

## **A Study of Women in BPL families: Present Situation and Interventions for Socio-economic Development in Maan Block, Dist-Satara.**

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### **Introduction:**

Women who constitute almost half of the world's population are known to suffer from many social and economic disadvantages. For centuries women have been suppressed, oppressed, deprived, and discriminated against. Women are perceived as one of the target groups by professional social workers as the profession is committed to offer necessary interventions to the deprived sections of society. So as to help them grow and develop and lead satisfying lives with dignity. There can be no real progress if women of a country are not made partners in the process of development.

Below poverty line is an economic benchmark and poverty threshold used by the government assistance and households in need of government assistance and aid. It is determined using various parameters which vary from state to state and within states.

Internationally, an income of less than \$ 1 per day per head of purchasing power parity is defined as extreme poverty. By this estimate, about 40% of Indians are extremely poor. Income based poverty lines consider the bare minimum income to provide basic food requirements, it does not account for other essentials such as health care and education. That's why sometimes the poverty lines have been described as starvation lines.

Maharashtra's image as progressive state has taken a beating with recent figures rating it third amongst major states, after Uttar Pradesh and Bihar as regards the population below poverty line.

An economic survey released by the state government said the poverty estimates provided by the planning commission reveal poverty ration in the state is 30.7%, 3.2% more than the all India (27.5) figure.

Maharashtra, Tamil Nadu, West Bengal had the same level of poverty figures during 1993-94, but during 2004-05, poverty ratios of these states are much less than that of Maharashtra, survey said.

The Principle of gender equality is enshrined in the Indian constitution in its preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women.

Consequently the access of women particularly those belonging to weaker sections including scheduled castes/scheduled Tribes/other backward classes and minorities majority of whom are in the rural areas and in the informal, unorganized sectors from education, health and productive resources, among others is inadequate. Therefore, they remain largely marginalized poor and socially excluded.

It is, therefore, important to understand the social environment in which women live their lives and the factors that result in their suppression and deprivation. Fortunately, there is an increasing concern to rectify this situation globally and specially in India. It is worthwhile to learn about the efforts made to deal with women's issues and concerns.

The poverty line in United States is fixed in terms of annual family income. In 1969, the requirements of family in terms of food were worked out with reference to 1963 prices, and it was found that family of four would require \$1,033 annually to meet the food requirement. The study revealed that families in that income spent nearly one-third of their income on food, and therefore the poverty line for a four person family was fixed as \$3,099 annually. The poverty line is revised annually adjusting for inflation. For the year 2006 it was \$20,650 for a four-person family.

Within a framework of democratic policy, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five year plan (1974-78) onwards has been a marked shift in the approach to women's issues from welfare to development.

Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. It is a process that enables women to gain access to, and control of material as well as informational resources.

Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and discriminations to which higher to depressed classes were subjected got initial efforts by social reformers towards removal of mitigation of inequalities and overall amelioration of conditions of these people. The space was slow but determination was firm.

After independence not only status, laws and acts were implemented for their general welfare and protection. However programmes in the field of education, occupation, income, housing, health and sanitation were also implemented to bring about change in their social status. In addition, reservations in government jobs and state have elevated their economic status.

## Methodology:

### STATEMENT OF THE PROBLEM:-

It is therefore important to understand the social environment in which women live their lives and the factors that result in their suppression and deprivation. Fortunately, there is an increasing concern to rectify this situation globally and specially in India. It is worthwhile to learn about the efforts made to deal with women's issues and concerns. In order to find out the exact conditions i.e. economic, social and cultural conditions and living standard of beneficiaries, the researcher undertook this study which is entitled A Study of Women in BPL families: Present Situation and Interventions for Socio-economic Development in Maan Block, Dist-Satara.

### SCOPE OF THE STUDY:-

The study was confined to the women belonging to the age group of Eighteen to Forty years who are under Below Poverty Line (BPL) and which are residing in *Maan taluka* of the *Satara* District.

The study has been focused on the women empowerment in the context of socio-economic development, problems and prospects considering women in BPL families in *Maan taluka of the Satara* District. Therefore the area of the study was universalized with the limitation of *Maan taluka of the Satara* District.

So the women in BPL families who could not get the equal access to health care, quality education at all levels, career and vocational guidance, training, employment, equal remuneration, occupational health, etc were considered as respondents.

