



AN ANALYTICAL STUDY OF WOMEN'S SOCIO-ECONOMIC RIGHTS AND LIVELIHOOD CONDITIONS IN MURSHIDABAD DISTRICT

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ABSTRACT

This research examines the socio-economic status and women rights in Murshidabad district and points out some of the major areas in this regard including education, employment, entitlement to welfare programs and ownership of property. A careful evaluation of primary and secondary data shows that there is a high degree of gender disparity. Many women either work in the informal sector or do unpaid domestic work and very few of the women have formal jobs. The level of education is low especially above the secondary level and therefore limits the chances of socio- economic improvement. The information also indicates the small knowledge and acquaintance with government welfare programs, which paints more than a worrying picture of asset ownership, as 70 % of women listed no property under their name. These findings emphasize on the careful reformation in policies that work in Favor of the inclusion of women in the development plans and economic empowerment campaigns.

1. Keywords: Women's Rights, Socio-Economic Conditions, Employment, Education, Welfare Schemes, Murshi

INTRODUCTION

Inclusive and sustainable development is based on the social and economic rights of women. These rights include the right to education, health care, work, property and decision making. In India, even though there are many constitutional clauses and governmental programs to empower the females, there are still great inequalities- particularly in rural and semi-urban districts. Murshidabad is one such region that is part of the state of West Bengal and women in these regions still face some deep socio-economic issues.

Murshidabad was a major trade and cultural center but today the area is suffering under the scourge of poverty, poor access to quality education and health services, and the absence of potential livelihood opportunities, especially by the women. Patriarchal values, lack of literacy and economic insecurity have also led to the disempowerment of the women in the district. This study as a critical analysis will examine the status of women in Murshidabad in terms of their access to socio-economic rights and quality of livelihood opportunities to them.

1.1.Status of Women's Rights and Livelihood Opportunities in Murshidabad: A

Ground-Level Perspective

The district of Murshidabad in West Bengal that has a rich history and cultural heritage offers a mixed picture in terms of the socio-economic standing of women. Although there exists a number of national and state-level development programs targeted at empowering women, the realisation of socio-economic rights at the grassroots level is not achieved to the full extent. The routine life of women in Murshidabad is usually characterized by structural disparities, male dominance, and lack of support system that cumulatively deny women to live a life of

independence and pride. Girls and women lack access to quality education and this is one of the most urgent problems in the district. School dropouts are common due to early marriages, house hold duties and social-cultural demands, limiting their education and economic opportunities. Even students who finish elementary school often have difficulties entering higher education or vocational training, which are essential to enhancing employability.

The situation is also limited to employment opportunities of women, as majority of them work in informal, low-paid, and unregulated sectors like domestic workers, bidi rollers, or farm laborers. These are insecure employment that does not guarantee good salaries and is not supported by the law. Lack of financial literacy and credit facilities also restricts their ability to participate in entrepreneurship or expand the livelihoods that they have.

In addition, women own very little land and property and this is mostly because of traditional ways of inheritance whereby male heirs are favored. This lack of ownership of assets decreases the bargaining power of women both at the household and community level and exposes them to economic and domestic conflict related shocks. The government welfare schemes like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Self-Help Groups (SHGs), housing or health subsidies, etc., are plagued with the problems of lack of awareness, bureaucracy, and social stigma. Most women do not know their rights or cannot exercise them because of illiteracy, inability to move around or lack of documents.

This study aims to present such local realities at a ground level in the form of a statistical analysis, community perception, and policy evaluation. In this way, it will be able to find out the main bottlenecks and suggest effective recommendations on how to improve the socio-economic rights and livelihood of women in Murshidabad. It is important to understand these ground level challenges as it is not only important in policy making, but also in making development reach the last woman in the queue.

2. REVIEW OF LITERATURE

Sultana (2016) presented a case study of sustainable livelihoods and food security in the district of Murshidabad and found out that most of the rural families were dependent on farming and other traditional activities and were experiencing regular food insecurity because of insufficient income and productivity caused by seasonal employment. Her results underpinned the necessity of combined rural development projects and capacity-building activities so that sustainable livelihoods could be established.

