GENDER AND DEVELOPMENT



SELF EMPLOYMENT THROUGH CHIPS PRODUCTION

Gender And Development

Chapter 8

8.1 Introduction: Gender as a Concept

Gender broadly refers to the economic, social, behavioral and cultural attributes, expectations and norms associated with being a woman or a man. Gender equality refers to how these aspects determine how women and men relate to each other and to the resulting differences in rights, resources and power between them. Gender equality is therefore a core development objective in its own right. Following Sen (1999), the development is a process of expanding capabilities, opportunities and freedom equally for all people. The World Development Report 2012 argues that gender equality matters intrinsically because the ability to live the life of one's own choosing and be spared from absolute deprivation is a basic human right and should be equal for everyone, independent of whether one is a male or female. Gender, thus, shapes one's life chances and one's role in the home, in society and in the economy. Greater gender equality can enhance well-being of human beings, improve productivity, achieve better development outcomes including prospects for next generations and for the quality of societal policies and institutions.

The gender issues, thus, mainly emanate from the unequal gender relations between men and women in respect of rights, resources, power and institutional representations. The effect of these unequal gender relations include a skewed sexual division of labor, unequal access of women to basic resources, discrimination in education and health, a limited political representation of women, sexual violence against women and other elements of deprivation, which constitute women's subordinate position in the society. All these affect a woman's access to and control over resources, her active and productive participation in society and her ability to exercise her rights and lead a life she values most. Persistence of gender inequalities or disparities between individuals, groups, and communities on the basis of their gender identity like other forms of social discrimination is thus a major concern in development policy.

Empowerment has recently emerged as key element in policy strategy for gender development and equality. Empowerment is a process by which the powerless or marginalized get control over the circumstances of their lives. The process of empowerment not only involves changes in access to and control over resources, but also an understanding of one's rights and entitlements and conviction that gender roles can be changed and

gender equality possible. It, therefore, addresses the issue of power and powerlessness that the unequal gender relations perpetuate. No country can be deemed developed if half of its female population excluded or severely disadvantaged in terms of basic needs, livelihood options, access to resources, health, knowledge and political voice. Economic, social and political empowerment of women is therefore essential to guarantee women equal opportunities to development. All these would require policies and programs aiming at redressing gender bias and imbalances existing if any, and empowering women, giving them greater choices, putting them in charge of their future and making them self-reliant and confident. The gender concerns and issues, therefore, need to be mainstreamed in human development approach and government's developmental programs.

With the universal adoption of Convention on the Elimination of the Discrimination against Women (CEDAW) in 1993, there has been a growing recognition of the importance of gender issues in public action. The Beijing Declaration as well as the Platform for Action (1995) laid down critical areas of concern for women development, which include women and poverty, education and training, health, violence against women, women in armed conflict, women in power, and decision making, human rights etc. The 2010 Millennium Development Goal (MDG) summit adopted a resolution calling for action to ensure gender parity in education and health, economic opportunities and decision making through gender mainstreaming in development policy making. Recognizing the critical importance of gender issues, since 1995, UNDP made Gender related Development Index (GDI) as a permanent feature of its annual reports on human development with a view to measure gender disparities across countries.

The Constitution of India confers equal rights and opportunities to men and women in the political, economic and social spheres. In pursuit of this goal, the Government of India announced the National Policy for the Empowerment of Women in 2001 to bring about the advancement, development and empowerment of women by eliminating all forms of discrimination against women and ensuring their active participation for sustainable development. The Twelfth Plan has stressed the need for ending the multifaceted deprivations and discriminations faced by women to ensure that every woman in the country is able to develop her full potential and share the benefits of economic growth and prosperity.

In view of the critical importance of gender issues for human development, an attempt has been made in this chapter to empirically examine patterns and trends in gender disparities and assess how effective the government's

policies and programs are in empowering women and redressing gender disparities at the taluk and district levels. The focus is more on highlighting gender gaps wherever existing, in order to bring out issues and problems faced by women in the district.

8.2 Gender Differentials in the District

As per 2011 census, out of the total population of 11,77,361 in the district, 5,62,131 were males and 6,15,230 females (Table 8.1). Women in the district constitute 52.3 percent of the total population as against the state average of 49.3 percent. The sex ratio works out to 1094 as compared to state level 973. However, in 2001, the sex ratio in the district was 1130. Though the sex ratio is the highest in the state and comparable favorably very well with the neighboring district of Dakshina Kannada (1022) and the neighboring state of Kerala (1058), there was a decline in sex ratio by 3 percent. Interestingly, the child sex ratio (0-6 age group) which had witnessed significant decline from 972 in 1991 to 958 in 2001 remained unchanged at 955 during the decade 2001-11. In rural areas, the sex ratio is higher than urban areas. In rural areas, it is 1114 as against in urban areas, 1045. In the case oa child sex ratio, in rural areas, it is 960 as compared to 952 in urban areas.

What is disturbing is the wide differential observed in the decadal growth in male and female population. As against 7.6 percent decadal growth in male population, the decadal growth in female population is only 4.3 percent. Contrary to this, at the state level, the decadal growth of male population is 15 percent and female 16 percent. It is also important to note that there is a decline of 10 percent both male and female child population of 0 to 6 ages during the decade. While in rural areas,

Women in the district constitute 52.3 percent of the total population as against the state average of 49.3 percent. The sex ratio works out to 1094 as compared to state level 973



Meeting of Transgenders Welfare Committee

Table 8.1
Key Indicators of Demographic Gender Differentials: 2011

Taluk	Population (Number)			Sex Ratio Female	Sex Ratio in 0 -6	Decadalgrowth	
	Male	Female	Total	Number	Number	Male	Female
Karkala	103591	112500	216091	1086	955	7.06	3.36
Kundapura	187586	210885	398471	1124	962	7.52	3.9
Udupi	270954	291845	562799	1077	956	7.94	4.9
District	**562131**	**615230**	**1177361**	**1095**	**958**	**7.64**	**4.27**
State	30966657	30128640	61095297	973	948	15.12	16.09

Source: Census – 2001 * Sex Ratio of females per 1000 males.

the male population declined by 5.3 percent and female population declined by 8.3 percent, the urban areas witnessed increase in population both male and female by around 62 percent. In similar vein, the child population in rural areas, recorded decline of about 22 percent in both male and female children, the urban areas experienced growth in both male and female population by 52 percent. This trend has serious demographic and economic implications for the future.

