, the responsibilities they share - who is responsible for what, the resources they enjoy - who owns what, the constraints they face – who has access to what, the regards they are entitled to - who deserves what, the recognition they need - who gets recognized for what, the remuneration that is due - who gets how much for the work, the representation they make - who represents where, the regulations they make – who decides what, the restrictions imposed on them - who submits to whom or what; Man or Woman!

GENDER AWARENESS:

It is in the family that a person is first made aware of his or her gender. This gender awareness prompts the person to behave in a particular manner based on the norms of the society of which the family is part. The gender awareness is a learnt behaviour - at home, at school, at worship place and in the society at large. It is a socially conditioned phenomenon. The incorrect gender perception can and must be

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corrected because wrong gender perception results in gender discrimination. This is very much prevailing in Indian society especially in rural communities and thus needs an awareness building activities.

A male dominated society encourage husbands to play a bossy role and consequently in such homes, the wife is reduced to being a 'house –maid' or servant. If the wife hails from a family that has seen 'mother – domination' in all matters, she would prefer to assume that role in her home. There needs to be a balance between the relationships, responsibilities and roles of men and women. This gender discrimination leads to inequality, injustice, dissatisfaction and disputes. When gender discrimination is eliminated many problems would be solved and peace be established. The positive way to eliminate gender discrimination is to aware people about the causes and consequences of the phenomenon.

EQUALITY AMONG MEN AND WOMEN:

There is a need to have equality for both men and women in Choices, in Opportunities and in Rights. Equality in the family can be ensured by participatory decision making; sharing the responsibilities; trusting, loving and serving each other; respecting one another and economic independence for both men and women (Sarojini, 2003).

DISCRIMINATION IN EDUCATIONAL OPPORTUNITIES:

Only a few girls take up higher education in India. Every year only about 10 per cent of the total girls who appear for plus two examinations take up higher studies. The remaining discontinue their academic pursuits due to myriad of reasons. The considerable reasons observed are; due to gender discrimination, such as traditional family decisions – not to invest in their daughter's future as there will be no financial returns, etc., (Selvamani, 2004). In case of higher education the tendency is very much same with a greater decline. The proportion of the girl student which pursue higher education is too less when compared with the two plus level. When we look at the overall educational status there is a huge decline or variation in the proportion of education of girls from primary to higher education.

Discrimination In Power:

The concept of leadership has not been examined seriously from a feminine angle. Most of the researches have made an attempt to compare women's managerial capability with that of men, taking the latter as paragons of leadership. Such approaches are not loyal to the facts and there is a need to break new grounds to understand women's leadership potential. Being relatively more patient and considerate, women would be more sympathetic to public grievances, and beings dedicated to the task, they could take bold step to implement welfare programmes. If women constitute half of the population of the country, it is natural that their special aptitudes, talent and expertise are captured for doing well in different sectors (Goretti, 2002). Therefore, we need to deliberate on how to ensure adequate representation of

women positions of leadership? What changes in policies and professional training may be required to attract and retain women in leadership positions should be the action agenda of today.

Disparity In Sex Ratio:

One of the important indicators of gender disparity is sex ratio. According to the Census of 1991 the sex ratio of our country was that for every 1000 males there were 972 female. It is decreased to 933 per 1000 in 2001. Male child is more favoured and celebrated for by the family. Mothers are more emotionally attached towards their sons and they want to marry their daughters at the early age (Thangamuthu and Rasi, 2003). Hospital records show that more male take admission to the hospitals for treatment than female. Several studies reveal that most of the boys are taken to more qualified doctors and more money is spent on their treatment. The girls receive less immunizing vaccines against childhood disease even though such facilities are available free of cost.

Violence Against Women:

Violence against girls can occur at birth or even before. There are now one hundred million 'missing girls' who should be alive yet or not. As discussed earlier, the unbalanced sex ratio is a vital indicator of the persistence and severity of discrimination against girls and women. Female infanticide continues to be practiced. Worse still, its scope has been enlarged through the misuse of medical technology - amniocentesis and abortion as the means of terminating the gestation of female fetuses. It is shocking to know that the sex - selective abortions are nearly 100 percent female.

Causes For The Systematic Homicide Of Girl Babies:

A gender hierarchy makes the birth of a girl child an unwelcome arrival of a socially inferior being that the family sees as a 'liability', not an asset. Social and economic conditions that further pressurize the family to rid themselves such a 'liability'. There is a need to eliminate the gender hierarchy that threatens the life chances of women, girls and even female fetuses.

At the Fourth World Conference on women it was recognized that the rights and realities of girl children are inseparable from the rights and realities of adult women. In societies where discrimination and violence constitute the routine treatment of adult women, girls too will be routinely discriminated against and abused. The gender hierarchy is not a transmission of discrimination and violence against all female persons of all ages (Selvamani, 2004). We need to change or eliminate those policies and practices that have the effect of placing the lives of girl children in danger. Everyday in India, five women are burnt in dowry-related disputes. Every dowry death not only kills a young woman, it also reinforces the gender hierarchy telling poor families how unaffordable daughters are (Susan and Kohima, 2004).

International Commitments:

A key policy intervention is the comprehensive promotion of the empowerment and rights of women and girls, including rights of descent ownership and inheritance as well as full social and legal status as human persons. The platform for action that has emerged from the series of conferences all over the world on Women must be taken seriously as a charter for action because the fate of today's women directly affects the fate of today's girls who may or may not become tomorrow's women. To do this in earnest, we need greater commitment, accountability and resources from government and society at large. The challenges are to implement the recommendations that have been agreed upon by the international community so that they will actually improve the life chances and realities of women and girls everywhere.

Women's empowerment is also children's empowerment. The promotion of women's reproductive health and reproductive rights would help ensure that every child is wanted and healthy; woman can exercise their reproductive rights only when they are empowered to do so. The control of women's fertility is also related to the control of their sexuality. Female genital mutilation continues to be inflicted on women and girl children as a customary means of controlling their sexuality and therefore their fertility. Women's rights over their own bodies thus constitute the foundation of their rights to economic and political resources.

Gender Empowerment:

Gender empowerment, in other words empowerment of women, begins at home. There is a need to have structural changes in our society. Further, there is a need to have comprehensive programmes on gender awareness, gender sensitivity and finally gender empowerment.

INTERVENTION TO EMPOWER WOMEN:

- Elimination of oppressors (Patriarchy, class and communal forces)
- Access to basic services for satisfaction on basic needs
- Structural changes to improve their situation
- Education and awareness of their rights, skills and abilities
- Participation in decision making in family, work place and society
- Control over their own life, mobility, fertility, sexuality, resources, jobs, physical security and so on.
- Gender analysis leading to a positive change in the society.
- Economic independence

Who Is Empowered Women?**She**

- Uses assertive approach
- Is recognized by family members and others

- Has decision-making power at home and work place
- Is a healthy person
- Is aware of her rights, abilities etc.
- Is educated and qualified
- Is self-confident
- Has economic power and independence
- Is courageous and has initiative
- Is financially and emotionally secured
- Is encouraged to become an achiever
- Has reached the stage of actualization

CONCLUSION:

Female are as strong as males. Women are not weak. They are oppressed, powerless and helpless due to denial of opportunity and traditionally labelled as dependents. The Government, voluntary organization, educational institutions, philanthropists, feminists, academicians etc., have made many efforts to empower women. The statistics and many studies show that the situations of Indian women became bitter than before. Social Work profession has a great role in dealing with women by using its methods, skills and techniques. There is a need to help the women to help themselves. Therefore, this situation can be over come only by the women folks themselves. On the one hand they have to think on their own to come out from the evils or else it will be a never-ending struggle for the women. On the other the conscious men should also encourage the women to come up.

The men and women of our society must be sensitized towards the right gender awareness and join hands to remove the evils of gender discrimination. Every one needs to be gender analyst in order to identify their roles and responsibilities for establishing equality, justice, satisfaction and empowerment to both men and women. This would lead to better socialization and social justice for all.

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Participation of the Selected Farm Working Women in Decision Making Based On Their Economic Status

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Introduction

India's first Prime Minister Pt Nehru rightly said that 'You can tell the condition of a nation by looking at the status of women'. A 'working woman refers to a woman who works outside her home for a wage or a salary. Statistics reveals that women's work, that too farm women's work, is rarely recognized, though they work roughly twice as many hours as men & their work is more arduous than men. Moreover, they work for the entire day under intensely hot sun or in heavy rains but unlike men's as they don't involve implements & are based largely on human energy, it is considered to be unskilled & less productive. Despite this fact, they are exploited physically as well as economically by paying lower wages. Seventy per cent women from rural area come from families who constitute the labour force. Though they work for the betterment of their family from the bottom of heart, to their possible extent even then they are excluded from decision making process inside as well as outside the family matter & devalued systematically. In villages, people are not accustomed to take individual decision especially by women. It is either the family heads or male members, elders who initiate the task of decision making or home related decisions are taken jointly by husband & wife. The decision making capacity is strengthened by the nature of occupational status, which can be, one of the power determining factor, in which these farm working women are seen to be lagging behind. In a study conducted by Bhat (2001), it was found that, the majority of (62.5 %) of the selected farm women were not able to spend money as per their own will & they had no place in decision making (55 %). Though the whole family was supported by their daily income, they could not afford to take even one day off, even if she falls ill or not at all helped in their household work by their family members.