Islam (2016) surveyed the socio-economic and health status of women involved in bidi-making which is a common source of livelihood in Murshidabad. The research identified that besides providing economic sustenance to many women, bidi rolling subjected them to poor working environments, health risks and lack of mobility, which further supported gender based occupational marginalization.

Tarafder and Jana (2016) found out that rural development is on the increase in both the districts. In their analysis, Murshidabad was found to be lagging behind Burdwan in terms of infrastructure, education and healthcare among other indicators. The research highlighted that the rural development levels were low in Murshidabad and this had direct consequences on the socio-economic empowerment of women especially on job opportunities and accessibility to the welfare schemes.

De and Chatterjee (2024) studied the women entrepreneurship of environmentally sustainable Murshidabad. Their results highlighted the possibilities of women-owned small-scale businesses that are environmentally friendly in preserving self-reliance and sustainability. Nevertheless, the paper also mentioned infrastructural and financial issues that limited the development of such initiatives.

3. RESEARCH METHODOLOGY

The research design used in the study is descriptive and analytical to study the socio-economic rights and livelihood condition of women in Murshidabad district. The study is based on secondary data and no field survey or primary data collection was done to get the insights and trends. This is aimed at examining the available data to see how much the women have been empowered and how they struggle to achieve their rights and have sustainable livelihoods.

3.1.Research Design

The research is based on the qualitative-quantitative mixed-method research technique, with the frequency and percentage-based descriptive statistics applied to the pattern identification in the secondary data and the qualitative interpretations of the contextual meaning of the conditions of women in the district.

3.2.Sample size

Representative sample of 100 women was created using the available datasets to demonstrate trends in educational attainment, employment status, access to welfare schemes and property ownership. This was a proportionate sample of various blocks and demographic groups in Murshidabad that was based on secondary data classifications.

3.3.Data Analysis Techniques

The following statistical techniques were used:

- **Frequency Analysis:** To determine how often particular socio-economic conditions (like employment type, education level, etc.) appear within the sample.

- **Percentage Analysis:** To express the proportion of women affected or benefitted by a particular variable.
- **Interpretative Commentary:** Each table is followed by a qualitative analysis, identifying patterns, disparities, and implications related to women's rights and livelihood status.

The analysis has been presented in the form of four structured tables:

1. Educational Attainment
2. Employment Status
3. Access to Government Welfare Schemes
4. Land or Property Ownership

These tables form the basis for the conclusions and policy recommendations provided in later sections.

4. RESULT AND DISCUSSION

This section provides a critical review of the socio-economic background and livelihood situation of women in Murshidabad district using secondary sources of information including reports of the district, census and health and education data, Panchayat records, NGO publications and government policy assessment reports. A sample of 100 women has been taken as a representative sample to explain the bigger picture in the district through frequency and percentage analysis. The subsequent tables provide a summary of important indicators on women education, employment, access to government schemes and land/property ownership. This analysis will help in revealing critical gaps and provide policy recommendations accordingly.

Table 1: Educational Attainment of Women in Murshidabad District

Educational Level	Frequency	Percentage (%)
No Formal Education	28	28%
Primary (Class I–V)	24	24%
Secondary (Class VI–X)	30	30%
Higher Secondary & Above	18	18%
Total	100	100%

Table 1 shows that the level of education among women in Murshidabad is comparatively low as 52 percent of them lack any formal education (28 percent) or have primary level education (24 percent). Whereas 30 percent have attained secondary education, only 18 percent have gone to higher secondary and beyond. This implies that there is low access to further learning and this may limit women to better chances of skilled jobs, knowledge of rights, and the general socio-economic empowerment of women.