Udupi district has the highest literacy rate for female population next to Bangalore Urban (84.8 percent) and Dakshina Kannada (84.04).

The taluk-wise comparative analysis of the data in the table shows that Kundapura has the highest sex ratio of 1124, followed by Karkala (1086). Udupi taluk has the lowest sex ratio (1077). Kundapura has also the highest child sex ratio (962). The child sex ratio in other two taluks is almost same. The decadal growth in women is the lowest in Karkala taluk (3.4 percent), followed by Kundapura (3.9 percent). As against this, Udupi taluk has witnessed the highest growth (4.9 percent). In all taluks, the disparity in the decadal growth in male and female population is very wide; almost 3 percent. Another most disturbing trend is decline in child population both males and females in karkala and Kundapura taluks. While in Udupi taluk the decadal decline in child population both male and female is around 5 percent, in both Kundapura and Karkala taluk, it was around 14 percent.

Life expectancy at birth, maternal mortality rate and infant mortality are important demographic ratios, which reflect the well-being and quality of life of women.. Life expectancy at birth for women in the district is 74.9 years, which is higher than men (72.9 years). There is no practice of child marriage in the district. The mean age at marriage of women in the district is 21 years as against mean marriage age of men of about 26 years. The IMR in the district is one of the lowest (11) in the lowest in the state. The comparative figure for the state is 35 and for the nation, 47. Similarly, the child mortality below 5 year age and MMR in the district are the lowest in the state. The child mortality rate in the district is 13 and MMR, 50. The MMR at the state level is 144. The district has also the lowest fertility rate in the state. As against the state average fertility rate of 2.4, the district fertility rate is below 1.5. All these clearly indicate that gender discrimination is less in the district. Similar gender health profile is observed in all Taluks.

8.3 Patterns of Literacy and Enrolment

The close correlation between education attainment and gender empowerment and gender equality has been established by many empirical studies. The education of women is also linked to health status, reduction in fertility, delay in marriage age, small family size, education of children and more importantly greater earning potential. As per 2011 census data, the literacy rate of male population is 91.4 percent and female 81.6 percent in the district. The respective state average is 82.5

Table 8.2
Gender Gap in Literacy and Education
(Percentage)

Indicators	Male	Female	Gap
Literacy Rate	91.41	81.58	-9.83
Literacy rate in Rural area	89.85	78.65	-11.20
Literacy rate in urban area	95.22	89.21	-6.01
Literacy Rate in Karkala Taluk	91.25	82.48	-8.77
Literacy Rate in Kundapura	88.68	75.19	-13.49
Literacy rate in Udupi taluk	93.92	85.48	-8.44
GER at Primary Education	101.60	100.1	-1.50
NER at Primary Education	97.03	95.9	-1.13
Drop-out at Primary Education	42	47	5
GER at Secondary Education	98.30	103.4	5.10
Drop-out at Secondary Education	12.20	5.5	-6.70
Pass in S.S.L.C.	85.50	93.53	8.03

percent for male and 68.1 percent for female. The gender gap in literacy is 9.8 percent in the district as against the state gap of 14.4 percent (Table 8.2). The gap between the district level and state level female literacy rates is 13.5 percent. The gender gap in literacy rate between 2001 and 2011 Censuses has narrowed down from 13 percent to 9.8 percent. Udupi district has the highest literacy rate for female population next to Bangalore Urban (84.8 percent) and Dakshina Kannada (84.04). The decadal difference in female literacy is 6.2 percent as compared to decadal difference of 3.5 percent in the case of male literacy.

As regards rural-urban gender disparity in literacy level, according to 2011 Census, the female literacy rate in rural areas is 78.4 percent as against male literacy of 90.19 percent. In urban areas, female literacy is 89.2 percent as against male literacy of 95.5 percent. The rual-urban gender disparity in literacy is significantly high. It is 11.7 percent in rural areas and 6.3 percent in urban areas. The comparative data at the state level is 59.7 percent female literacy and 77.6 percent male literacy in rural areas and 81.4 percent female literacy and 90 percent male literacy in urban areas. The rural – urban disparity is 30 percent in rural areas and 10.7 percent in urban areas. Even in rural-urban literacy levels, the district is relatively ahead of most of the other districts in the state.

The taluk-wise pattern in the male and female literacy status is almost same with marginal inter-taluk differences in gender disparity. Kundapura has the lowest literacy rates for male and female in both rural and urban areas, followed by Karkala. Udupi has the higher literacy level for both female and male in rural and urban areas. It is also important to note that the enrolment and gender-wise participation rates in primary and secondary education across social groups are more or less on similar pattern and at almost universal level as evidently shown in Table 3.10 and 3.11 in chapter 3.

The district has 144772 illiterates, out of which 104034 are females. Their share works out to 70 percent which is more than their share in the total population (52.3 percent). During the period 2001-11, illiteracy among women was reduced by 2.4 percent as compared to decrease in male illiteracy by 1.5 percent. The enrolment of girls in the primary, secondary and higher education increased significantly during the last decade. In 1998-99, the girls' participation ratio in primary education was 42 percent which has now increased to 48 percent. Similarly, in secondary and PUC, their participation ratio is higher than boys' participation ratio. In higher general education, they constitute 59 percent of the total student population. SSA stipulates a norm of 50 percent female teachers at primary education level. The district has 2980 female teachers out of total 4609 teachers. The proportion of female teachers works out to 65 percent. All these trends evidently indicate that there is no gender discrimination in education in the district.

In professional education, though in recent years, their enrolment is increasing, it is still significantly lower than boys. In engineering, their enrolment is only 27 percent of the total student population. Similar trend is observed in medical, dental and polytechnics. This may be attributed to high fees structure for professional courses, parental bias in favor of males for professional courses, preferences of girls to conventional higher education, non-availability of professional jobs locally for women, hindrance to start self-employment etc.

Udupi district has one of the lowest MMR in the state.

8.4 Health Status of Women

The MDGs are aimed at global poverty alleviation, prevention of hunger, promotion of employment, providing basic and health services, and other sustainable developmental measures, to improve the condition of vulnerable and deprived population groups, especially women. Much attention was paid to health in MDGs and importance of women's reproductive health in terms of reducing MMR is given important. Some of the reasons attributed for the high rate of prevalence of MMR in India is attributed to anemia, malnutrion and high proportion of domiciliary deliveries. Initial progress report of MDG has shown that India's high rate of MMR is actually pulling down the score of South Asian region in terms of reducing

Table 8.3
Status of Women's Reproductive Health

Taluks	Share of Pregnant women having anaemia(ANE) (Percent)	Share of institutional deliveries (Percent)	MMR (Per 100000 Live birth)
Karkala	29.46	99.60	48
Kundapura	31.11	99.90	42
Udupi	30.06	99.76	58
District	**30.01**	**99.60**	**50**

Source: DHFW, Udupi.