### RESEARCH QUESTIONS:-

1. What are the socio-economic factors related to empowerment of women in BPL families?
2. Are the women aware about government schemes and programs?

### OBJECTIVES OF THE STUDY:-

1. To study the socio-economic situation of women in BPL families
2. To understand the level of awareness regarding the government schemes and programs among women in BPL families.

## VARIABLES IN THE STUDY:-

Independent Variables	Dependent Variables
Caste	Socio-economic situation
Education	
Occupation	
Type of Family	
Living Standard	
Socio-economic situation	Political status
Income	Economic empowerment

## OPERATIONAL DEFINITIONS OF THE CONCEPT:

1. **Women in BPL families:** The study was confined to those women belonging to the age group of Eighteen to Forty years who are under Below Poverty Line (BPL) and which are residing in *Man taluka of the Satara District*.
2. **Socio-economic situation:** Women in BPL families who could not get the equal access to health care, quality education at all levels, career and vocational guidance, training, employment, equal remuneration, occupational health, etc are considered as socio-economic backward.

## ETHICAL CONCERNS FOLLOWED DURING THE STUDY:

1. **Obtained Informed Consent from the Respondents:** During the study, an informed consent from each respondent before inclusion in the research study has been obtained.
2. **Confidentiality:** The study ensured to each respondent who had participated in the study that all given information given by them for the study will be kept confidential and anonymous and same has been maintained.
3. The study has allowed all the respondents who expressed to get withdraw from the study.
4. **Professional Relationship:** The researcher has maintained the professional and appropriate relationship with all the respondents.

## RESEARCH DESIGN:

The descriptive design was used for the study. The purpose of descriptive design was to describe the socio-economic situation of BPL women, and to develop hypothesis. As well as researcher would like to ascertain the health and political situation of the respondents. Hence the study was descriptive in nature.

## SAMPLING DESIGN:

- **Universe –**

The *Man taluka of Satara* District from Maharashtra state is the universe. From that universe the sample villages were determined as per majority of the women population under Below Poverty Line residing in different villages of *Man taluka, District Satara*.

According to census 2011, Population of women under below poverty line is 1600 in *Man Taluka*.

- **Sample Size –**

Since it is qualitative research, that's what exact sample size has not fixed. Therefore researcher has conducted three FGDs during the study.

- **Sample selection Method and Technique**

**Inclusion Criteria:** Those families having Yellow Colour (BPL) ration Card that can be considered as sample. Also those women who were belong from BPL family and had the age group between 18 to 40 years has considered as sample unit of the study

**Exclusion Criteria:** Those families do not have Yellow Colour (BPL) ration Card that cannot be considered as sample. Also women who were not belonging from BPL family and who had apart from the age group between 18 to 40 years had not been considered as sample unit of the study.

## TOOLS FOR DATA COLLECTION:-

For the study data was collected through Focus Group Discussions. Besides it observations and discussions were also used. The researcher used observation check list and interview guide as a tool.

## **Present situation of women in B.P.L. families:**

During the data collection, the researcher has used the Focussed Group Discussions (FGD) for getting detail and in-depth information from the respondents. Following areas have been covered during the FGD. Total Three FGD was arranged by the researcher as per the convenience of the respondents.

- A. Education
- B. Sources of livelihood
- C. Housing
- D. Availability of employability
- E. Health
- F. Demand of *GayranJamin*
- G. Sanitation
- H. Drinking water
- I. Income generation activities
- J. Microfinance
- K. Equal wages for equal work
- L. Social participation
- M. Political representation
- N. Women Gramsabha
- O. Awareness about government schemes, policies and programs

All these components were discussed with the respondents in FGDs. The details of the discussions is summarised as below;

### **A. Sources of livelihood:**

Basically the area of the research study is *Man taluka of Satara* district is fall under huge drought prone area and saviour scarcity of drinking water as well as watershed. Hence researcher has found that due to scarcity of water there is lack of livelihood sources. The respondents are still engaged in traditional ways of income sources; ie. rural artisans. Majority of the respondents were engaged in the activities like; agricultural labourers, making ropes, carpentry, collection of

neem seeds, making of brooms (*Zadus*), making of leather Foot wares (*chappals*) etc. But from these sources respondents did not get sufficient income for their livelihood.

Researcher also discussed and assessed the needs of respondents for the training for the self employment; henceforth the majority of the respondents were ready to take the training for self employment as well as agricultural allied activities.