In this study it was proposed to assess the participation of the selected farm working women in decision making on the basis of their socio-economic status (SES) in household aspects. For this study, 500 farm working rural women were selected. The respondents of 18 – 60 years age were selected from two villages of five talukas

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each from Parbhani district with a objective to study the participation of farm working women in decision making to various family matters. They were classified into three groups as low, middle & high SES (168, 167 & 165 respondents in each group respectively) depending on their family income, occupation & education of both husband and wife. The information was elicited on participation of farm working women in decision making in various family aspects like education & health of children, marriage matters, routine, special & daily purchasing of commodities, expenditure on personal requirements, daily food preparation, etc. through interview schedule and observation. The collected information was again confirmed by questioning the family members / heads of the family on related aspects. The opinions received from the respondents for various aspects were classified into three groups depending on their answers as participate fully (F), participate partially (P) and not at all participate (NA) in decision making.

RESULT AND DISCUSSION

Background Information Of The Selected Working Rural Women Depending On Socio-economic Status (SES)

Table 1 reflects about the background information of the selected farm working rural women depending on their socio-economic status (SES). Under the age group 18-25 years, 30 per cent women were classified as having low SES, 26.50 per cent under middle SES and 43.50 per cent under high SES & in case of 26-40 years age group, it was 33.50, 40.02 and 26.50 per cent respectively. Wherein for 41-60 age group it was ranging between 30-36.50 per cent. In case of education of the respondents, it is clear that, majority (81.5 %) of low SES group respondents were the non-literates followed by middle SES (61.5 %) & high SES (15.5 %). The percentage of primary educated respondents was higher in high SES (57.5 %), followed by middle SES (34 %) and low SES (13 %) groups. Similar type of trend was seen in case of middle school and high school educated respondents. It clearly denotes that, there is direct relation between higher educational level of the respondents and their socio-economic status. In other words, it can be said that the percentage of non-literate respondents was high in low SES whereas the percentage of middle school and high school educated respondents was more in high SES. These results are in line with the study of Rao, M. (1989), Joshi (1990), Mohanty (1995) and Bhat (2001). Nuclear type of families were seen to be predominant in all the three SES groups ranging between 69.5-80 per cent, followed by extended families (10-17.5 %) and lastly joint families. It is clear from this data that in rural area, the trend of nuclear families has been increasing. Bhat (2001) also reported that the percentage of nuclear families was more in a study from rural area of Beed district (M.S.). The trend of middle size (5 - 8 members) families were found to be in nearly half of the selected families (43 - 55.5 %), followed by small size (< 4 members) families between 40 - 55 per cent and lastly few of them (2.38 - 4.79 %) had large families (comprising > 8 members). The selected working rural women were classified into three groups as sedentary, moderate and heavy working women depending on their nature of work. Irrespective of the SES

categories, as shown in Fig. 3 majority (39 - 58.5 %) of the respondents were moderate working followed by heavy working (23.5 - 35.5 %) and lastly sedentary working (16-25.5 %) women. The percentage of the sedentary working women was found to be more in high SES (25.5 %) as compared to the other two groups. The moderate working group was comprised of women doing farm activities like fertilizer application, cross pollination, sowing, dibbling, etc., then the heavy working group included work like sugarcane harvesting, watering crops, digging land, harvesting of crops, etc. whereas, sedentary work comprised weeding, supervising farm activities etc. Depending on the own income of the respondents they were classified into two groups as group I (comprising income below Rs 500) & group II (comprising income above Rs 500). It is clear from this data, that, majority of the respondents from the low SES groups (93.5 %) had income below Rs 500, followed by middle SES respondents (76 %) whereas the reverse case is found in families from group II (i.e. income above Rs 500), as higher percentage (72 %) in high SES, followed by middle SES (24 %) respondents. On the whole, the monthly income of the selected respondents was ranging between Rs 100 – Rs 1200, with mean income Rs 435. Monthly family income of the selected respondents was divided into three groups as income upto Rs 1000, between Rs 1000-2000 and above Rs 2000. The lowest income of the family was found to be Rs 500 highest were Rs 5600, with mean family income Rs 1745. More families (32 %) from low SES had income upto Rs 1000 as compared to other two groups. It was followed by families having income above Rs 2000 comprised under high SES (39.5 %). Irrespective of their SES, major group of families had income between Rs 1000 - Rs 2000, divided into higher percentages under middle SES (72 %), low SES (61 %) & high SES (59 %). Irrespective of the SES groups, 95 per cent of the families had unhygienic surroundings with variation of 5 - 7 per cent in three groups whereas, families having hygienic surroundings were found to be more (8 %) under high SES, followed by middle SES (3.5 %) & lastly low SES groups (1.78 %). The unhygienic surroundings of the families might be one of the reasons for reoccurrence of communicable diseases among respondents as well as their families. Table 2 gives information about the participation of the selected working rural women in decision making on the basis of their socio-economic status.

It was found that 20 - 64 percent of the farm women were participating fully in taking decisions about the matters of education of children like paying fees, purchasing books, uniform, caring about their studies whereas 30 - 52 percent were participating partially in the same matter in, from all the three groups. In case of health of children, 14 - 47 percent of the working rural women were taking decisions independently and 39.5 - 48 percent of them were participating in taking decisions partially as taking children to doctor, purchasing medicines, for any health problem, etc. The marriage matters were found to be decided in high SES group by 47.5 percent farm women but in low SES group, it was only up to 9 percent, whereas partial participation in decision was high (53.5 %) in middle SES as compared to other two groups. For routine purchasing as per family requirement from all the three SES groups, nearly fifty percent of the rural women (42.5 - 50.5 %) were participating

partially. Similar trend was seen for purchasing items which had cost beyond Rs 100 for special purchases which included clothes, other general and required grocery.

Table 1 Background Information Of The Selected Working Rural Women Depending On Socio-economic Status (SES)

S. No.	Particulars	SES groups		
		Percentage and No.		
		Low	Middle	High
1	Age groups (yrs)			
	18-25	30.00 (51)	26.50 (44)	43.50 (72)
	26-40	33.50(56)	40.00 (67)	26.50 (44)
	41-60	36.50 (61)	33.50 (56)	30.00(49)
2	Education			
	Non-literate	81.50 (137)	61.50 (103)	15.50 (25)
	Primary	13.00 (22)	34.00 (57)	57.50 (95)
	Middle school	4.00 (7)	3.00 (5)	19.00 (31)
	High school	1.19 (2)	1.50 (2)	8.00 (13)
3	Family type			
	Nuclear	80.00 (134)	78.50 (131)	69.50 (115)
	Joint	6.50 (11)	11.50 (19)	13.50 (22)
	Extended	13.50 (23)	10.00 (17)	17.50 (29)
4	Family size			
	Small (<4)	55.00 (92)	41.00 (68)	40.00 (66)
	Middle (5-8)	43.00 (72)	54.50 (91)	55.50 (92)
	Large (> 8)	2.00 (4)	4.50 (8)	4.50 (7)
5	Working status			
	Sedentary	16.00 (27)	18.00 (30)	25.50 (42)
	Moderate	53.00 (89)	58.50 (98)	39.00 (64)
	Heavy	31.00 (52)	23.50 (39)	35.50 (59)
6	Monthly income of the subject (Rs.)			
	I Group (<500)	93.50 (157)	76.00 (127)	28.00 (46)
	II group (>501)	7.50 (11)	24.00 (40)	72.00 (119)
7	Monthly family income (Rs.)			
	Upto 1000	32.00 (54)	9.50 (16)	4.90 (3)
	1000-2000	61.00 (102)	72.00 (120)	59.00 (97)
	Above 2000			
8	Surroundings			
	Hygienic	2.00 (3)	3.50 (6)	8.50 (13)
	Unhygienic	98.00 (165)	96.50 (161)	92.00 (152)

Figures in parenthesis indicate frequency

Table 2 Participation Of The Selected Working Rural Women In Decision Making On The Basis Of Socio-economic Status

S no.	Particulars	SES groups								
		Low(168)			Middle(167)			High(165)		
		F	P	NA	F	P	NA	F	P	NA
1	Education of children	20 (34)	52 (87)	28 (47)	42.5 (71)	47 (78)	10.5 (77)	64.5 (100)	30.5 (49)	6 (10)
2	Health of children	14 (24)	48 (80)	38 (64)	37 (62)	44.5 (74)	18.5 (31)	47.5 (77)	39.5 (65)	13.5 (22)
3	Marriage matters	9 (15)	45 (76)	46 (77)	23.5 (39)	53.5 (89)	23 (38)	47.5 (77)	23.5 (39)	29 (48)
4	Routine purchasing	14 (24)	47.5 (80)	38.5 (65)	37.5 (62)	50.5 (84)	12 (20)	45.5 (75)	42.5 (70)	12 (20)
5	Special purchasing	6 (10)	44.5 (75)	49.5 (83)	18.5 (31)	49 (82)	31.5 (53)	25.5 (42)	43 (71)	31.5 (52)
6	Daily purchasing of commodities	17 (29)	50 (84)	33 (55)	36 (60)	41 (68)	23 (88)	38 (63)	45.5 (75)	16.5 (27)
7	Expenditure on personal requirement	6 (10)	46 (77)	48 (81)	16 (27)	43.5 (73)	40.5 (68)	34 (56)	52 (86)	14 (23)
8	Daily food preparation	24 (40)	33 (55)	43 (72)	26 (43)	30 (50)	44 (73)	20 (33)	27.5 (44)	53 (87)

F- Participate fully

P-Participate Partially

NA-Not at all participate

Figures in

parenthesis indicate frequency

** - P > 0.01 level

The percentage of women who were not at all participating in special purchases like house, land, jewellery, etc was also considerable (31.5 - 49.5 %). Daily purchasing of commodities like vegetables, grocery, etc was also handled by these respondents in consent of other family members by nearly fifty percent of them (41 - 50 %). The percentage of women who were free to make expenditure on their personal requirement like clothing, gold, etc. was less (6 - 34 %) in all the three groups as compared to the percentage of women who were not at all allowed (14 - 48 %). Mostly, the menu in daily food preparation was decided by other than farm women (43 - 53 %) irrespective of their classification depending on SES & only 20 - 26 percent of the women were free to decide the recipes for cooking. On the whole, there was highly significant difference in participation of women in decision making in low SES with middle and high SES respondents and less difference between farm women of middle and high SES groups. It reveals that middle & high SES groups farm

women had better participation in decision making as compared to low SES groups' farm women. It can be said that as compared to middle and low SES groups' respondents, high SES women were exercising better decision making in family matters, though not to the expected level.