MMR. But, recently Governments effort to reduce MMR has shown some positive result and it is reflected in the Udupi District also.

Table 8.3 shows the proportion of pregnant women having anemia and the proportion of institutional deliveries along with the rate of maternal mortality. Udupi district has one of the lowest MMR in the state. As against the state average MMR of 144, the district has MMR of 50 per 1,00,000 live births. Taluk-wise, Kundapura has the lowest MMR (42) and Udupi has the highest (58). Karkala taluk has MMR of 48. Safe delivery is another important indicator of reproductive health of women. The data in the table clearly demonstrates that Udupi district has achieved almost 100 percent institutional delivery. Exceptions are mainly due to delay in arrival to hospitals and transitional delivery. The inter-taluk variation is negligible. As regards anemia, the district has 30 percent pregnant women having amemia as against state level average of 39 percent. With the increasing coverage of fuul ANC, the incidence of anemia is getting reduced. Taluk-wise, Kundapura has the highest incidence of anemia, followed by Udupi taluk. The Karkala has relatively the lowest percentage.

8.5 Work Participation Trends

Women work participation provides key insights into the core issues of women's economic empowerment, their ability to control income and expenditures, exercise some degree of personal autonomy and share in decision making. Women constitute 52.3 percent of the total population in the district but their share in the total workforce is only 34.6 percent. Out of 513241 workers, 177842 are women workers. While the total workers in the district increased from 4.88 lakh in 2001 to 5,13 lakh, the number of female workers declined from 2lakh to 1.78 lakh during this period. As a result, the share of women workforce declined from 41 percent in 2001 to 34.6 percent. Contrary to this, at the state level, the share of female workforce increased from 31 percent to 34.4 percent during

While in rural areas, there was a significant decline in the employment of women to the extent of 22 percent, the urban areas witnessed 71 percent increase in employment during 2001-11 decade.



Bag Manufacturring

this period. The downward trend in women work participation in the district is indeed a matter of serious concern. It is also important to note that while the employment of male workers increased at an annual growth rate of 1.6 percent, the women employment declined at 1.1 percent per annum during 2001-11. Compare to this at the state level, the employment of both male and female workers increased at 2 percent and 1.6 percent per annum respectively.

Table 8.4 shows the gender gap in the work participation rate in different taluks. During the decade 2001-11, all the three taluks witnessed decline in the number of women workers. In Karkala taluk, the number of women workers declined from 64422 to 42786; a decline of 6.7 percent. Kundapura taluk witnessed decline in number of women workers from 64422 to 54936; a decline of 14.7 percent. As against this, in Udupi taluk, the total women workers declined from 89945 to 80120, which account for a decline of 10.9 percent. The gender gap in work participation ratio is highest in Kundapura (34 percent), followed by Udupi taluk (33.9 percent). Karkala has the lowest gender gap in work participation.

The gender composition of workforce in rural and urban areas (see Table 5.15 in Chapter 5) evidently shows rural-urban divide in employment of women workers. While in rural areas, there was a significant decline in the employment of women to the extent of 22 percent, the urban areas witnessed 71 percent increase in employment during 2001-11 decade. The women workforce in rural areas declined from 176316 in 2001 to 137008 in 2011 whereas in urban areas, their number increased from 23926 to 40834. The women work participation rate in rural areas declined from 43 percent in 2001 to 36 percent in 2011. In urban areas, on the other hand, it remained unchanged at 30 percent. The gender gap in work participation in rural areas is lower (27 percent) than in urban areas (40 percent). At the state level, the work participation rate of women is 38.9 percent in rural areas

Table 8.4
Gender Gap in work Participation in Udupi District

Taluk	Male Workers		Female Workers		Total	Gender Gap
	Number	Percent	Number	Percent	Number	Percent
Karkala	62405	59.32	42786	40.68	105191	18.64
Kundapura	110843	67.10	54936	32.90	165779	34.20
Udupi	162151	66.93	80120	33.07	242271	33.86
District	**335399**	**65.35**	**177842**	**34.65**	**513241**	**30.70**

Source: Census-2011

Box 8.1: Women Employment in Beedi Rolling

Udupi and Daksina Kannada districts are known for 'Mangalore Beedi'. Beedi rolling is mainly done by women at home on outsourcing basis. There are about 1,95,000 beedi workers in the district and 96 percent of them are women. They are mostly rural women belonging to weaker section. The beedi companies provide the raw materials at their door-step and women workers at their leisure do beedi rolling. The rolled beedies are collected by the nearby centres. They are paid based on number of beedi rolled. It is highly labour intensive. The Beedi industry, thus, significantly contributed to alleviate poverty and improve the standard of living of rural poor in the district. Beedi working women are organized and get certain benefits such as provident fund etc. Despite the harmful effects of beedi rolling, its contribution towards economic empowerment of rural women cannot be underestimated.

and 25.7 percent in urban areas. The gender gap in rural areas is 22 percent and in urban areas, 48.6 percent.

The inter-taluk comparison shows that in rural areas, the decadal decline of female workers in Udupi taluk was 33 percent and in Karkala and Kundapura, the decline was 11 and 18 percent respectively. In urban areas, the employment of female workers increased significantly in all taluks. The highest growth in employment of female workers took place in Udupi taluk (74 percent), followed by Kundapura taluk (62 percent). Karkala has witnessed comparatively lower growth rate of 57 percent. This clearly shows the downward trend of the female employment in rural areas and upward moving trend of urban women employment in the district. The work participation rate of women workers is highest in Karkala taluk both in rural and urban areas. It is 41.7 percent in rural areas and 33.6 percent in urban areas. In Udupi taluk, it is 35.5 percent in rural areas and 30 percent in urban areas. Kundapura has relatively the lowest rates; 33.9 percent in rural areas and 26 percent in urban areas.

