

SAVING PATTERN OF FEMALE LABOURERS IN AGRICULTURE SECTOR OF PUNJAB

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Abstract

In today's society, the role of women extends way beyond the home and the bringing-up of children. Women have to perform the dual role of housewife and bread earner. The present study was conducted in the villages of two districts namely Hoshiarpur and Bathinda of the Punjab state. In this study researcher have discussed the role of women and nature of disparity among them in Bathinda and Hoshiarpur is a pre-condition to analyze the work-participation rates at the district level. A sample of 320 rural farm women laborers from both districts who were involved in various agriculture operations was selected for this study. An interview schedule was used to collect the information required to fulfill the objectives of the study. Apart from interviews, field observations were also made to observe the participation of women in the farm activities. The data collected was analyzed by using simple mean frequencies, percentages and tests of analysis. It is identified that there are number of determinants of female labor force participation in agriculture sector of Punjab. The results revealed that the majority chose to work in farms for their family due to illiteracy. Majority of the female labourers were illiterate and unable use banking services efficiently. It is also difficult for them to go to the banks in their working hours so they preferred to save their money with their employer or by their own side.

Keywords: Female labourers, Agriculture Sector, Women Participation.

INTRODUCTION

Since the post-independence period, with the impact of green revolution Punjab has experienced a high level of economic prosperity and high per capita income. However, the high level of economic development has unable to improve the economic and social status of women in Punjab. In today's society, the role of women extends and now they work beyond the home and looking after their children. Women have to perform the dual role of housewife and breadwinner. Both roles put extra burden on women and consume their time and energy. Among the states of India, Punjab is one of the smaller states. It covers nearly one and half percent of the realm and constitutes about 2.4 percent of India's population.

Even though in all walks of life the females now entered into high positions, the majority of females are still working in the unorganized sector.

Women from rural areas are engaged in agricultural activities as they work as cultivators, assistants to male cultivators and agricultural labourers. Women are actively performing pre-sowing, post-sowing, harvesting and post-harvesting operations as well as allied activities. Women belonging to low socio-economic strata are actively involved in agricultural labour. Women's participation at work and home is dependent upon social, cultural and economic conditions of the area. It also varies from region to region and even within a region, their involvement varies widely according to various farming systems, castes, classes and socio-economic status. The participation of women at work greatly helps to supplement the family income but they play the dual role of income generator as well as homemaker does have some negative impact on their family too (Swaminathan 1985).

Women have paid the highest price due to patriarchal values which induced devaluation of women in agriculture has led to a new violence in the form of female feticide. Gender discrimination is the main reason behind it. Women centered agriculture systems are also more productive. We need to strengthen women's role in agriculture sector both to remove hunger, poverty and to empower women. We need to redefine development by giving emphasis to women. This is the Gandhian approach to equitable sharing of prosperity by involving the poor in development.

The labour force participation rate plays an important role for socio economic development. The women's participation is increasing in the labour market of both developed and developing countries and it has drawn both social and academic interests of people on gender aspects of labour market issues (Ackah Charles et. al, 2009).

Today, women play a significant role in agricultural management and production activities in addition to their household responsibilities. She is the cornerstone of the agricultural labour force. She does the most tiresome and stiff tasks in agriculture, livestock farming and households.

Agriculture is the mainstay of the people of Punjab. Punjab has achieved tremendous growth over the years due to the success of Green Revolution in the early 70's. For a major period in the second half of 20th century, Punjab led the other states of India to achieve self-sufficiency in crop production. Punjab is called the "Granary of India". It produces 43 percent of India's wheat and 15 percent of India's rice. In worldwide terms, this represents 1/30th or 3 percent of world's production to these crops. Total population of Punjab as per 2011 census is 2.77 crores of which male and female are 1.46 crores and 1.31 crores respectively. Population of the state is rural dominated which accounts for 1.73 crores and urban population accounting for 1.04 crores. (Census of India 2011).

The female labourers have to work to increase in the household earnings in the young age after marriage because they are not allowed to work before marriage by family members due to the impact of patriarchal and patrilocal systems along with the social taboos. Generally, females from scheduled caste work in fields because they belong to low economic strata and involved in work to supplement their family income. As the number of children per family is growing less there is growing tendency of female labour force participation because it is extremely difficult to manage dual fronts for women.

The highest proportion of female labourers was illiterate in Punjab. Low level of literacy among the female workers is a barrier to their employment opportunities. Educated women are more likely to engage themselves in economic decisions that would translate to increased participation in employment opportunities among women.

OBJECTIVE OF THE STUDY

To examine the distribution of female labourers according to the methods of savings in agriculture sector of Punjab.

METHODOLOGY

Locale of the study

The locale of the study is the Hoshiarpur and Bathinda districts of Punjab, agriculturally the most developed state of India.

Sampling design

The four stage random sampling technique was used to select the sample for the study. District was the first stage of the sample while block and village were the second and third stage of the sample respectively. The respondents such as the male and the female labourers/farmers become the fourth and ultimate stage of the sample of the study.

Selection of the districts from the study area

Punjab state is divided into 22 districts. These districts are further divided into Tehsils and Blocks for the purpose of good governance. The field work for the research work will be conducted in two districts, viz. Hoshiarpur and Bathinda.

The selection of these two districts has been made in the following manner:

- (a) District having Maximum sex ratio.
- (b) District having Minimum sex ratio.