From the above data, it reflects that middle and high SES groups' farm women had better participation in decision making as compared to low SES respondents. It was seen that decisions related to money matters were handled mostly by male members and excluding financial matters, women are involved to partial or full degree at their discretion. Hence awareness about self worth, self confidence utilization of resources needs to be created among rural women to obstruct the practice of traditional stigma, social pressure, gender discrimination, etc. In spite, both husband and wife should realize that both should share while taking decision, as participation of women in household matters indicates her status in that family.

The present working rural women's scene gives the picture of vicious cycle starting with poverty, educational backwardness, under nutrition, ill health, higher demands of work out put than her capacity, physical and economical exploitation, lowered decision making, low paid jobs and ending her life in hardship and drudgery. From this study, it was seen that there is urgent need to improve the financial status of the rural women. For this, they should be educated to make them economically self-sufficient which will improve their purchasing power.

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Special Article

Ethnicity, Female Income, Drug Abuse, and Labour Force Participation in Urban Delhi

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INTRODUCTION

There still tends to be an impression that the abuse of drugs by women is something of a marginal issue for women. But nothing could be further from the truth. This is because women themselves are using more legal drugs. The vast majority of women in India use some type of drugs on a regular basis. They use prescription and over-the-counter drugs to help them sleep, stay awake, alleviate pain, cope with depression, etc. They drink coffee and tea, eat chocolate, all of which contain caffeine. Yet when I think of "women and drugs" what comes to my mind are users of illegal drugs, although in reality less than 5 per cent of women use such substances on a regular basis.

However, the aim of this paper is not to explain and predict the outcome of women's behaviour but to explore and describe the impact of drug abuse on their lives and income. The paper focuses on low income urban Scheduled Caste women in Delhi, a city in the north part of India. Scheduled Caste households are non-pooling and the household responsibilities of scheduled caste women are defined to include providing, as well as preparing many of the consumption goods of a household. The aim is to document women's experiences in intra household relations in a particular socio – economic and ethnic context to contribute to the discussion on the impact of drug abuse on women's economic power and fallback position within the household. This paper will argue the facts based on empirical data from study carried out in Delhi, India, amongst urban scheduled caste low income women. The paper will try to find out the answer that drug abuse may have positive or negative impact on their lives and income.

WOMEN AND DRUG ABUSE:

Any aspect of society in present development perspectives can best be analyzed and explained in the background of its casual framework in historical perspectives. The current development analysis in Indian economy inevitably needs the reference or image of women in the past. There was a clear division of labor based on the gender. The man of the family, as 'breadwinner', is primarily involved in

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productive work outside the home, while the woman as the housewife and involved in the organization of the house hold. The early feminist movement of the late 1960s and early 1970s called attention to and encouraged women's participation in many activities in which they had been absent or invisible. It also opened a range of occupations that had been the exclusive or nearly exclusive domain of men. Since time immemorial women have contributed and played a key role in basic life support system. Without their participation, it is not possible to achieve the goals of community uplift. In present world, women contribute both in home and outside economy. She takes care of members of the household and works out side the home. The scheduled caste women are culturally expected to engage in productive activities and earn an income to contribute to the upkeep of their household. But the increasing tendency to take drugs among these women seems a hindrance in social and economic progress. The issue of drug abuse that has been identified as weaknesses of the women that includes that it fails to deal with our cultural system and rich traditions like India. Despite the natural differences between men and women, the individual tastes and preferences of both, still the habit of drug is increasing among women. There is also the failure to recognize the systematic system in the country. Now the question arises, why these women are attracted to this drug abuse?

The scheduled castes are a collection of castes that suffered the socially oppressive practice of untouchability. In urban areas, a large proportion of workers in un-organized sector are from the scheduled castes. The scheduled caste women society is a patriarchal one but the general assumption about women staying at home to care for the home and children do not hold for the women. This is because, these women are customarily expected to earn an income of their own from which a substantial proportion of household expenses may be met. The household responsibilities of these women are defined to include providing, as well as preparing many of the important consumption goods of household.

FIELD STUDY

A combination of qualitative and quantitative methods of data gathering was used in investigating the livelihood strategies and household gender relations among low-income Scheduled Caste women in Delhi, a city and capital of India. As Laeir (1997) noted, a combining quantitative and qualitative method is useful way of both exploring issues in depth and obtaining a broader picture to generalize from. For example, a qualitative analysis will allow for the exploration of how norms and practices are shaped and continuously reshaped which is not possible with a quantitative method.

In 2003, data was collected from a micro level study which used a qualitative approach of the profiles of 191 low income Scheduled Caste women. The questionnaires were administered on these women to gather mostly descriptive data on their social and economic position while in depth interviews were conducted to explore issues arising from their responses to the questionnaire. The age of these

women ranged from 25 to 59 and were all engaged in various income-generating activities in Delhi.

Table 1. Distribution of the women respondents according to age group

<i>Age group</i>	<i>Number</i>	<i>Percentage</i>
25-29	12	6.3
30-34	33	17.3
35-39	56	29.3
40-44	44	23.0
45-49	24	12.6
50-54	17	8.9
55-59	5	2.6
Total	191	100.0

Table 2. Age group and income generating activities of women respondents

<i>Age group</i>	<i>Occupation</i>								<i>Total</i>
	<i>Trading</i>	<i>Hair-dressing</i>	<i>Tailoring</i>	<i>Catering</i>	<i>House Maid</i>	<i>Admin work</i>	<i>Teaching</i>	<i>Nursing</i>	
25-29	7	1				2	1	1	12
30-34	13	2	2	2		4	8	2	33
35-39	11	7	3	2	11		15	7	56
40-44	14	2	8		8		10	2	44
45-49	8	1	4		6		4	1	24
50-54	7	1	1		1	2	4	1	17
55-59	1				1	1		2	5
Total	61	14	18	4	27	9	42	16	191
Per cent	31.94	7.34	9.42	2.09	14.14	4.71	21.99	8.37	100.0

The findings from the study are succinctly discussed below with tabled showing the characteristics of the women respondents. It was found that most women (91.1%) were in the 30-54 years of age group and (8.9%) were in the 25-29 years and 55-59 years of age group i.e. most of these women were in prime of their working life (Table1). Regarding the income generating activities, the majority of women were engaged in trading (31.94%), teaching (21.99%) and (14.14%) in housemaid and the remaining (31.93 %) were engaged in other categories which is shown in (Table 2).

Regarding the educational status, 31.94 per cent had no education, 19.37 per cent got education up to primary level, 9.95 per cent up to middle level, 14.14 per cent were matriculate, 8.90 per cent got secondary education, 9.95 per cent did nursing, 3.66 per cent got training and 2.09 per cent got education up to college level (Table3).

Table 3 Age group and level of education of women respondents

Age group	Level of Education								Total
	None	Primary	Middle	Matric	Secondary	Nursing	Training	College	
25-29			1	6	2	1	1	1	12
30-34	15	4	4	2	3	3		2	33
35-39	8	22	8	5	3	5	4	1	56
40-44	19	3	1	7	7	7			44
45-49	11	5	2	2	2	1	1		24
50-54	6	2	2	5		1	1		17
55-59	2	1	1			1			5
Total	61	37	19	27	17	19	7	4	191
Percent	31.94	19.37	9.95	14.14	8.90	9.95	3.66	2.09	100

Table 4 Age group and wake up time of women respondents

Age group	Wake up time				Total
	Very early	Early	Late	Very late	
25-29		6	4	2	12
30-34	1	22	9	1	33
35-39		38	16	2	56
40-44	2	32	10		44
45-49		17	7		24
50-54		9	8		17
55-59		3	2		5
Total	3	127	56	5	191
Percent	1.57	66.49	29.32	2.62	100.00

*Key: Very early – 8 – 8.30 p.m., Early – 9 – 9.30 p.m., Late – 10 – 10.30 p.m., Very late – 11.00 p.m. and later.

Table 5. Age group and bed time of women respondents

<i>Age group</i>	<i>Bed time</i>				<i>Total</i>
	<i>Very early</i>	<i>Early</i>	<i>Late</i>	<i>Very late</i>	
25-29		2	5	5	12
30-34	3	4	19	7	33
35-39	2	12	32	10	56
40-44	1	6	28	9	44
45-49		2	18	4	24
50-54		4	10	3	17
55-59		3	2		5
Total	6	30	117	39	191
Percent	3.14	15.72	61.12	20.42	100.00

*Key: Very early – 8 – 8.30 P.M., Early – 9 – 9.30 p.m., Late – 10 – 10.30 p.m., Very late – 11.00 p.m. and later.