As regards occupation pattern of women workforce, Udupi district has undergone structural shift in employment pattern of women during the last decade. In 2001, about 47 percent of the women workforce was engaged in agriculture and 53 percent in household and other non-agricultural occupations. As against this, in 2011, the women workforce engaged in agriculture was reduced to 32 percent and their employment in household and other non-agricultural occupations has increased to 68 percent. Udupi district has the highest percentage of women cultivators. Compared with the state average of 28 percent, the district has 39 percent women cultivators. However, during decade 2001-11, the district witnessed a drastic decline in the number of women cultivators by 44 percent. As a result of this decline, their share in the cultivator's paternity declined from 45 percent in 2001 to 39 percent in 2011. There was also a decline of 36 percent in their participation in the agricultural labor.

Another major area of concern is the drastic decline in the employment of women in the household industries. It



Women Empowerment Through Skill Development



Women work at Petrol Pump

provided employment to women workers to the extent of 26 percent in 2001, which declined to 2.8 percent in 2011. As against this, the women employment in other non-agricultural activities has gone up considerably. As against 38 percent increase in men's employment, the employment of women has more than doubled in these activities. Though there exists inter-taluk variation in the gender composition in occupation, the pattern is almost the same in all taluks. In the dynamics of economic growth, the pattern of employment is naturally expected to shift structurally in favor of secondary and tertiary activities and decelerate in the agricultural activities. The district is undergoing this process.

With deceleration in agricultural sector's growth, agriculture is no more a major source of employment for rural women workforce. The main employment providing industries for women workforce are at present beedi making and cashew nut factories. The decline of beedi making in recent years, however, adversely affected the women employment particularly in rural areas. Other gender sensitive industries in the district are readymade garments, food processing, paramedical services, education, banking etc But only 6.5 percent of the families in the district have working women in the organized sector, of which 29 percent are in the public sector and 71percent in the private.

8.6 Marginalization of Women's Works

The gender composition of the workforce shows that the share of male workers among main workers increased and the share of women workers in main workers declined during the decade 2001-2011. In the case of men workers, it increased from 63 percent in 2001 to 67 percent in 2011, while the share of women workers in the main workers declined from 37 percent to 32 percent during the same period. In contrast to this, among marginal workers, on the other hand, the share of the male workers increased from 35 percent in 2001 to 47 percent in 2011, while the proportion of women workers declined from 65 percent to 53 percent during this period. The decline in the share of women in both main and marginal workforces was mainly due to decline in the number of women in the total work force. There was a decline of female workers in the main workers category by 3 percent and in marginal category, by 39 percent. As against this, the number of male workers in the main category increased by 18 percent and in marginal category 3 percent. The total women workers declined from 2 lakh in 2001 to 1.78 lakh in 2011; accounting a decline of 11 percent. The total number of marginal women workers declined from 46170 to 28394. It clearly shows that nearly 3 percent of the main women workers and 39 percent of the earlier marginal women workers were out of the labor market. The decline in women workforce both main and marginal categories mainly took place

in rural areas. More than marginalization, what took place was pauperization of women workforce and feminization of labor market in the district. This implication also emerges from the analysis of data on the gender composition of non-workers. While there was a decline of 3 percent in male non-workers, the female non-workers increased by 12.2 percent in the district. Taluk-wise also the trend is same. The growth in main workers was mainly due to significant increase in the male workers in all taluks. In Karkala, their increase was 17 percent, in Kundapura, 21 percent and in Udupi, 15 percent during the last decade. Against this, the number of female workers in the main workers increased only 0.9 percent in Karkala and in other two taluks, it declined by around 4 percent. Among marginal category of workers, all taluks witnessed significant decline in female workers. In karkalla, the decline was 47 percent, followed by Udupi taluk 40 percent and Kundapura 35 percent.

The gender disparity in wages is another manifestation of gender discrimination and gender bias in labour market. It mainly emanates from an inequitable gender division of labor, segregation in economic activity and feminization of job market. The disparity between wages among men and women in rural and urban areas still persists and is widening. The average daily wage rate for agricultural labour for men varies from Rs.200 to Rs.250 and for women Rs.150 to Rs.180. In urban areas, daily wage rate for men range from Rs.300 to Rs, 500 and for women, it varies from Rs.200 to Rs.300.

Women in rural areas are mostly engaged in agricultural labour, dairying, poultry keeping and in informal household activities. In urban areas, they are mainly involved in construction activities. In most of other job opportunities, the women still lag men both in rural and urban areas. The gender differential access to employment market is continuing to persist mainly due to gender segregation in economic activity and entrenched gender roles and social norms such as what is acceptable for women to do. The work participation is required to be translated into equal employment opportunities and equal earnings for men and women at grass root level in order to avoid gender discrimination and marginalization of women works space.

8.7 Trends in Political Participation

In a democratic set up, political space belongs to all citizens on equal terms. The equity in gender participation at all levels of power and decision-making in the political arena becomes very important. The Constitution of India reiterates men and women to have equal rights and opportunities in the political, economic and social spheres (Article 14). Only way to ensure this is by bringing quota for women in the political representation at all levels of governance. The increased presence of women in public life and in leadership roles can play a key role in bringing necessary change and progress to their development and empowerment.

The disparity between wages among men and women in rural and urban areas still persists and is widening.

Karnataka was a forerunner in providing reservations for women in all local bodies under Zilla Parishad, Mandal Panchayat Act of 1983. The 73rd Constitution Amendment in 1993 also provided reservation of one-third of the seats for women at every level of local government.

The three-tier structure of Panchayat Raj in Udupi district comprises Zilla Panchayat at Udupi, three taluk panchayats at Karkala, Kundapura and Udupi, 146 Grama Panchayats (GPs). Political participation of women in the district since inception of the Panchayat Raj system of local governance was relatively very good. Table 8.5 provides the data on representation of men and women in the local governing bodies. From the table, it may be seen that out of the total representative members of 2368 in 146-GPs at present, 1066 are elected women members. This constitutes 44.5 percent as against 33 percent reservation for women. At the taluk panchayat level, the proportion of women representatives is more than men in all taluks. It is above 50 percent. In the case of Zilla Panchayat, women representatives are 7 out of 14; accounting 50 percent representation as against 33 percent quota. In the three-tier panchayat raj system, the gap between men and women representation is not very wide. The trend is similar in all taluks. In Municipal Councils and Town Panchayats, out of 95 seats, the elected women members are 37, which accounts for 38.9 percent. Though the women representation in urban governing bodies is above the quota, the gap between men and women representation is very wide. The only disquieting feature is that the district has no women representation in State Assembly.