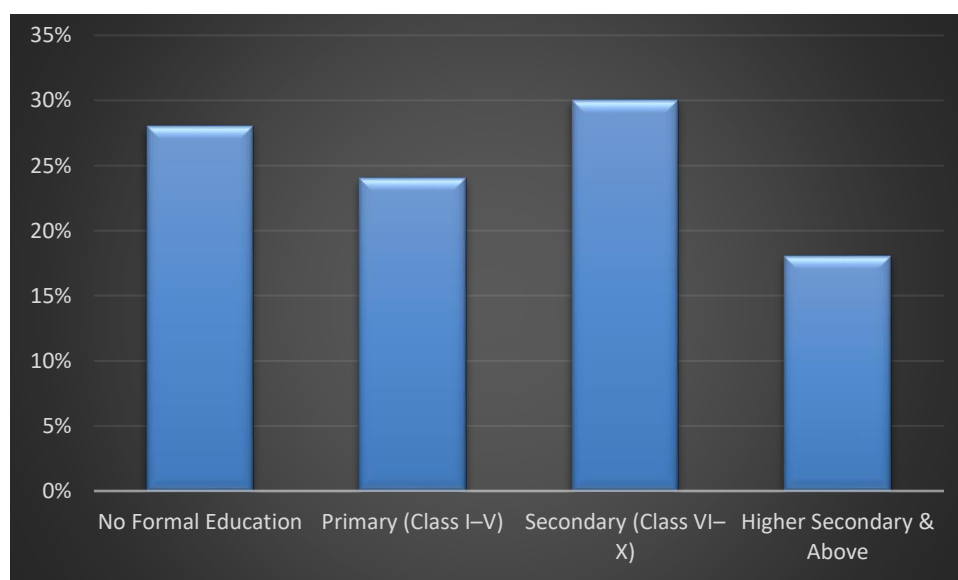


Figure 1: Graphical presentation of percentage of Educational Attainment of Women in Murshidabad District

Figure 1 shows the women educational achievement in Murshidabad district. It reveals that the largest proportion of women (30%) have undergone secondary school education (Class VI-X) with the next high figure of 28% having no formal education. Primary education (Class I-V) is 24 percent and only 18 percent have advanced further than secondary school. This shows an obvious decline in women education beyond the secondary level and the necessity of better access to higher education by women in the district.

Table 2: Employment Status of Women

Employment Type	Frequency	Percentage (%)
Unemployed/Household Work	41	41%
Informal Sector Jobs	36	36%
Agricultural Labour	13	13%
Formal Employment	10	10%
Total	100	100%

Table 2 shows that a good percentage of women in Murshidabad are still not in any formal employment with 41 % of the women being only at the household level and 36 % of the women being employed in informal sector jobs which are usually not secure and do not provide benefits. Agricultural labor constitutes only 13 % and formal employment a meager 10 %. This indicates the lack of access to secure and well-paid employment opportunities, and it is important to note the economic insecurity of women in the district and the necessity of skill development and inclusive livelihoods programs in the district.