Selection of the respondents

Finally, the ultimate respondents for the study, viz. the local women agricultural labourers and farmers were randomly selected. A total sample of 320 respondents was taken in the sample scheme. Respondents belonging to 80 farm families comprising of different agricultural and allied activities and 80 non-farm families comprising of landless female/male labourers working in agriculture and allied activities on a wage basis will be selected randomly from each district.

RESULTS AND DISCUSSION

Saving Pattern

Majority of the female labourers were illiterate and unable use banking services efficiently. It is also difficult for them to go to the banks in their working hours so they preferred to save their money with their employer or by their own side. Most of them had taken loans from moneylenders and landlords; it is also the other reason behind their savings with landlords so that they can withdraw more than savings whenever they were in unforeseen situations.

Table 1 exhibits the data regarding the different saving patterns among the female labourers. A glance at the Table 1 provides that all the female labourers used to save something for the future at varying extents, 55 percent from Hoshiarpur and 56.25 percent from Bathinda preferred to save with their respective farmers or landlords followed by 31.25 percent of female labourers from Hoshiarpur and 25 percent of female labourers from Bathinda managed the savings at their own level. Table further reveals that only 13.75 percent of female labourers from Hoshiarpur and 18.75 percent of female labourers from Bathinda had their accounts in banks or post offices. District-wise, there has been no significant difference in methods of savings between Hoshiarpur and Bathinda districts, as indicated by non-significant value of chi-square. Highest proportion of female labourers i.e. 55.62 percent in Punjab who were preferred to save with their respective farmers or landlords

followed by 28.13 percent of female labourers managed the savings at their own level in Punjab. Table shows that only 16.25 percent of female labourers had their accounts in banks or post offices in Punjab.

Table 1

Distribution of Female Labourers according to the Methods of Savings

SAVINGS DEPOSIT METHODS	HOSHIARPUR		BATHINDA		PUNJAB	
	NO.	%	NO.	%	NO.	%
1. NO SAVINGS	0	0	0	0	0	0
2. BANK/POST OFFICE	22	13.75	30	18.75	52	16.25
3. OWN LEVEL	50	31.25	40	25	90	28.13
4. WITH LANDLORD	88	55	90	56.25	178	55.62
Chi-Square	2.36					

Source: Field survey 2018-19

The data about the distribution of female labourers according to the methods of savings has been presented in Figure 1. Figure reveals that highest no. of female labourers i.e. 88 female labourers from Hoshiarpur and 90 female labourers from Bathinda preferred to save with their respective farmers or landlords due to financial illiteracy.

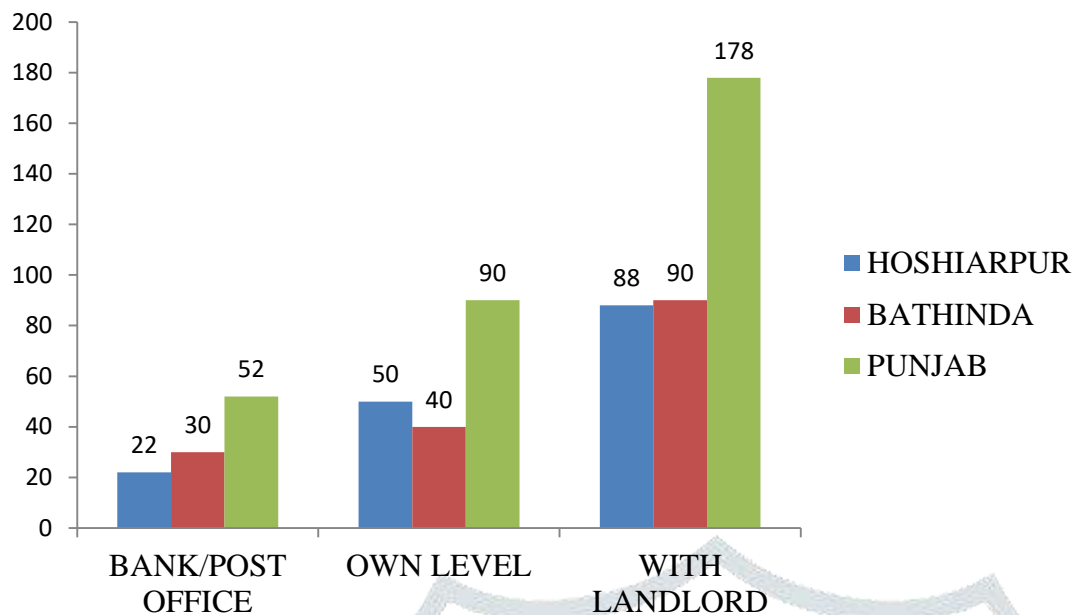


Figure 1 Distribution of Female Labourers according to the Methods of Savings

CONCLUSION

Majority of the female labourers were illiterate and unable use banking services efficiently. It is also difficult for them to go to the banks in their working hours so they preferred to save their money with their employer or by their own side. Most of them had taken loans from moneylenders and landlords; it is also the other reason behind their savings with landlords so that they can withdraw more than savings whenever they were in unforeseen situations. So majority of female labourers are in the grip of moneylenders and landlords. The major chunk of families of female labourers is also in debt trap and that also for unproductive and unavoidable purposes. By and large, it can be said that female labourers from rural areas still rely in the mercy of their employers for their subsistence.

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