Table 8.5
Women Representation in Panchayat Raj in Udupi District: 2011-12

Institutions	Male Members		Female Members		Total
	Number	Percent	Number	Percent	Number
Zilla Panchayat	7	50	7	50.00	14
Karkala TP	9	47.37	10	52.63	19
Kundapura TP	17	48.57	18	51.43	35
Udupi TP	20	48.78	21	51.22	41
Grama Panchayats	1332	55.55	1066	44.45	2398
Total	1385	55.24	1122	44.76	2507
Municipal councils/Town Panchayat	58	61.05	37	38.95	95

Source: Udupi District at Glance-2011-12

In the overall analysis, the political women representation in the district is one of the best in the state. There is a general belief that at the GPs level, the elected women members are only proxies for men. This is apparently due to lack of experience and knowledge pertaining to governance. For this capacity building is required to empower women in local self-government so that they can play a more proactive role in political decision making process. With experience and self-confidence gained, they would gradually become independent and empowered. As a whole, the women representation in the district has already become a powerful agency and pressure group for improving the status of women in the district.

8.8 Community Attitudes and Social Prejudices

Social norms influence life expectations, values, behaviors and gender outcomes. Community attitudes and social prejudices constrain the space for women to exercise their rights and freedom. They may vary from one group (i.e. caste, tribe or religion) to another and their influence may also differ widely. The social norms on acceptable behavior for women, norms around their access to resources and role, codes of modesty and code of honor as well as beliefs about women's safety in public spaces- all have serious implications on the their freedom, empowerment and gender equality. The deeply rooted general belief that the women's role and primary responsibility should associate with housework, childrearing, caring for sick and elderly etc while men's main role is that of provider is still binding their ability to make choices and control their lives. The community attitude suggesting that women are less able than men to perform some functions is likely to be internalized by girls and

The district had historically highest respect for women from time immemorial.



Nutritional Food Manufacturing Unit

Box No.8.2 Gender Friendly and Enabling Factors in the District

1. Matriarchal family system historically provided property right to women and dominant role in family matters.
2. Very good health infrastructure and health delivery system
3. Historically favorable sex ratio
4. Importance given to 'girl child education',
5. Gender-specific job opportunities in traditional beedi rolling and cashew processing
6. No restrictions to mobility of women
7. Ample opportunities for Women participation in entertainment and social and religious festivals
8. Gender equality in social participation
9. Cradle of banking paved way for women getting employed
10. Strong NGOs and bank-linked SHG movement.
11. Good network of communication and transport network
12. High rate of out-migration

women. The community attitudes and social prejudices are, therefore, critical while discussing gender bias and gender discrimination. The district had historically highest respect for women from time immemorial. The matriarchal family system is in vogue, which accords lot of importance to women in inheritance of property rights and family decision making process. Under this system, succession is traced through the 'female line'. The ownership of land by women under matriarchal system has contributed significantly in empowerment of women in the district. Without the consent of women, men cannot sell inherited landed properties. In all important economic decision making processes, men and women are equal partners. As already seen in the earlier sections in this chapter, the girls' education on parity with the boys benefitted the women immensely in their development. In S.S.C. and P.U.C. pass results, their performance is better than boys. The health parameters such as MMR, institutional delivery, fertility rate etc also demonstrate absence of discrimination in access of health care. The district has 35.4 percent of women headed households and 32 percent women agricultural land holders. Their representation in panchayat raj institutions is also more than reservation.

Because of historical social norms, the gender bias also persists, though relatively in minor form, in preference of male child, professional education, employment opportunities, access to credit etc.

Notwithstanding the above, there are some customs such as dowry and system of marriage play significant role in causing gender differential. Most of the communities in the district resort to dowry payments at the time of their daughters' marriage. In recent years, dowry is increasing an alarming scale. It has become highly competitive and poses a serious problem for marriage of girls among weaker section of the community. In practice, the brides do not have control over the dowry. In recent years, dowry is increasing on an alarming scale. There has been also a switch over in dowries ifrom cash to gold. This poses a serious problem for marriage of girls among poor section of the community. Because of historical social norms, the gender bias also persists, though relatively in minor form, in preference of male child, professional education, employment opportunities, access to credit etc. It is not easy to prevent gender discrimination in some of these areas. The SC and ST communities are also more prone to the traditional customs and social prejudices, which are against women. The gender inequities as a result of traditional social customs also exist in different forms in rural areas and among illiterates and weaker section of the community.

Compared to those in the other districts in the state, the community attitude and social prejudices do not play a major role in the women's participation in the social and economic spheres in Udupi district. This is evidently reflected in their access to property rights, enrolment in primary, secondary and tertiary education, high sex ratio, small size of family, late marriage, more number of women in both self and wage employment, entrepreneurial nature of women, number of organizations run by women, political representation,

and participation in family and social matters. The gender-friendly environment prevailing in the district has, in fact, enabled women to rise from the age old traditional status to a modern status. Various initiatives of the government also facilitated this process.

8.9 Crimes against Women

The UN Declaration on the Elimination of Violence against Women (1993) defines 'violence against women' as any act of gender-based violence that results in or is likely to result in, physical, sexual or mental harm and suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life. Violence against women manifests itself in many ways and covers a wide range of offences ranging from dowry deaths or harassment, spousal abuse, rape, trafficking in women, sexual harassment etc. It has its root in men's economic and social domination and social prejudices. It is one of the most pervasive forms of human rights abuse. Karnataka State implemented the Protection of Women from Domestic Violence Act in 2007, which goes a long way in protecting women from oppression.

In the past, Udupi district had one of the lowest crime data against women in the

Table 8.6
Crimes against Women Registered in Udupi district (number)

Type of Crime	2010-11	2011-12	2012-13	Total
Physical violence	17	22	18	57
Mental torture	2	5	6	11
Financial harassment	4	6	5	15
Dowry related crime	2	3	17	22
Adultery	-	4	6	10
Family quarrel	39	116	252	407
Divorce	1	5	12	20
Rape	1	-	1	2
Property dispute and quarrel	10	20	54	84
Court cases registered	9	10	33	52
Sexual violence	1	-	4	5
Others	1	-	-	1
Total	87	191	408	686

Source: Women and Child Development Department, ZP.

state. In spite of the high level of dowry system, the district had no dowry deaths and very few divorces. There was only one case of throwing acid during 2005. The district had also the lowest number of molestation and rape cases. In 2003-04, only 4.38 crimes per one lakh female population were reported as against the state average of 7.16. But the trend has in recent years changed. Table 8.6 contains number of cases registered on crime against women during the last three years. Out of 686 cases registered during the last three years, 546 were from Udupi taluk and 88 from Karkala taluk. In Kundapura only 6 cases were reported. The year-wise data shows the increasing trend in the crimes committed against women. The highest number of crimes against women relate to family quarrel. In 2010-11, the number of cases registered were 39, which increased to 116 in 2011-12 and to 252 during 2012-13. Other major crimes against women as per the registered cases, were property dispute and harassment of women and physical violence. Surprisingly, only 22 cases of harassment of women for dowry in the district have been reported during last three years. Out of 22 cases registered, 15 were from Udupi taluk and 7 are from Karkala taluk. Though the number of divorce cases registered was few, they are increasing every year mainly in urban areas.