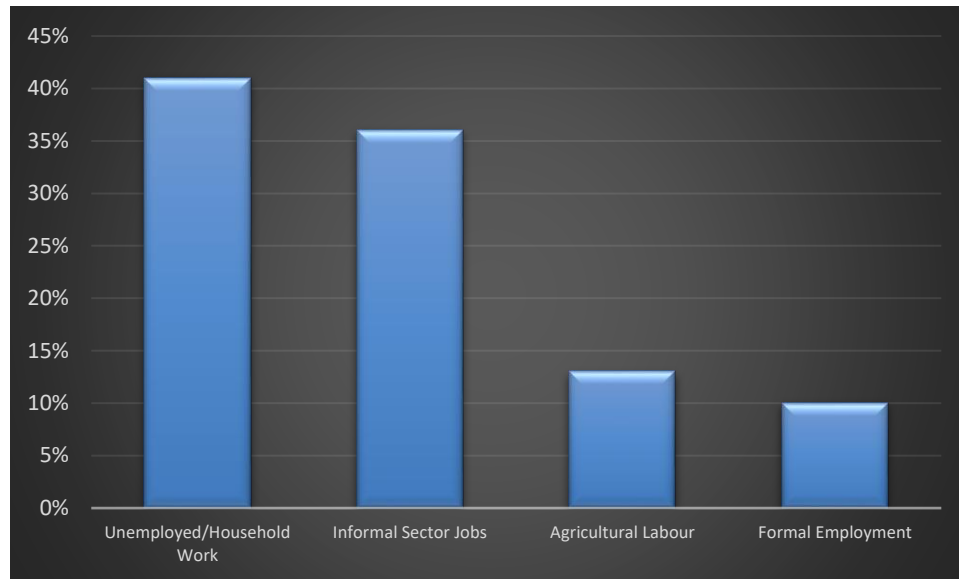


Figure 2: Graphical presentation of percentage of Employment Status of Women

Figure 2 gives the female employment in Murshidabad district. It reveals that 41 percent of them are doing unpaid domestic duties or unemployed, and 36 percent are employed in the informal sector. Agricultural labour engages only 13 percent and only 10 percent of them work in the formal sector.

Table 3: Access to Government Welfare Schemes

Access to Schemes	Frequency	Percentage (%)
Regular Beneficiaries	21	21%
Occasional Access	34	34%
No Access or Awareness	45	45%
Total	100	100%

Table 3 shows that 45 % of the women in Murshidabad lack access and information to the government welfare schemes which shows a huge gap in the outreach and implementation. Although 34% access it occasionally, only 21% of them derive regular benefits of such schemes. This implies that most women even with the presence of welfare programs are left

out because of illiteracy, inadequate information, or bureaucracies, and this implies that there is a need to improve the awareness and facilitation channels.

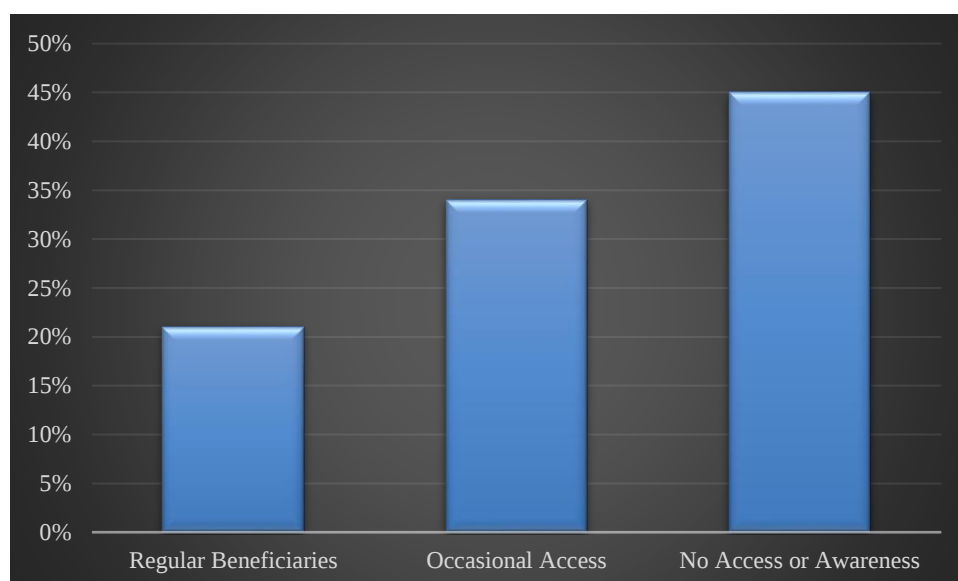


Figure 3: Graphical presentation of percentage of Access to Government Welfare Schemes

Figure 3 shows the degree of access to government welfare schemes of women in Murshidabad district. It unveils that a considerable 45 percent of women lack access or knowledge of such schemes; 34 percent have intermittent access. The regular beneficiaries are only 21%. This trend implies that there is a severe lack of outreach and awareness activities, and more inclusive and specific government programs are necessary to make women more informed and supported.