The practice among the scheduled caste women is that women's ability to travel outside the cities is restricted on the reason that their domestic responsibilities will suffer. Much will depend on the willingness of the husbands to give what is generally regarded as a rare "privilege" to their wives to travel out of their homes if the need arises. Also, the belief among women that domestic activities are women's responsibilities is resilient and does not change with women's involvement in full time income generation. This has resulted in the women sleeping late in the night and waking up very early in the morning to ensure that they do the household chores. The wake up time for women in the morning and sleep time in evening is summarized in (Tables 4 and 5) above. Majority of the women respondents (66.49 %) wake up early in the morning and (61.12 %) go to bed late at night. According to the women, their children and female relatives e.g. mothers, mothers-in-law and sisters often assist them in carrying out domestic activities. Some of the women explained that they struggle to employ domestic labour to carry out these activities, but this brings increased financial and social responsibilities. Among these women, domestic activities are believed to be the sole responsibilities of women and snide remarks are made about men who perform what are believed to be women's duties.

Table 6. Age group and drug abuse (smoke, sleeping pills) among women respondents

<i>Age group</i>	<i>Drugs (Smoke, Sleeping pills)</i>		<i>Total</i>
	<i>Smoke</i>	<i>Sleeping pills</i>	
25-29	8	4	12
30-34	30	3	33
35-39	48	8	56
40-44	40	4	44
45-49	22	2	24
50-54	17		17
55-59	5		5
Total	170	22	191
Percentage	89.01	10.99	

Table 7 Women respondents and cause of drug abuse

<i>Age group</i>	<i>Frustration</i>	<i>Anxieties</i>	<i>Stress</i>	<i>Total</i>
25-29	5	3	4	12
30-34	21	2	10	33
35-39	49		7	56
40-44	33		11	44
45-49	13	1	10	24
50-54	11		6	17
55-59	4		1	5
Total	136	6	49	191
Percentage	71.20	3.14	25.66	100.00

Regarding the drug abuse and cause of drug abuse, the data is given in Table 6&7. 89.01 per cent of women respondents are habitual of smoke (bidi) and 10.99 per cent take sleeping pills to release tensions. It was found that majority of women respondents (71.20) per cent were suffering from frustrations, 3.14 per cent with stress and 25.66 per cent were the victims of anxieties. These women are now facing many of the same frustration, anxieties and stress-inducing factors which have long pushed men to turn to drugs as means of seeking escape or comfort, or merely of coping with reality. More women are working on such places where the stressful and tiring environments tend to lead to occasional use and subsequent abuse. The social bonhomie with drug after a hard day's work has extended to women as part of a climate of equality – for example, in Norway it has been found that working women drink twice as much alcohol as non-working women.

Table 8. Effects of drug abuse on women respondents

Effects of drug abuse	Number of respondents	Percentage
Broken homes	10	5.29
Lost jobs	25	13.09
Economic slack	19	10.00
Shame and stigma	137	71.62
Total	191	100.00

Regarding the effects of drug abuse on women, it seems that there is much effect on their economic earnings. Out of these 5.29 per cent of the respondents complained for broken homes, 13.09 per cent lost their jobs, 10 per cent were victims of economic slack but majority of respondents i.e. 71.62 per cent said that taking drugs (bidi) is a stigma on them and they feel ashamed of taking these drugs. But it was found that they had started smoking and sleeping pills to cope with home and outside working activities, but now they have become habitual of these drugs.

A woman, Sunita (Aged 45) has moved out of the husband's home because he was not supporting her and her children and she had to not only feed him and the other women he brought into the house. She believes she is better off alone with her children. But to cope up with stress, she has become habitual of smoking (bidi) and sleeping pills. Sunita explained that she preferred to be alone with her children to being with her husband as she had less problems and responsibilities to face. According to her: "Scheduled Caste women say that the husband is a "crown" for the wife but when he is not playing that role and at times even brings in another woman to

add to your burden, I believe the best thing is to move out, stay alone with the children and face them squarely. This way, everybody will know that you do not have a husband and that you are struggling alone to meet their needs and yours. This is what I have done and I am happy with that decision and my situation". Sunita is one of the 10 (5.29%) respondents who are either separated or divorced from their husbands.

It was also observed that all the women resent the notion of man the "breadwinner" that is prevalent within the society, as they are recognized as making meaningful contribution to the upkeep of the household: the man is assumed to be responsible for everything. For example, one of the respondents, Rajo complained that, "everything a women has within our society is attributed to the husband even when jointly owned by the couple". The assumption that everything in a household solely belong to the husband is deeply rooted in the man the "breadwinner" syndrome, which is presented by the women as earlier discussed. This presents a contradiction between men's and women's traditional roles within the household. When scheduled caste women are customarily expected to earn an income of their own from which a substantial proportion of house hold expenses may be met, the husbands are still believed and in fact seen to be the sole "breadwinner".

DISCUSSION AND CONCLUSION

The issue of drug abuse and female income has been identified as an important factor to determine the stress, anxieties and frustration among women. An important additional stress factor for many women is the delicate juggling act that they have to perform between work and other responsibilities. Despite some of the strides that have been made, women remain the primary caretakers and nurturers in society. The "superwoman syndrome" has led many women to over-extend themselves in trying to do it all - a successful career, marital harmony, well-adjusted children, caring for elderly parents, an active social life and participation in community service. Women's increasing participation in income generating activities and wage employment does not exempt them from household work (Khan, 1999). The women workers woke up earlier and slept later than the male members of the household. Many women have burned out in the process, with some turning to drugs.

Women are high consumers of legal drugs and have a high rate of addiction to drugs such as sleeping pills and smoking (bidi). Naturally, the cascading negative effects of substance abuse on all the various roles that women undertake only serve to make their problems worse.

The effects of drugs on women is also colossal. Women bear the brunt of "managing" substance abusers in the family. Violent and abusive behaviour are no strangers to women involved in a relationship with an active abuser. Broken homes, lost jobs and picking up the economic slack of an abusing breadwinner squandering precious earnings are all classical scenarios that women have had to cope with throughout the ages. Although saddled with more and more responsibilities, women who try to rationalize the behaviour of a substance abuser often end up psychologically depleted and physically exhausted, thereby increasing the

"dysfunctional" family atmosphere which is so detrimental to its members. And yet, traditionally, women have suffered their lot silently and accepted the shame and stigma associated with having an abusing and abusive family member. Despite their participation in income generating activities and control of the income by the women, the cultural norms and gender ideology, which is prevalent in the society, were still at work to influence and shape the behaviour of the women. These disconcerting realities, combined with the fact that 30 per cent of the world's households are headed by women, underline the urgency of focusing on the effects of drug abuse on women.

Moreover, very few research has been done on women and drug abuse. Instead, most conventional research focuses on a relatively small group of women whose drug use becomes visible, therefore problematic. They use illegal means to earn enough money to buy (expensive) drugs. As a result of their illegal activities they come into contact with the criminal justice system. They are often poor, under skilled, under educated, and supported by public assistance. They have difficulty taking care of their children and as part of the welfare system, come to the attention of social service agencies designed to protect children. Some have no real home and as a result much of their existence takes place "on the street." Most important, they incite fear because they deviate from sexual norms and in general violate traditional gender role expectations with regard to pregnancy and parenting.

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Exploratory Research

The State, Market and Civil Society in Food Security to the Poor: The Need for Complementary Role Approach in India

Arabi. U¹

Introduction

Banishing hunger and ensuring food security has been accepted as the primary responsibility of the state towards its citizens, and is repeatedly endorsed at various national and regional forums. In a developing agrarian economy like India, significant progress in promoting economic growth, reducing poverty and enhancing food security cannot be achieved without developing the potential capacity of the agriculture sector and its contribution to the overall economic development. Similarly, any intention to liberalize its agricultural trade needs to be treated cautiously and introduced gradually as the availability of food affects a nation's economic and social stability. As rapid growth of agriculture is essential for ensuring food security and alleviation of poverty, the food needs and supply gaps in developing economies are considered as development problems. Thus all their policies on developing agriculture aim at harnessing the potential for increasing productivity and production in this sector. In this regard India's food policy has a laudable objective to ensure availability of food grain to the common people at an affordable price and it has enabled the poor to have access to food where none existed.

India's food policy has a laudable objective to ensure availability of food grains to common people at an affordable price and it has enabled the poor to have access to food through the public distribution system. Further, India's agricultural policy has been oriented to price stability. Agricultural price policies are designed to protect farmers from price falls. The system of minimum support price and monopoly procurement has put place in order to mop up marketed surpluses. The surpluses mobilized through procurement programmes served the basis for the creation of buffer stock, which in turn was designed to cushion the country from the ravages of food security and food production strategies. Despite many efforts by the Government to ensure food security to the large sections of the population, the starvation, hunger has not kept down. Thus there is the urgency of exploring the factors responsible for such

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a phenomenon and think wisely to find more viable untried approach, at least in future these problems could be minimized.

Need for the clarity on the concept

Physical and economic access to food at the household level, at all times, to ensure healthy and active life is the crux of food security. An emerging concept, the 'entitlement approach' of understanding food security which posits relationship between the endowment of the households and their entitlement to certain extent helps to explain access to food by the households. Accordingly, the broad components of food security might include,- a.) Food availability, which depends on food production and imports, b) Food access, which depends on purchasing power and c) Food absorption is a function of safe drinking water, environmental hygiene, primary health care and education. Thus, concept of food security can be understood by its various facets and concepts.