## **B. Housing:**

In the decade of 1970-80, the Maharashtra state has faced tremendous draught (year 1972). During the period the *Satara* district has faced huge drought and seivour scarcity of drinking water as well as watershed. Due to huge draught the people were migrated in high proportion in the search of employment.

During that time the source of housing was not sufficient. Then the Prime Minister of India Mrs. Indira Gandhi had launched the scheme of constructing the houses for rural poors across the country in general. In particular in the drought affected area. Those colonies were built out of the villages for weaker sections. Still those colonies are identified as *BegharVasahts'* (colony of deserted).

After completing the 44 years of these colonies, it is found that they are not in good condition. Majority of the colonies were destroyed and some of these are in condition of repairing. Due to lack of income sources the people they were unable to repair their houses. Hence the respondents has discussed about occupying the *GayranJaminie*. Desert land of village panchyat ownership through encroachments where new house can build for their shelter.

During the data collection it was also found that most of the respondents have received the benefit of housing under the scheme of *IndiaraAvasGharkul Yojana*. But most of the respondents don't have their own land to construct the house under the said scheme. In total 100 families were demanded the housing. Therefore the researcher has discussed and guided about accessibility of the *GayranJaminie*. Desert land of village panchyat

## **C) Demand ofGayranJamin (Desert Land):**

Basically the desert land is under the ownership of village panchayat. The philosophy behind that was the desert land was kept reserved for grazing the animals of villagers. Traditionally the said land was used for the same. But due to globalization and some reform the desert land was not used for this purpose, during the time period.

From the study area, the respondents from the village *Virkarwadi* demanded the desert land for their housing. The researcher and stakeholders from the said village approached to *TalathiOffice* and obtained the map and related records of said desert land. Then the stakeholder team and researcher has did the advocacy for getting the desert land with the *Tehsiloffice* of *Mantaluka* and District Collector office of *Satara* and simultaneously with the Ministry of Revenue of state government of Maharashtra.

Initially none the department of government from local to state were not considering the proposal of the villagers. They fight for their rights. Therefore the researcher significantly guided to the stakeholders and respondents to make protest against government, from local revenue department, *Tehsil* office and district collector office. After four years struggle with the administration department, finally in 2014 in total 100 BPL families has encroached on the desert land near to village. After getting the ownership of the land, these families constructed their houses in the said places and it was registered in the Municipality office. It is the minor outcome of this research study.

#### **D) Availability of employment:**

During the study it was found that majority of the respondents are daily wages agricultural labourers and some them having their own land in very little proportion which falls under draught prone area. The cropping pattern is seasonal. Majority of the respondents do not have their own land. Significantly it was found that the majority of the respondents were agricultural labourers on daily wages.

Apart from daily wages majority of the respondents were engaged in construction sites as well as most of them were engaged in work of digging the well. During the data collection, majority of the respondents demanded the training for self employment like food processing, poultry, bricks business, dairy development, beauty parlor and so on.

#### **E) Health:**

It was found that the majority of the respondents are working in the agriculture sector as labourers. The work pattern is hard in nature, due to which most of the respondents were chewing the tobacco and majority of them were having the habit of *masheri*. Most of the respondents having physical pains like body pains, disease related to abdomen, headache, and so on.

It was also observed that there was lack of significant health and health care services. The majority of the respondents were using traditional mode of treatments. Simultaneously



the National Rural Health Mission (NRHM) focuses on institutional deliveries. But unfortunately due to lack of important health and health care services the objectives of NRHM will not be achieved.

During the study it was found that wherever the Primary Health Centres and Sub-centres were available, the medical and paramedical staffs were not performing their duties and responsibilities properly. Most of the times they were not present on duties. Hence the researcher visited two Primary Health Centres (PHC) along with respondents. Researcher did the advocacy about access to healthcare services for respondents. The staff members were not responded properly and then significantly the researcher communicated these issues with District Health Officer (DHO). The DHO gave proper directions, guidelines and suggestions to staff of the concern PHC. The staff has started the cooperation to the respondents about health services.

It was also found that most of the respondents having the diseases like, Tuberculosis, Asthama, Paralysis etc.

#### **F) Education:**

During the study it was found that majority of the respondents were illiterate. Hence the most of the government schemes were out of reach to the needy persons. Most of the respondents demanded the coaching of Adult Education.

#### **G) Sanitation:**

Majority of the respondents don't have personal toilets at their home. Due to scarcity of the water for drinking and domestic use most of the respondents were not using the toilets. Most of the respondents demanded for getting the benefit of scheme to construct the personal toilet.