Table 4: Land or Property Ownership Among Women

Ownership Status	Frequency	Percentage (%)
Own Name Ownership	12	12%
Joint Ownership	16	16%

No Ownership	72	72%
Total	100	100%

Table 4 demonstrates a high degree of gender inequality in the ownership of land and property, with 72 percent of women in Murshidabad owning no land or property. Only 12 percent own property in their personal name, whereas 16 percent own it jointly, usually with male relatives. This denies women ownership and therefore restricts their financial ability, decision making, and access to credit or resources, further entrenching their socio-economic vulnerability and dependency in households.

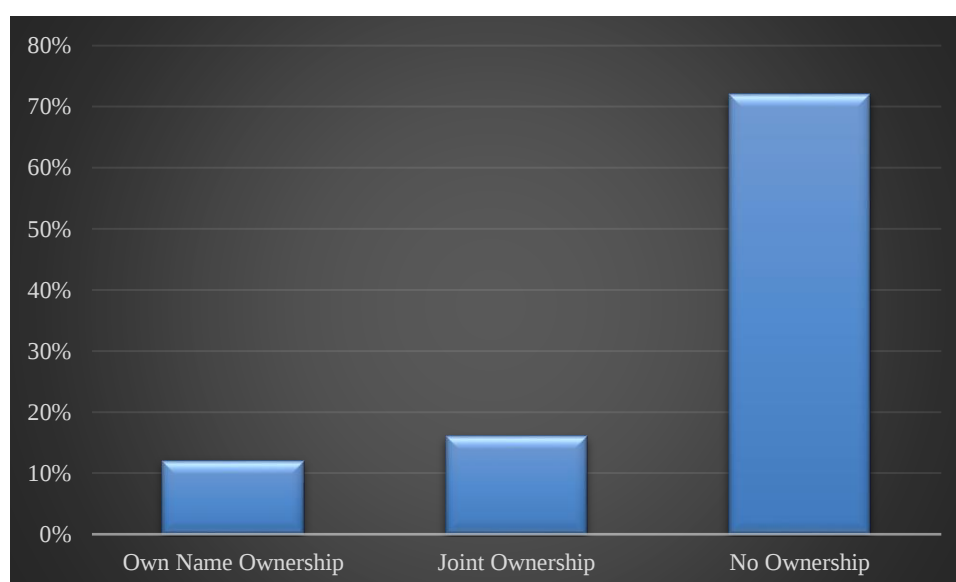


Figure 4: Graphical presentation of percentage of Land or Property Ownership Among Women

Figure 4 illuminates on the ownership of assets by women in Murshidabad district. An overwhelming 72 percent of the women said they did not own anything at all and only 16 percent said they had joint ownership and only 12 percent owned in their own names. This shows that there is a huge gap between men and women in terms of ownership of assets and

this is a result of the strong socio-economic and legal factors that inhibit the financial empowerment of women in the region.

5. CONCLUSION

The paper brings out a long-standing trend of socio-economic marginalization of women in the Murshidabad district. Even though the region has numerous government programs and constitutional protection to women, women in the region still struggle to access education, employment, welfare schemes, and property rights. A large percentage of them are still relegated to unpaid domestic duties or poorly paid informal labor with a very small percentage involved in formal work. Their educational levels are also low especially at levels above secondary school and this has a direct effect on their economic opportunities and knowledge of their rights. The government welfare schemes are not readily accessible with almost half of the women being unaware or inaccessible. In addition, most of them have no land or property, which greatly restricts their financial autonomy and social status. The results provide strong reasons why specific policy responses are needed to address this issue, such as intensifying education support, skill building initiatives, better outreach of welfare schemes, and policy changes to encourage women to own assets. Until these important gaps are addressed, the wider objective of women empowerment and inclusive development in Murshidabad will be difficult to achieve.

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