Similarly, in particular, the sustainable food security compact for every states and union territories in India depends on different kinds of Action plans like;

1. Stabilizing Population
2. Conserving and Enhancing land resources
3. Ensuring water security
4. Conserving and restoring forests with Community participation
5. Strengthening bio-diversity
6. Improving the atmosphere quality
7. Managing common property resources
8. Intensifying crop and animal production in a suitable way.
9. Forming a coalition for sustainable food security in every state.

Thus, the problems in ensuring food to the poor in India need a thorough enquiry into the above.

The next area, where the consensus needed, is the recognition of the weakness of the calorie-based definition of food security. One need not dwell at length on the inadequacy of the calorie norm as an indicator of food security as; the major problem with the calorie norm is to determine what could be considered as adequate number of calories. In India, as in several other developing countries of this region, where this norm is taken as the basis for defining poverty line, i.e., those having calorie intake above certain level being defined as non-poor and the rest as poor, a serious, but inconclusive, debate continues with different scholars maintaining different standards of adequacy. In any case, it is clear that the norms of adequate calories will vary depending on the external environment and the nature of activity of an individual. Thus, calorie requirement for a person in humid climate may be different from that of the one in dry and harsh climate. Similarly, calorie requirement of a person pursuing sedate operations will be different from the one engaged in manual labor.

Another serious lacuna of calorie norm is that calorie adequacy cannot be equated to healthy and active life. This is evident from the fact that while more and more people are able to access 'adequate' calories, this is not reflected in a sizeable reduction in malnutrition. Dietary energy supply measurement based on average availability of calories at the household level, besides failing to reveal intra household distribution of food does not reflect true nutritional status. Even if we assume that "adequate" calories are available to every member of the household there is no certainty that available calories will meet the requirements of protein energy, and micro nutrients, such as iron, iodine and vitamin A. The most commonly used indicator of Protein Energy Malnutrition (PEM) is the percentage of children whose weight for age falls below a reference value. Prevalence of malnutrition in children under-5 judged by this indicator has declined in developing countries from 46 percent in 1975 to 34 percent in 1995, but progress has not been uniform. The number of under nourished children, in 1995, is estimated at 54 million in Latin America, 121 million in Africa, and 363 million in Asia. In Asia, south and central Asia has by far the highest malnutrition levels, in percentage terms as well as in absolute numbers. In these sub - regions, about 44 percent of under-5 children are malnourished, accounting for half the total number of malnourished children in developing countries. Without an assurance of nutritional adequacy food security has very little meaning (United Nations, 2000).

There is growing consensus on the need to widen the definition of food security. Calorie norm, at best, can provide a threshold but not the standard for food security. Food security acquires a meaning where it also connotes nutritional security at the household level. It is a different matter that nowhere, in developed as well as developing countries, this notion of access to nutritionally adequate diet is operationalized (Vyas, 1997). The main reason for the absence of nutritional security, or for that matter even the narrowly defined (calorie based) food security, is that we have not taken a balanced view on the respective role of the state, markets and civil society in ensuring food security in true sense of the term.

The Role of the State

Whichever way food security is understood, the state has an important role to play. The state's role in strengthening food security is more prominent in ensuring availability of food and its access by the households, particularly the poor ones. State interventions are of direct as well as indirect nature. For example, investment in research and development in agriculture or in infrastructure, or institution of land reforms will have an indirect but significant impact on the availability of food. This is what Dreze and Sen (1989) have called "growth-mediated security". In the short term more direct impact is exercised by trade policies, price policies and by public distribution of food. One of the important issues pertains to agricultural trade policy and food security. There is a pressure on all developing countries to wean away from the policy of food self-sufficiency which was till lately the overarching objective of agricultural policies of several medium and large countries in this region. The

widespread move towards globalization on the one hand, and secular decline in the food prices at the international level on the other, have been advanced as the arguments so forsake food self-sufficiency as a national objective and organize production on the basis of comparative cost. But such proposition is flawed on several counts. In the first place, the notion of comparative advantage often represented by the border prices is, at best, a static concept. It does not take into account the dynamic role of technological and institutional measures. It also assumes quick and frequent shifts in cropping pattern by domestic producers to adjust to year to year changes in international prices. Secondly, wide swings in inter-year and intra-year fluctuations in the international prices, greater in magnitude than the fluctuations in the domestic prices, enhance risk and uncertainty for the domestic producers as well as consumers. Advocacy of unrestricted exposure to international markets ignores that fact of the dependence of a large majority of rural producers on food grains production as their main source of livelihood; it overestimates the resilience of the system to compensate these producers from heavy and sudden dislocations. These assumptions are not borne out by the facts, not at least in a large and poor country such as India (Tyagi, 1990 Nayyar and Sen, 1994; Chand, 2000).

Once our livelihood and consumption patterns change, with small number of workers engaged in food production and small percentage of expenditure spent on food, and more resilience is imparted to the economic actors, we can think of reviewing the policy of food self-sufficiency. To take a doctrinaire approach on 'free' trade in food grains would amount to jeopardizing one of the essential attributes of food security, i.e., adequate availability of food grains at reasonable prices, and will comprise the prospect of livelihood for those who are inherently food insecure. At the same time food self-sufficiency should not be interpreted as an invitation to autarky. It simply connotes a trade strategy which would not expose the vulnerable sections of producers as well as consumers to avoidable shocks from external trade. Thus, it does not preclude 'switch' trade to meet requirement for particular grains; nor it excludes international trade in food grains at the margin.

On some aspects of price policy there is a greater unanimity. It is now well established that low and stable food grain prices are a potent tool to reduce poverty, reduce vulnerability of the poor to external shocks, and presumably, and enhance food security (Vyas, 1998b, 1998c). Difficulty is faced in implementing this policy in countries where bulk of the food grain producers is also poor. Obviously, if there are urban biases or the farmers are penalized due to macro economic distortions, say, in exchange rates, appropriate policies at the macro level are called for. However, politicians in most of the countries, rich and poor, have taken the easy option of raising food grains prices for the producers, lowering issue prices for the poor, and subsidizing the gap between the high procurement prices and low issue prices. This policy is under severe pressure in the prevailing economic environment where containment of fiscal deficit is given high importance. More often than not, it is the poor whose interests are sacrificed in the pursuit of fiscal discipline, especially in

countries with competitive politics and powerful vote banks. Richer farmers with marketable surpluses claim, and get, high prices in the name of the poor farmers though the latter do not have marketable surplus to benefit from high administered prices; in fact, as net buyers of food grains they are the losers.

For raising agricultural productivity non-price factors are of critical importance. Concerned efforts have to be made to raise the level of technology, provide rural infrastructure, strengthen supportive institutions, and invest in developing human capabilities. These are difficult and non-glamorous tasks. But, a state committed to the objective of sustainable and pro-poor growth has hardly any other option.

The third important area of state intervention is the public distribution of food grains. A number of states in India have organized programs of food grain distribution, free or more often, at concessional prices. If the state has taken the responsibility of banishing hunger, supply of food to those who cannot afford to get it at the market price, is the logical corollary. The critics of these programs who suggest that public distribution of food grains imposes heavy burden on the national exchequer and the really 'down-and -out' are not covered by these programs. They also maintain that the same amount of resources, which is devoted to public distribution of food grains, could be utilized for creating employment opportunities, or strengthening poverty alleviation programs. Unfortunately, the record of poverty alleviation programs in terms of efficient use of resources or in terms of reaching the poorest of the poor is not much better.

The real problem is the difficulty in targeting. Because of loose targeting, fiscal burden increases and the deserving persons do not get the benefit. Coupled with it is the inefficient functioning of the state agencies responsible for food procurement and distribution. The solution to these problems is not to abandon the public distribution of food grains but to plug the loopholes. As I will state later, both markets and the civil society have role to play in this regard.

With the food distribution schemes in existence for years in a number of countries of Asia we should be able to draw lessons. There is a need to distinguish between the objectives of containing rise in the food grains prices in general, and giving succors to the really disadvantaged sections. To achieve the former objective (of containing rise in general price level) the nature of operations would be analogous to 'open market operation', which would necessitate operations of buying and selling of food grains on a fairly large scale, while a target group oriented food distribution program will require more modest quantities to handle. While rigorous screening is important, there will always be a small section of population who will need direct assistance to obtain food. No civilized society can ignore such unfortunate groups. Experience has also shown that concessional food distribution can be so organized as to help in alleviating poverty in a sustainable way-by ensuring nutritional security along with food security through schemes such as mid-day meal scheme; by assisting in meeting simultaneously other societal goals, such as universalizing primary education with

schemes such as 'school meals' programs; by strengthening production base through linking food distribution to schemes such as land reclamation, watershed development, afforestation, etc. A centralized bureaucratic system never be able to reach the poorest of the poor, and will have built-in inefficiencies. Thus, the last conclusion, or lesson suggests decentralization of food distribution programs and participation of the beneficiaries in the meaningful way.