Similar trend is also observed in the case of mental torture and financial harassment. It is possible that in the past most of such cases were not reported but now with setting up Women Counseling Centres in taluk and improved education level of women, the reporting of such cases will increase.

With the implementation of Domestic Violence Act of 2007, women have better protection of law as the Act is stringent and punitive. It goes a long way in achievement of gender equality and saving women from oppression. In order to provide shelter, protection, counseling and free legal help, the WCD Department of ZP has short stay homes and Women Counseling (santwana) centres. One Protection Officer has been provided for this purpose in each taluk. The WCD Department also organizes awareness programs for SHGs, and local government bodies on women protection, trafficking of women, violence against women etc on regular basis.

8.10 Role of Women's Groups and SHGs

The self-help groups (SHGs) are informal group with membership varying from 10 to 20 formed on voluntary basis to attain certain collective goals, both social and economic. The emergence and rapid multiplication of women SHGs for microfinance is now gaining increasing importance as strategic instrument for social and economic empowerment of women among the weaker section of the community. The State also considers SHGs as conduit for routing a wide range of government sponsored schemes. NGOs have adopted SHGs as

a strategy to bring women together for micro finance and other poverty alleviation initiatives. As a result of forming SHGs, the poor women can come together, form solidarity group, open savings accounts with the banks and deposit regularly and access bank credit to meet their credit needs without any collateral security. With the regular meeting and accessing credit, SHG movement enables the resource-poor women in rural areas socially and economically empowered.

The SHG movement in the district is primarily a women's movement of weaker section of the community. Banks have implemented SHG-Bank Linkage programme since late 1990s. They have now 9139 SHGs credit linked with the loan amount outstanding of Rs.95.37 crore.

The Stree Shakthi Programme launched by the State Government aimed at empowering rural women through the formation of SHGs. The Women and Child Development (WCD) Department is actively involved in promotion of Stree Shakthi SHGs in the district. It provides subsidy for formation of groups and for undertaking income generating activities. Other Government departments involved in promotion of SHGs are Watershed Department, RDPR Department under SGSY, Cooperative societies and Dakshina Kannada Milk Union. Shri Kshetra Dharmastala Rural Development Project (SKDRDP), a NGO plays active role in organizing rural women into self help groups for implementing their rural development initiatives. Besides these agencies, the banks also promote SHGs for credit linkage. It is important to note that the women of backward classes, SC/ST community, landless laborers and beedi rollers have been organized into women SHGs.

In Table 8.7, the taluk-wise position of SHGs promoted by these agencies and number of SHG members belonging to different social groups is given. The district has a total of 27,807 include SHGs with membership of 2,22,742. Considering the total households in the district 2,53,078, the membership of the

The SHG movement in the district is primarily a women's movement of weaker section of the community.



Tamarind Processing & Packaging by SHG

Table 8.7
Women SHGs in Udupi District: 2011-12

Taluk	SHGs (number)	Members (numbers)			
		S.C.	S.T.	Others	Total
Karkala	7762	3760	3500	44410	51670
Kundapura	10468	6085	4665	76714	87464
Udupi	9577	6486	3625	73497	83608
District	**27807**	**16331**	**11790**	**194621**	**222742**

Source: Zilla Panchayat, Udupi.

SHG movement in the district is quite remarkable. More than 65 percent of households in the district are vovered under the SHG programme. Out of 2,22,742 members, the SC members are 16,331, the ST members, 11,790 and others belong to general category social group, mainly OBCs. Taluk-wise, Kundapura has the highest number of SHGs (10,468), followed by Udupi (9,577). Karkala has 7,762 women SHGs. Out of 27,808 SHGs, 12,822 are promoted by the SKDRDP. They have 1, 12,970 members. They have network of SHGs in almost all villages in the district. The Stree-Shakthi SHGs promoted by the WCD are 2,846 with 41,983 members. The watershed Department of ZP organized 113 women SHGs with membership of 1,534. Under SGSY, the RDPR Department sponsored 1,143 SHGs having membership of 12,814. The cooperative societies have formed 10,607 SHGs for group lending. They have membership of 52,820. The SHGs formed by the Milk Union are 168 with 2,157 members.

Micro-credit through SHGs provided opportunities for the rural poor women to invest in income generating activities and thereby become self-reliant and free from poverty.

The Government sponsored Stree-shakthi SHGs undertake multifarious social activities such as alcohol prohibition, enrolling drop-out school children, organizing National Pulse Polio camps, provision of workforce for various social functions etc. besides undertaking income generating micro enterprises for the benefit of members. The WCD has so far assisted these SHGs to the extent of Rs.133.40 lakh by way of subsidy. Total accumulated savings of stree-Shakthi SHGs as on 31st March 2012 was Rs.2653.01 lakh and they availed loan of Rs.4261 lakh for their emergent needs and to undertake various micro enterprises. Most successful micro-enterprises undertaken by these SHGs are: Mallige growing, dairy, Fish marketing, food processing and tailoring.

In the case of SKDRDP, SHGs in a village are brought together for empowerment program through training, discussion and periodic meetings. The members are encouraged to undergo training programs in subjects of vital importance such as nutritious food, child care, health and hygiene, community welfare and adult education besides capacity building in income generating activities. Micro-credit through SHGs provided opportunities for the rural poor women to invest in income generating activities and thereby become self-reliant and free from poverty. The SKDRDP set up siri as a unified marketing wing with a view to assist micro enterprises undertaken by the women SHGs to market their products. Besides improving their wellbeing, the membership of SHGs has brought changes in their attitudes, communication skills, self-confidence, entrepreneurial ability and aspirations. The SKDRDP provided a full range of livelihood assistance to their SHG members through microfinance.