#### **H) Drinking water :**

Majority of the respondents does not have the source of drinking water. As the *Mantaluka* is falls under draught prone area, it was found that the source of drinking water was bore well and wells. Hence the respondents facing more challenges regarding the access to drinking water.

During the study it was also observed that majority of the respondents do not have personal connection of drinking water, majority of them were using publicly access to drinking water like hand pump, common water tank etc.

**I) Income generation activities:**

Majority of the respondents were engaged in traditional profession and activities like; agricultural labourers, making ropes, carpentry, collection of neem seeds, making of brooms (*Zadus*) making of leather Foot Wares (chappals) etc. From these sources respondents don't get sufficient income for their livelihood.

During the study it was found that the majority of respondents demanded the training for self employment which will be supportive to themselves for income generation activities.

Majority of the respondents demanded the job under Mahtama Gandhi National Rural Employment Guarantee Act (MGNREGA) for livelihood purpose.

**i. Microfinance:**

Significantly it was found that majority of the respondents were part and parcel of microfinance activities. It was clearly observed that majority of them were members of Self Help Groups (SHGs).

Whatever the income generating from their traditional income sources, a little proportion of it was saved in the SHG. Majority of the respondents have taken the loans from SHG for their business development, for children's higher education and marriage ceremony of their children etc.

Majority of the respondents demanded the home based training under skill development programmes.

**J) Equal wages for equal work:**

Majority of the respondents were agricultural seasonal labourers. Apart from agricultural activities, majority of them were sugarcane bonded labourers. The contractor of sugarcane

workers gave advance money to the respondents for the one season. All the workers started activity as bonded labours under the jurisdictions of contractor.

Very surprisingly women were most vulnerable in those activities. All the control over the money was with the husbands of the respondents. It was observed that there was no equal pay for equal work.

The researcher discussed with the respondents about to open their bank accounts and get the fifty percent advance money from their husbands and it should be kept and invest in the bank as a fixed deposit. Unfortunately the women were the victims of addicted husbands. There is need of women association to fight against such inhuman treatment.

### **K) participation in Social Activities:**

Most of the respondents were found widow. In Indian society the widowhood is considered as unpleasant and unwelcome. In many social functions widow women are not allowed to participate in them.

As well as majority of the respondents were representing themselves from Scheduled Castes, Nomadic tribes and Other Backward Classes. As far women are concerned, the entries into temples were restricted for women in all places still in the era of science and technology.

Due to multicultural activities of our Indian society it was also found surprisingly that the caste based discrimination is still being practiced in rural areas. Mahatma Gandhi often used to say that until and unless development of rural villages takes place the national development is not possible. So women are the core part of any country. Without considering women participation in all spheres of development, the national development is not possible.

### **L) Political Representation:**

Majority of the respondents were representing themselves from Scheduled Castes and Nomadic tribes and Other Backward classes too. It was found that very little proportion of the respondents were the members of political organizations and majority of them were not any part of active politics. It was observed that majority of the respondents were not getting any kind of political representation in Gram Panchayat, Panchyat Samiti, Zilla Parishad and so on.

Though there is provision of reservation based on social categories, the women do not get political representation due to patriarchal social system. Though the Government of Maharashtra has given 50 percent reservation for women in local bodies i.e.(Gram Panchayat, Panchyat Samiti, Zilla

Parishad, Municipal Corporation, Municipality, Nagar Panchyat and Cantonment Boards.) Unfortunately the respondents are not getting the representation due to lack of political interest, family restrictions and large family size etc.

Due to lack of political awareness and representation women were unaware about gram sabha and their roles and responsibilities in the gram sabha.

#### **M) Women participation in Gramsabha:**

Majority of the villages do conduct Gram Sabha as per schedule given by the state government. Surprisingly it was found that no women participate in Gram Sabha. Also it was discussed that majority of the respondents were not willing to participate in Gram Sabha. Due to lack of political awareness they don't participate. Also very little opportunity is given to women in Gram Sabha.

Most of the respondents said that the Gram Sabha is not conducted in the village. It was due to lack of people participation, lack of interest among people representatives and so on.

Due to lack of participation in Gram Sabha the women are unaware about different government schemes, policies and programs.