Role of the Market in ensuring food security

The debate centred on the role of market in economic development calls for in any case to bureaucratic interventions for initiating and sustaining economic growth. In more recent years the question is not posed in terms of alternative paradigms, i.e., state oriented versus market - oriented growth. A more balanced approach can now be discerned, and to begin with the basics, the market has three functions of adding time, place and form utilities to products and services. These primary functions are more important for agriculture where production is seasonal, localized and needs processing before it can be consumed. If food grain markets perform these functions efficiently everyone will benefit and the prospects of annihilating food insecurity will brighten. Reverse is true if markets are not functioning properly, with additional disadvantages to the poor. Are food grains markets functioning properly, with additional disadvantages to the poor? Are form utilities in an efficient manner?

For understanding reasons of such inefficiencies, market failure paradigm as developed by Stiglitz and others is helpful. This paradigm was developed specially for analyzing credit markets but can help us in understanding imperfections in the food grains markets as well. But this requires an examination of the factors in market imperfections. The factors responsible for imperfections in the markets faced by the poor are: unequal bargaining power of different economic agents, asymmetry of information, and moral hazards. When it comes to markets in food grains for the poor another contributory factor to market imperfection has to be recognized, i.e., the higher transaction costs. The poor face all these handicaps in the food grains markets. Weak bargaining power of the poor producers and consumers is a fact of life, whether one subscribes to the notion of interlocked markets or not. Further, sources of information for the poor are weak due to illiteracy, lack of communication and the isolated locations where they are concentrated. Difficulty in enforcing contracts both for the buyers and sellers creates moral hazards. In any case, the poor buy and sell in small quantities and intermittently, and as a result transaction costs are high, which thwart competition. Thus, apart from poverty, market imperfections make the poor more vulnerable in terms of food security.

In any discussion of food security functioning of the food grain markets is an important factor. An efficiently functioning market which adds time, place and form utility is particularly helpful to the poor, given their vulnerability as producers as well as consumers. Removing imperfections in the markets can contribute to food security, and their prevalence exacerbates food insecurity. The measures which impart

efficiency in the functioning of the markets, viz., regulatory provisions, organizational improvements, attempts towards information dissemination, and removal of locational handicaps mainly by investment in infrastructure and improvement in connectivity, are factors contributing to food security and their importance should be fully appreciated. While the role of state in providing and upholding legal framework and strengthening markets infrastructure is recognized, role of civil society to correct market distortions need to be recognized.

Civil Society and Democratic Decentralization of food security

The important function of the grassroots organizations is to respond to the state initiatives and point out the lacunae in their functioning. Various measures initiated by the state to ensure food security to the poor do not benefit them because the bureaucratic hurdles or procedural tangles. Village level institutions can take up the watchdog as well as advocacy functions and point out the defects and fight the malpractices. While the development of agency function at the village level ensures lower transaction cost, their role in advocacy and surveillance also contributes to the lowering down 'moral hazards'

Another role of the civil society, i.e., pro-active role, in ensuring food security is an ethical one, moored in the principles of mutuality and fellow feeling. In this respect, the entitlement approach by emphasizing legal entitlement detracts from the ethical and moral imperatives for food security. To dismiss sentiment of mutual obligation as remnant of a dying culture or expression of a romantic world view is to ignore large number of efforts being made by philanthropic and religious institutions to provide succour to less advantage people. If it is considered as an obligating of the state to ensure that hunger is banished from the society, should the civil society be totally immune from the suffering of the fellow human beings? It is true that in the past the social order which ensured such help to the unfortunate members was feudal in character, and had several defects. Ingenuity lies in overcoming such features without forsaking the basic obligations of the society towards its members.

There is another aspect of the role of the civil society institutions, which imparts true meaning to food security, i.e., influencing consumption in the direction of 'healthy and productive life'. If food security is to be translated in terms of nutritional security, role of civil society can exercise will be any time more important. The moral suasion that the society can exercise will be any time more effective than the regulations imposed by state authorities. There are several examples in this country of voluntary organizations, especially the organization of Gandhian persuasion, which could influence people to abjure from taking liquor or tobacco or take up vegetarian diet. It allowed households to reallocate their resources in nutritionally more desirable items. Besides, as the example of several countries in our own region have shown, civil society institutions can tackle some difficult problems, which are important for sustainable food security, such as population control, more effectively than what the state with political fiat or markets with the systems of incentive and disincentives can

achieve. It is true that much of the authority of civil society institutions at the grassroots level has been eroded with the increase in population, penetration of the market and explosion of wants. However, some civil society institutions still wield moral force and appeal to the basic goodness of the human beings.

State Intervention in Food grains and FCI

The main agency providing food grains to the PDS is the Food Corporation of India (FCI) set up in UP in 1965. The primary duty of the Corporation is to undertake the purchase, storage, movement, transport, distribution and sale of food grains and other foodstuffs. It ensures on the one hand that the farmers get remunerative prices for their produce and on the other hand, the consumers get food grains from the central pool at uniform prices fixed by the government of India. The Corporation has also been entrusted with the responsibility of maintaining buffer stocks of food grains on behalf of the government. With the increasing production of wheat and rice in recent years and the increasing demands on the PDS, the role of FCI has also increased as it is the sole depository of food grains meant for the PDS. FCI has the following achievements to its credit:

(1) Ever since FCI started its procurement operations, the levels of procurement have increased considerably enabling the government to build up adequate buffer stocks on the one hand, and to meet the requirements of the PDS on the other;

(2) With increase in the domestic procurement of food grains by the FCI, dependence on imports of food grains has declined considerably enabling the country to save valuable foreign exchange;

(3) Since a major part of the FCI's procurement operations is in the nature of price support purchase, the FCI has arrested price declining to unremunerative levels;

(4) By supplying food grains to the PDS at 'affordable prices', the FCI has helped in reducing the inflationary pressures on the one hand, and has enabled the low income groups to meet their food grains requirements on the other hand; and

(5) The FCI has played an important role in building up scientific storage capacity in the country. This has not only enabled the country to build up buffer stocks, it has also helped in reducing losses on storage.

Flaws in Food Security System

The Public Distribution System (PDS) in India has been criticized on various counts. The main criticisms are as follows:

Limited Benefit to Poor from PDS

Many empirical studies based on the 1986-87 NSS data on PDS purchases have shown that poor were not benefiting much from PDS. The dependence of the poor on the PDS in rural areas for many commodities is less than 16 percent. This would mean that the dependency of the rural poor on the open market is much higher than on the

PDS for most of the commodities. In a similar way, urban poor also depend to a substantial extent on the open market to meet their consumption requirements. In a study on the effectiveness of PDS in reaching the poor, Kirit S. Parikh says, "The cost effectiveness of reaching the poorest 20 per cent of households through PDS cereals is very small. For every rupee spent less than 22 paise reach the poor in all states, excepting in Goa, Daman and Diu where 28 paise reach the poor. This is not to suggest that PDS does not benefit the poor at all, but only to emphasize that this support is provided at high cost" A study conducted by the Bureau of Directorate of Economics and Statistics, Karnataka, also reveals that only 13 paise out of a rupee spent on PDS reaches the poor. In this context it would also be pertinent to point out that ration cards are issued only to those households who have proper registered residential addresses. This means that a large number of poor who are homeless and other without proper residential addresses are automatically left out of food security system.

Using 1986-87 household level data, Radhakrishna, K. Subbarao, S. Indrakant and C.Ravi have estimated the extent of income transfer through PDS to the poor and the consequent reduction in poverty in terms of percentage and security. They concluded that there were negligible welfare gains due to PDS. The per capita income gain to the poor from all consumer subsidies was no more than Rs. 2.01 per month, or 2.7 percent of their per capita expenditure, in rural areas. The overall transfer gaining was very meagre.

Regional Disparity in PDS Benefits

There is considerable regional disparity in the distribution of PDS benefits. For example, in 1995, the four Southern states of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu accounted for almost one half of total PDS off take of food grains in the country while their share in all India population below the poverty line in 1993-94 was just 18.4 percent. As against this, the four Northern States of Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh having as much as 47.6 percent of all India -population below the poverty line in 1993-94 accounted for just 10.4 percent of all India off take of food grains from PDS in 1995. A more accurate picture of differences across states and regions emerges when we examine the distribution of per capita quantities, that is, after adjusting for population size. In 1995, the average per capita off take of food grains from PDS was 53.3 kg in Kerala and 29.5 kg in Tamil Nadu whereas it was only 4.6 k.g in Madhya Pradesh, 2.9 kg in Uttar Pradesh and 2.3 kg in Bihar. These inter-state differences in the scale of PDS operation have persisted over the years. For example, average taken over the period 1973-89 shows that Kerala and Tamil Nadu accounted for an annual per capita off take of 51.4 k.g. and 24.4 k.g from the PDS respectively while Madhya Pradesh, Uttar Pradesh and Bihar accounted for an annual per capita off take of only 8.8 k.g, 7.8 k.g and 9.5 k.g. from the PDS respectively.

The Question of Urban Bias

A number of economists have pointed out that PDS has remained limited mostly to urban areas for a considerable period of planning while the coverage of rural areas was very insufficient. In fact, in an article published in 1984, P.S. George estimated that the off take in the urban areas was about 85 percent of the total off take from the PDS. However, using data available from the 42nd round of NSS, S.Mahendra Dev and M.H. Suryanarayana have indicated that for most of the states with the exception of west Bengal, the urban bias may not be present. In fact, based on certain criteria they have argued that the PDS is rural biased at the all-India level for rice and course cereals.