8.11 Role of SHGs in Gender Empowerment and their Vulnerability and Sustainability: Findings of a Micro study

8.11.1: Rationale and Objectives

In 1990s, micro-finance emerged all over the world as a strategic tool for

Box 8.3: Sowparnika Fisherwomen's SHG, Koppal-Thota

Fisher-women living in Koppal-Thota, near Malpe were very poor. Their trational occupation was to purchase fresh fish on auction in the morning, carry them on head and sell them home to home by walk daily in Udupi city. They were hardly earning Rs. 70 – 80 per day after whole day work. The income earned was meagre and they could not improve their living. Besides, they could not participate in any social events as they were busy from morning to evening in fish selling. Carrying headload and walking miles togethet every day affected their health adversely.

Encouraged by the officials of Udupi CMC under SJSRY, five women formed a group in 2011 called Sowparnika for fresh fish business and dry fish manufacturing and selling. Initially they were hesitant to form the group. There were questions of approval of their husbands, trust among members, fear of failure etc. With the awareness campaign of Udupi CMC, they formed the group. The Group invested Rs. 10 lakh for the busines. Central Bank of India, Udupi approved a loan of Rs.6 lakh, Udupi CMC provided a subsidy of Rs.3 lakh and members raised by way of saving Rs. one lakh. Now they employ on full time 20 fisher-women. Besides paying the loan amount regularly, every member of the SHG earns an average income of more than Rs.10000 per month. This not only freed them from the druggery of daily carrying head-load fish for home-to-home dilivery but also enabled them to renovate their houses, improve their livelihood, send their children to higher education and fulfill their needs and aspirations. Besides economic empowerment, the SHG has also empowered them socially; it improved their self-confidence in decision-making process, freedom, mobility and social participation with dignity.

Source: Project Director, UDUDC.

empowerment of poor and poverty alleviation. Microfinance is defined as "provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards" (NABARD, 1999. It is to enable the hitherto neglected poor and disadvantaged rural women to access easily and timely credit and financial services from the banking system. In order to enable Forming small self-help groups (SHGs) or joint liability groups (JLGs) of the poor and rural women are found the most appropriate and cost effective institutional mechanism for reaching them for provision of microfinance by the financial agencies. It enables the poor women to come together, inculcate saving thrift and improve access to bank credit without the hustle of any collateral security. The SHG movement is thus expected to be powerful intervention for reaching poor women, social empowerment and human development.

During the last two decades, Udupi district witnessed a remarkable progress in SHG movement and microfinance. More than 90 percent of SHGs are women SHGs. The SHGs movement in the district is, thus, primarily a women's movement of poor class in rural areas. The district has at present 27807 women SHGs with the total membership of 2.23 lakh women.



Fish Market

The Stree Shakthi Program launched by the State Government aimed at social and economic empowerment of rural poor women through the formation of SHGs. The NGOs like SKRDP are actively involved in organizing rural women into SHGs. Udupi district is also in the forefront in SHG-Bank Linkage program. Thus various models are tried to promote SHGs mainly with a view to socially and economically empower the rural poor women.

The SHG movement is in implementation in the district since more than a decade. The question would arise: whether the SHG movement has really succeeded in social and economic empowerment of poor women in the district; what are their vulnerability aspects and whether they are sustainable. The gender equity and women empowerment are now the major areas of concern in the inclusive development planning. The SHG movement being the strategic intervention in the empowerment of women, it is imperative to understand the issues involved in its vulnerability and sustainability. The study therefore primarily aimed at the following specific objectives:

1. To find out whether the SHG movement in the district succeeded in social empowerment of poor women by providing group identity, solidarity and institutional space for collective bargaining for gender entitlement and to alter gender relations?
2. To evaluate to what extent the SHGs economically empowered rural poor women through micro credit for setting up income generating micro-enterprises and as a result whether there is any improvement in the assets and income of the rural women?
3. To examine (i) whether SHGs have formed only to obtain credit and subsidies, (ii) whether borrowing is only to cope with on consumption and emergency needs and not to invest in income generating activities, (iii) whether there exists multiple membership for borrowing resulting high indebtedness in family, (iv) whether there is evidence of husbands forcing their wives to borrow through SHGs, wasting the money borrowed and leaving their wives to deal with the pressure to repay, (v) when there is a default in repayment, whether group liability and group pressure creates tensions within the group from defaulters and drop-outs and strain intra-group dynamics and (vi) whether there is a over bearing pressure to repay loan by borrowing from money lenders to enable members to borrow once again?
4. To find out whether the SHGs have to deal with intra-household disagreements about women's participation, restrictions on mobility, conflict within and across households over social dynamics etc. and whether these social conflicts of interest come in the way of sustainability of SHGs?

5. To find out whether the SHGs formed are sustainable in the long term perspective and if not, to identify their vulnerability aspects in this regard?

8.11.2: Methodology

The study is mainly based on primary data collected from a sample of 178 SHGs selected randomly from Stree Shakthi groups and SHGs sponsored by SKRDP. Since the study focuses on women empowerment, only women SHGs were selected for the study. The analytical framework adopted for analysis of data was governed by the objectives of the study. No attempt has been made to evaluate the role of sponsoring agencies. The data collection was done by the officials of the sponsoring agencies under the supervision of Women and Child Development Department.

8.11.3: Findings and Implications

The findings of the field study are summarized below:

Social and Economic Background of SHG Members: 178 sample SHGs have membership of 2473. The average size of SHG is 14 members. 165 out of 178 sample SHGs are 5 years and above old. Age-wise classification of members shows the majority of the members (57 percent) belong to the young age group of 20 - 40 years. About 40 percent of them are found in the age group of 41 – 60 years. Even among this age group, the majority of them are below 50 years. There are hardly 2 percent of the members who belong to above 60 years. Similarly only one percent of them are below 20 years. From this, it is clear that the beneficiaries of the SHG movement are young women population in rural areas. As regards education background, it was found that 64 percent of the members have primary education and 7 percent were illiterates. Only 22 percent of the members have secondary education and those who have above secondary education constituted only 7 percent. Interestingly, SHG movement belongs to marginalized sections of the society. Nearly 45 percent of the members belong to SC/ST category and 46 percent belong to OBC category. The minorities and other communities constituted only 8 percent. The occupation pattern shows that agricultural and non-agricultural labourers constituted 83 percent of the total members whereas others mainly belonging to the marginal farming family were only 17 percent. The analysis of the data, thus evidently proves that the SHG movement is primarily the movement of weaker section of the society in rural areas.