#### **N) Awareness about Government Welfare Schemes, Policies and Programmes:**

Majority of the respondents were not participating in Gram Sabha. The information about government schemes, policies and programs is addressed in the Gram Sabha and it was observed that majority of the respondents were unaware about government schemes, policies and programs.

Very little proportion of the respondents received the benefit of government welfare schemes like, *Indira AvasGharkul Yojana*, *Sanjay Gandhi NiradharAnudan Yojana*, as well as *Janani Suraksha Karyakram* etc. Hence it is concluded that most of the respondents are not aware about government welfare schemes, policies and programs.

#### **Future Paradigms about Socio-economic and Political empowerment of women in BPL families:**

##### **A) Education:**

During the data collection the researcher came across through interviews and Focused Group Discussions (FGDs) with majority of the respondents. Unfortunately it was observed that majority of the respondents were illiterate. Due to illiteracy respondents are facing the problems in their

day today life. Hence social worker could apply the theories and methods of extension as well as adult education through which people can learn basic things which will help them in their day today life.

### **B) Availability of the Employment or Vocational Training:**

During the data collection majority of the respondents demanded the vocational training for self employment. Initially in *Man* block two Garment Industries were established but due to lack of funds and income they are closed. Most of the respondents found unemployed who were employed there earlier. Hence there is scope for social work intervention as giving the vocational trainings to the respondents through which they can get the employment which leads to improvement in living standard as well as socio-economic enhancement among the respondents.

### **C) FamilyCounselling:**

While discussing with the respondents it was observed that majority of the respondents were facing some family conflicts, in which husband –wives are more in number. Therefore the social worker can give the guidance and family counselling to the respondents which helps to enhance the quality of life among the respondents.

### **D) Lifestandard:**

To enhance the quality and level of thinking or thought process is generally called as life standard. Majority of the researchers are trying to improve the living standard of the respondents. Unfortunately very few researchers are trying to change the life standard among the respondents. Therefore social worker can make the awareness about the great thoughts of social reformers through audio-visual lectures, posters presentations, exhibitions, discussions and meetings etc which helps to the respondents to enhance their thought process which leads to increase in the life standard.

### **E) Socio-economicupliftment:**

Already the respondents are found under below poverty line, and it was observed that the socio-economic situation of the respondents is worst. Majority of the respondents do not have the two times food due to natural calamities like draught and unemployment. Also they are facing the problems in social participation.

Therefore there is huge scope for social work intervention. Hence social worker can play the role of facilitator for providing technical knowledge and awareness about various governmental programs also perform the role as guide and co-ordinator between the respondents and government. As far as social situation is concerned majority of the respondents are not participating in the Gram Sabhas.

Hence social worker can give the importance of Gram Sabha to the respondents which will be helpful for increasing the social participation of the respondents.

**E) Participation in Local Self Governance Bodies:**

According to the 73<sup>rd</sup> Constitutional amendment 1992, the political reservation has been allotted to weaker section people including SC, ST, OBC, (NT-DNT, VJNT only in Maharashtra) etc as per the number of population. During the data collection period it was found that very few number of the respondents and their relatives are the members of local self governance bodies.

It was also observed that, since traditionally the landlords and rich people (money lenders) are in the power at local self governance bodies but according to the population size one or two members are in power in existing bodies, but unfortunately they don't have the proper rights to utilize their powers, functions and responsibilities, they worked under the pressure of existing people who are in the power those who are belonging from the elite class.

Therefore the social worker can make the intervention for representation and participation of the respondents in local self governance bodies through making them aware about their basic, fundamental human rights as well as about their political rights also.

**G) Income Generation Activities:**

It was observed that, majority of the respondents were going for sugarcane cutting business on seasonal basis, due to the unemployment and some natural calamities like draught situation. Social workers can give the vocational training for self employment through which respondents can get some earnings which leads to their sustainable livelihood.

**H) Skill development and empowerment:**

During the study it was observed that majority of the respondents were unskilled and working in the farms as labourers on daily wages, some of them were bonded labour. Also majority of the respondents had given suggestion and demanded different types of skills development trainings. According to their strengths and needs, social worker can provide skill development trainings which will lead to their socio-economic empowerment.

**Conclusion:** Researcher has assessed the historical background of women to still i.e. present situation of women. In this context researcher has emphasized on the gaps found out during the research study. It can be concluded that women in BPL families can get the equal representation and access in the

field of education, employment opportunities, health care facilities, social participation, decision making process, political representation and so on,

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