Although the above results seem mutually contradictory, the fact of the matter is that there was indeed an urban bias in PDS in the 1960s and 1970s as its coverage was contained to major cities and a few states. However, with the expansion of PDS in rural areas in later period, this bias has been corrected. Nevertheless, the mere expansion of PDS in rural areas does not mean that it is “effective” in delivering the goods. In fact, a report released by the Government of India in 1991 pointed out that while more than 75% of the fair price shops are in rural areas, “the level of their effectiveness in terms of actual supply of essential commodities, particularly in the rural, backward, remote and inaccessible areas, raises questions as to the meaningless of their existence.”

The Burden of Food Subsidy

PDS is highly subsidized in India and this has put a severe fiscal burden on the Government. Subsidy on PDS arises from the difference between the issue price and the economic cost of the FCI. From Rs. 117 crore in 1972-73 and Rs.662 crore in 1980-81, food subsidy rose to Rs. 2,850 crore in 1991-92 and further to Rs.8,700 crore in 1998-99. It is expected to rise further to Rs.9, 200 crore in 1999-2000. The need for subsidy arises because of the widening gap between the economic cost o FCI and the FCI's average realization based on the issue price of PDS. While the economic cost of FCI is going up considerable due to the regular hikes in procurement prices, rising costs of storage and distribution etc, the issue prices are deliberately kept low by the government in order to supply food grains to the masses at the low prices. In fact, as noted by Madhoo Panskar, the issue prices “hardly cover even the partial costs of procurement, transport, storage and distribution, separately, let alone all of them together”

Inefficiency in the operations of FCI

The Bureau of Industrial Costs and Prices (BICP) of the Government of India and some researchers have pointed out a number of inefficiencies in the operations of the Food Corporation of India. The economic cost of FCI food grains operations has been rising both on account of increase in procurement as well as the distribution incidentals. A study by D.S.Tyagi shows that during the 14 year period, the average

distribution cost went up by 274 percent while procurement incidentals increased by only 70%. The details about the post procurement cost show that freight and interest payments on bank over drafts and Government loans constitute major part of the cost. In factors like the subsidized credit given to FCIO and the preference given by the Railways to FCI in handling Freight are also taken into account, the economic costs would be much higher.

PDS results in price increases

Some economists have pointed out that the operations of the PDS have, in fact, resulted in an all round price increase. This is due to the reason that large procurement of food grains every year by the government actually reduces the net quantities available in the open market. Taking advantage of the low supplies in the market, the traders have indulged in speculation raising the food grains prices in the open market to unusually high levels. This dual market system - the PDS and the open market - operates to the disadvantage of the poor, as requirements of the poor. Therefore they are compelled to make purchases in the open market where prices are high. Thus PDS not only does not meet significant requirements of the poor but also operates against their interest by purchasing up the open market prices.

Leakages from PDS

Another criticism of PDS relates to the problems of leakages from the system in terms of losses on the leakages from the system in the form of losses in the transport and storage and diversion to the open market. According to Deepak Ahluwalia, a little more than a third of the food grains and sugar and over half of the edible oil does not reach the actual users of PDS. The major part of the leakages is due to diversion of food grains to the open market. Instead of selling ration at subsidized rates, shopkeepers sell them in the open market at higher, pocketing the difference. Some times, shopkeepers make bogus entries in the ration cards. The delivery systems in rural areas are very poor. Even if the fair price shop exists, food grains are not available in many places.

Reorganization of Food Security System and Safety- Net for poor

On Account of the above shortcomings and weakness in the PDS, a number of suggestions for reorganizing the food security system in India have been made. The main suggestions are the following:

- (1) Targeting the PDS to the poor in both rural and urban areas;
- (2) Linking of PDS with public works programs like the Employment Guarantee Scheme (EGS) of Maharashtra or the nationalized Jawahar Rojgar Yojana (JRY);
- (3) Adoption of a food stamps program ; and
- (4) Decentralization of the food security system.

Conclusion

Food production, a major rural industry in most developing countries not only helps a country to achieve its food security but also ensures the vast rural population of a reliable source of employment and income. This is crucial to a country's economic and social stability. But there should be a dramatic break through in food production methods, so as to meet the staple food trade in developing countries. On the other hand, the non- staple food market may be allowed subject to negotiation for access by other trading countries. Further, the present system of restricting direct purchase of commodities from farmers needs to be de-regulated. Such a move would promote freer and more competitive markets apart from reducing post harvest losses.

Most discussions of food security are focused on food security at the national level and not at the poor individual level. The national food security depends on the continued increase in the efficiency with which national agricultural resources are used, on continued market incentives to develop and adopt improved technology, and on continued public investments in the necessary institutions to support sustained agricultural growth. Regardless of the past options, now the time has come to strengthen the role of the invisible and visible market forces and agents in making food delivery efficient to reach millions of hungry and starving poor population in the country. Though food grains are sufficiently produced in the economy, it is the institutional failures which are responsible for food delivery failures and starvation in the country now. In other words it is not food security rather food insecurity agenda has to be properly understood in the present context of globalizing the food economy.

Further, in India, still we talk of agriculture as a Government's exclusive preserve because agriculture has for long been used farmers as machines to produce food for others. In other words, we can say that agriculture as being basically farmers, their hopes and aspiration and frustration needs proper approach and outlook to overcome the challenges and to overcome the food security threat in India successfully. Thus there is dire need to discipline on public stock holding of grains for food security.

The stock holding activities for food security have been subjected to several additional conditions, which seems to be difficult to put them into implications in a country like India. Hence there is an urgent need to further encourage the domestic production for a country like India for the realization of the objective of "Food Security". In this regard, the following measures seems desirable in India to achieve a more balanced in food production and distribution strategy; the need to adopt effective strategy for reduction in cost of production, to improve the inefficient supply chain, to create a vibrant food processing industries or to create a Common Market for all states in India. Thus the need for a complementary role model is practically required at this hour in the country which has to be focused as one of the development agenda among the policy makers to save large numbers of food deficient poor families in the country in the near future.

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Commentary

Women Empowerment Socio Economic Development & Management

Suman Rohila¹ and Bhuvaneshwari Swami²

At the present juncture woman does not wish to be simple recipient of the benefits of a welfare scheme. With the social change taking place all around she wants to play an active role brushing shoulder to shoulder with other men and women of the world and contribute her bit to the society. Till recently the empowerment of woman was limited to her physical welfare or protection from the atrocities committed on her (due to male domination) but now attention is being paid to make her play a better role.

Earlier the aim of emancipation of woman was restricted to improve or better her status comparatively. They were demanding legitimate behaviour from the society. This was not only a felt but also a grave need. This should be very clearly understood that the role of women should not be viewed with blinkered eyes because this would not only limit the effect of the role played by them for their betterment but also affect the entire society at large as women form a substantial part of the society. The entire society will have to face the ill effects whether a boy or a girl or an adult member. Even now the efforts made to improve the physical welfare and well being of women and to lessen the atrocities or degradation of women are continuing unabated. The need is still there to improve this on a continuing basis. Along side the feminists keep in their agenda to ensure the rightful place for women as definite players in bringing about social change and this aspect is gaining strength and importance day by day.

In India another matter of deep concern is the social disability of women. In India due to illiteracy of women or backwardness in the education field she could not acquire that something which is essential for her and that something which is needed for doing certain things for her family and society and play a definite role to give a new direction, shape and dimension to the society.

The present scenario is as below:

The percentage of illiteracy among women is 81.67. 88% of pregnant women suffer from anaemia and malnutrition. 40% of children die during birth because of this

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weakness. The death rate of girl child is 64 per thousand compared to 57 per thousand among male child. Death of women during child birth is 407 per lac. Male female ratio has come down to 933 per thousand male.

The following table gives details about the standing of women in the educational field on population basis.

Table No. 1

The level of Education in Women in 2001

S.	Level of Education	Total Population	Women Population %	Male Population%
1	Illiterate	71.38	81.67	61.10
2	Literate (up to Primary Level)	19.07	9.28	28.86
3	High School/Higher Secondary Level	7.09	3.41	10.77
4	Non Technical	1.06	0.62	1.50
5	Technical Diploma	0.77	0.44	1.10
6	Graduates or above	0.63	0.58	1.00
	Total	100.00	96.00	104.33

There is backwardness amongst women in the field of education and employment. The reason can be assigned to the various bars put politically and by the male domination.

In India the number of I.A.S. officers is 5003 out of which women are 528 (i.e.) only 14.1%. In 1998 out of 540 Lok Sabha members only 44 were women and 19 women were in Rajya Sabha. After a long struggle and sustained efforts women are being recruited to the defence services now-a-days but their number is negligible. As on date the percentage of women is only 14% in the professional and administrative sphere.

In the Indian society the crime graph against women is on the increase every year. Every year dowry deaths number 5000, more than this is the number of rape victims and who are killed after the act. The figures furnished by the central ministry of woman and child development, Delhi reveal these startling facts.

One rape in every 54 Minutes
 Eve-teasing in every 26 Minutes
 Kidnapping in every 43 Minutes
 Dowry death in every 60 Minutes
 Daring cruel behaviour in every 33 Minutes
 Rude bad behaviour in every 7 Minutes

In addition to these many crimes are committed within the family which are not reported to the police due to fear of society and social prestige and police also do not take any interest and record these cases. The police are sympathetic towards people in high posts. It is definitely laid down in Articles 14, 16 and 21 of the constitution that

there is no discrimination before Law on sexual basis and both are equal before law but the actual position reveals a totally different picture today.