Social Empowerment: The Chairman and the Secretary are elected democratically on rotation basis every year. In the sample 178 SHGs studied, 65 percent of the charwomen and 71 percent of the secretaries belonged to age group of 20-40 years. About 63 percent of the chairwomen and 85 percent of the secretaries were illiterates or having just primary education. 52 percent of the chairpersons and 48 percent of the secretaries were from SC/ST

communities. The chair persons and the secretaries belonging to OBCs were 42 percent and 44 percent respectively. Occupation-wise, the majority of the chairpersons and the secretaries belong to labour class. All these SHGs met every week or fortnightly and attendance was, on an average, more than 75 percent. More than 70 percent of the members have undergone training in the dynamics of SHG governance. They also actively participate in social functions. When asked the type of benefits they derived from joining SHGs, 98 percent of the SHGs have indicated social empowerment in terms of group solidarity, improving communication and improving confidence in social participation as the major benefits they got by joining SHGs.

Economic Empowerment: The economic empowerment of poor women can be assessed in terms of saving thrift, loan availed, purpose for which availed, income generating activities undertaken and the members' perception of how they benefited economically. The sample survey results revealed that 47 percent of the SHGs mobilize deposits from members every week and 30 percent fortnightly. Only 22 percent indicated saving by monthly and one percent quarterly. !78 SHGs have total saving amount of Rs.147.73 lakh. The average savings of an SHG works out to RS.82994. Prior to joining SHGs, they never had saving habits. 178 sample SHGs have at present average loan amount outstanding of Rs.10.13 lakh. The main purposes for which loans were availed are construction/repair of house (22 percent), marriage/gold purchase (14 percent), Purchase of dairy animals (13 percent), and consumption needs (12 percent) and education and medical expenses (12 percent). Other purposes for which loans were availed are farming expenditure (5 percent), capital expenditure on farm business (5 percent), tailoring (3 percent) and setting up micro enterprises (3 percent). From the above, it is clear that though emergent consumption needs such as house repairs, education and medical expenses etc initially dominate the use of loans, there is a gradual shift towards use of loans for capital formation and to undertake income generating activities such as dairy, tailoring etc. Nearly 98 percent of the members have reported accessing loan and improving income and livelihood as the main benefits of joining SHGs.

Vulnerability and Sustainability of SHGs: Though the proportion of SHGs responded yes constitutes less than 10 percent, they reported the following as the vulnerability factors affecting SHGs:

- Multiple-membership in SHGs to obtain government subsidy and access loan (26 percent).
- Husbands force spouses to borrow for personal use (5 percent).
- When defaulted, group liability creates tension and threatens group solidarity (3 percent).
- Zero tolerance for repayment by SHG/NGO/Bank and forcing

members to borrow from money lenders to repay SHG loan (2 percent)

- Household conflict for women's regular participation as it affects family life (7 percent).
- Political interference in stree-shakthi groups and considering them as vote bank (10 percent).

In long term perspective, some of these vulnerable factors may affect adversely the sustainability of the SHG movement.

8.11.4: Conclusion:

The findings of the study are quite revealing. In Udupi district, the SHG movement is proved to be one of the most successful experiments in empowering the rural poor women socially and economically. It not only developed saving thrift among their members but also enabled them to access finance either through the banking system or through the NGOs. Socially, it has improved their mobility, communication skills and self-confidence. As a result of access to finance, the members of SHGs could not only meet their emerging consumption needs but also enable them to improve their housing, send children to schools, acquire household assets and undertake income generating activities to improve their standard of living. All these would not have been possible for rural poor women without the SHG movement. Prior to joining SHGs, they were not considered creditworthy and bankable. SHGs thus proved as strategic instrument to bring them to the mainstream development. However, in long term perspective, the issue is how to sustain them and graduate them into micro enterprises to improve income of their members. The success of SHG movement in Udupi district is largely attributed to the role played by the sponsoring agencies such as SKDRDP. Their back-up technical and financial support contributed significantly for their sustainability and success. SKDRDP being a non-profit NGO and committed to the rural development, with their support, the sustainability of the SHG movement may not pose a problem in Udupi district.

8.12 Concluding Remarks

The district is hailed as one of the most progressive districts in the state with regard to women and their empowerment. As a result of various gender-friendly enabling factors such as matriarchal system, favorable sex ratio, high literacy amongst men and women, better infrastructure and access in education, health, transport and communication, higher scope for employment in labor intensive and gender sensitive traditional industries like beedi and cashew-nut processing, a strong SHG movement and higher level of out-migration, apart from historical background, have contributed to the overall development of women in the district. Karnataka Human Development Report-2005 has ranked Udupi number two in Gender Development Index (GDI) after Dakshina Kannada

(excluding Bangalore Urban) among 27 districts in the state.

The various government schemes such as Bhagya Laxmi Programme to provide insurance cover for new born girl's education and marriage of poor families, free education for girls in government schools up to the secondary level, provision of bicycles to secondary school girls, Stree Shakthi SHG model for empowering women and reservations in political representation local governing bodies contributed significantly in minimizing gender discrimination and improving gender equality in the district. Under Bhagya Laxmi Scheme, 19,646 were covered and out of them 14,867 were already given LIC bonds. The district has 1,146 Anganawadis to take care of nutritional requirement of pregnant and adolescent women of the poor section of the society. A good network of NGOs such as SKDRDP also played a pro-active role in social and economic empowerment of rural poor women.



'Chande' Group of Women

Notwithstanding these achievements, the women in the district are still faced with the following gender related discrimination and problems:

- Deeply rooted gender biased social norms and customs on their roles, codes of modesty, code of honor and dowry system as well as beliefs about women's ability still persists particularly among rural community and SCs and STs.
- The worsening child sex ratio.
- Declining female work participation and casualization and marginalization of women's employment in rural areas with the declining of agriculture and beedi rolling.
- Increasing employment of women in unorganized sector such as shops, hotels, domestic servants etc. without security of jobs and terminal benefits, contributing to gender discrimination and vulnerability.
- With the disintegration of undivided joint family and in the absence of any social security measures, the life of widows and single old women in poor families becomes miserable.
- With the growing out-migration of married men and increasing divorce, the nmber of single woman living is also increasing, leading to the problem of insecurity.
- With out-migration of married men, an increasing number of poor and young women at the productive age get infected with HIV/AIDS.
- Preference of parents to boys rather than girls in professional education.
- Increasing alcoholism among young generation resulting in family quarrels, spouse abuse etc.
- Recent increase in theft, violence against young women, abduction of young girls.
- Increasing migrant families who are faced with the lack of basic amenities, malnutrition etc.
- The sustainability and vulnerability of women SHGs