No doubt there is difference between a man and woman but a woman need not be viewed inferior, small or secondary while comparing. There should not be any inequality in matters of opportunity. Women achieved something in the world human society after a prolonged sustained effort and established their identity which is their legal right, but the male community feels hurt even at this. The male community foster false self-prestige and has learnt to live on this quick sand. This has given birth to rivalry, competition and violence in action resulting in considering politeness, equality, intimacy and independence as mere slogans. Hidden behind this is male dominance. The male community cannot deny this. The male community should recognize their wider responsibility. This is the only way to change their attitude and nature. They must regard women as their co-partners, mate and their best well-wishers and lead a comfortable personal, domestic, community and social life.

Only when attention is paid to women's broader role it would be possible to curb the atrocities committed on her welfare and remove the attitudinal differences to which she is subjected to. Practical research has brought out clearly how women have gained respect from all around when she left the confines of the kitchen and started showing her ability to earn and share the financial needs of her family. This is reflected in her physical well being, economic independence and her scholarly pursuits also. Literacy and bread winning ability has definitely helped her in decision making role in the family and gained her respect.

Primarily this dimension-women's earning capability, economic role played by her outside the four walls of the house, literacy and education, right to property though look separate, yet their effect is cumulative and ultimately integrates into one to help in empowerment of women.

The above mentioned agents of role propagators besides improving the status of women are rapidly reducing the inequality and subordination of women in developed countries. Women are sanguine, these would end ultimately.

What is directly meant by this is that economic autonomy or independence, the rights of women within the family and in the society outside her home has a direct or indirect impact on the principles, rules etc and also on the structure and behaviour of the society.

The role played by women would be better in reducing the birth rate. Statistics and figures are furnished to show negative impact on birth rate if women are educated. The figures are baffling. This aspect has been published time and again in various countries. It is nothing new if it is repeated here in India. An educated woman is not prepared to bind herself to child bearing and child rearing. This contributes towards the fall in birth rate. Not only this, education enlarges the vision and thinking and helps in propagating the idea of small family even amongst the lower strata of the

society. Not only this, an educated woman helps in taking decision in her family affairs and she is independent in matters pertaining to the size of her family.

From the social point of view the state of Kerala occupies the first spot and it needs special mention here. Here the vital role played by the women in limiting the size of her family has contributed largely in bringing down the birth rate as per expectation. At the national level the number of children hovers around 3 per family whereas in Kerala it is below 2 per family in fact it 1.7 here much lower than 1.9 in China.

Thus literacy and higher education among women in Kerala has contributed to the low birth rate.

Women literacy and better role in the family, better up-bringing reduce birth rate as well as death rate. It is generally seen that the increase in standard of living and improvement, increases child life, brings down birth rate. Certain social institutions / agents also take progressive steps to empower women and better their role in family and society. In Kerala there is a vast and effective group where right to property vests with women. This is a tradition in this society. The legal right over the property also rests with women.

Now it is universally accepted when a woman gets the opportunity to shoulder any responsibility and execute them, which so far had been the domain of male folk, the performance and success of women have in no way been less than that of men. In certain developing nations, women had the opportunity to head the government / political parties. This they could get under trying/ exceptional circumstances (usually on the demise of popular husband or father). But they executed and shouldered the responsibility with zeal and enthusiasm and in an exemplary manner.

The present day history dating back to fifty years speaks volumes of the exemplary courage and foresightedness, deft handling of the situation by the women leaders who were at the helm of affairs in India, Pakistan, Sri Lanka, Myanmar, Philipines, Indonesia etc. Even now the opportunity should be fixed to ensure better governance.

Now let us examine the economic activities. In this field also the participation of women can bring a sea change. Here also where women had the opportunity to work leaving the tradition (away from the male domination), they understood the challenges, demands, intricacies of the business and professional field and executed the work with skill and dexterity. The participation in work has not only helped her financially but also in increasing employment opportunities resulting in improvement in standard of living and reduction in birth rate and it created interest in society for its advantage. The economic discrimination against women is also reduced. She plays an important and effective role in bringing about the social change. The standing example is the self help groups of women in rural Bangladesh. The movement run by Mohammad Yunus for getting small loans for women to start self employment schemes, needs special mention. The loan repayment is 98% which is enviable by any

standards. The utilization of loan was very proper and they did not face any difficulty in repayment. Now the banks also do not hesitate to extend financial help whenever they need. The socio-economic movement run by women in Bangladesh has not only helped them in bettering their financial position but also in bringing about a social change by their active participation. On account of this socio-economic change, there is a decrease in the birth rate of Bangladesh. The facility of family planning measures is available in remote villages.

Many facts and figures reveal that literacy and education in women has brought down mortality rate of children below 5 years. Impact of education acts in many ways but the biggest and immediate impact is the educated women pay more attention towards the welfare and health of the child. This does not end with the increase in the life span of children below 5 years of age. There is the problem of sex discrimination among children where literacy percentage is low in general and amongst women in particular. When compared to Europe, America and Africa the discrimination based on sex, like exploitation of girl child, mortality rate among girls is very high and dreadful in countries like India, Pakistan, Bangladesh, Iran, Western Asia and West African Countries.

In North Indian states where discrimination is more, the upbringing of girls is done in conditions of want and scarcity. In many countries medical advancement is misused to kill the female foetus. This fact is revealed when we analyse the 2001 census figures. Presently the women literacy is 54.16% and child mortality rate is 60 per thousand. Where illiteracy of women is 80%, the child mortality rate is 75 per thousand and where literacy percentage is 60 the mortality rate of children is 20 per thousand. This goes to prove the factors responsible for social change (literacy of women) has definite impact on improving the standard of living, increasing life expectancy reducing mortality rate of children, maintaining sex ratio at optimum level and so on.

A study has revealed that the active participation of women for her betterment is not being exhibited but is being neglected. This needs an immediate change. In the development policy/strategy of India the role and active participation of women in social, economic and political field should be given proper weightage to ensure all-sided development. This is the dimension-oriented approach. We do not have a leader of the calibre of Mahatma Gandhi who could raise his voice against atrocities, exploitation, the cruelty of purda system, child marriage, dowry system and domination of man over woman. This cruelty against women is universal whether it be a poor or rich nation, developed or developing nation. It is not sectoral or area based. Gandhiji said, that as long as atrocities or cruelty against women continue as a custom, opportunity to women to play her role in society is deprived of the country will continue to be backward. In the economic field unless equality is provided to them and it is accepted legally we cannot establish social, economic, political, cultural and human intimacy with each other. We are passing through globalisation and universal brother-hood. We should have progressive outlook on every aspect of life, Even after 51 years of freedom we could not establish a rightful place in international human

society. Gandhiji says unless everyone is a participant in the developmental plans we cannot even imagine of development. We should not compromise on the question of giving equal rights to women. There should not be any discrimination. If we educate a man an individual is educated but if we educate a woman we are educating the family. Based on qualification and capabilities there is need to reinforce and empower woman. The national woman commission should take steps in this regard. Indian government is elected on the outcome of the ballot box which is governed by corruption, illegitimate resources, nepotism, and bias. How then can we expect better treatment and morality?

Women's commission should make efforts to get them economic status by ensuring better employment. The intelligentsia and social welfare organisations should encourage women for sponsored courses. They should sponsor women to undergo basic, practical training programmes and on completion of such training they should help them in getting proper employment immediately. Technically trained women should be provided with full financial assistance from banks at lower rate of interest with longer repayment schedule. Subsidy should be done away with to ensure timely repayment and to avoid corrupt practices. This will definitely reduce dependence of women on the male community and they can also contribute towards national exchequer. Employment exchanges should be established upto grampanchayat level to enable women to get timely jobs.

Ours is the age of liberalisation. The women of India are victims of liberalisation. 75% of the total population and women consisting of 50% of the population face the ill effects of liberalisation. There should be limit to price increase. The national commission for women should play an active role in planning and decision making process so that there is some control on this. Hoarders should not be allowed to take advantage by creating artificial deficit of essential commodities with the connivance of corrupt officials. A democratic government should be considerate, sympathetic and responsible towards the public in general and families eking out a living below the poverty line in particular. The ministers should also be held responsible. Women should have access to things at competitive rates. The long queues for essential goods like kerosene should come to an end.

Government celebrates labour days. Surprisingly it is the government which exploits women more. There is the contract system and regular employment is denied and they are left at the mercy of the contractors who pay them pittance of a wage, that too in a country where National women's commission is functioning. Where will this governmental exploitation end ? We knock at the doors of the labour court, waste years and all our efforts end in smoke. There is corruption even in relief works. Will the women's commission take steps to arrest this exploitation ? Suggestions, advice may at least be given whether accepted or not. Has the government set up women's commission at the state and national level only to please the United Nations, the world body ? Should this commission not have their own independent constitutional rights so that questions may be raised on the autocratic functioning of the government? Should the innocent and the victims of exploitation be

brought within the ambit of law just to satisfy the ego of the moneyed or people enjoying false prestige in the society ? In such a situation should not the members of the commission resign and share the woes of the common woman? Then only the world will know of the real situation.

We have accepted the challenges of globalisation. Why don't we change our attitude towards women? Why don't we change her helplessness into empowerment ? It should be the noble duty of the women's commission to motivate women to receive education, to make them economically self-standing, self-reliant and boost their self confidence. Only women can protect the interest of fellow women. They should understand the power of their united strength and the male community should be made aware of this.

Dr. Bhimrao Ambedkar says, "Women should unite together, receive education and struggle for their rights, should be aware, from the light of knowledge should get enlightened, should with her cultural and positive role restructure the women community".

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