

## Chapter 5

# ECONOMIC STATUS OF THE WOMEN

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According to Davis & Moore (1970) characteristics such as income, education, wealth and the prestige of an individual's occupation reflected, rather than conferred, their underlying social status. They believed that social status is attained via society's assessment of the functional importance of one's occupation. They argued that the socio-economic characteristics such as income and wealth were society's rewards for performing work, thought to be valuable, rather than conferring status upon an individual by their possession alone. In this chapter an attempt has been made to trace and analyse the socio-economic status of the women with the help of the characteristics like occupation, income and wealth.

### OCCUPATION / EMPLOYMENT

Work of tribal women inside and outside home mainly sustains their society. At home they rear children; care for aged and ill persons; collect water and firewood; cook meals; wash clothes and clean house. Outside, tribal women including mainly those of Karbi and Kuki tribes constitute the main work - force in their agricultural activities and other fields. But most of the time, participation of these women in all-round progress of the family remains invisible. Generally, their sacrifices for family (economic and non-economic activities) are considered as normal and natural contribution to the family (Desai and Thakur 2001). Hence, the job done by them as household activities is not considered as employment or job. However, participation of women in economic activities determines the socio-economic development of an area and also the status of women in society. The following table speaks of the employment status of the respondents:

Table 5.1  
Employment Status of the Respondents  
(Percentage in Parentheses)

Employment Status	Karbi Respondents	Kuki Respondents	Total Respondents
Employed	193 (67.96)	164 (75.23)	357 (71.12)
Unemployed	91 (32.04)	54 (24.77)	145 (28.88)
Total	284 (100)	218 (100)	502 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table demonstrates that about three fourths (71.12%) of the respondents are employed and the rest are unemployed: Over three fourths (75.23%) of the Kuki respondents and over two third (67.96%) of the Karbi respondents are employed. On the other hand, about one third (32.04%) respondents of the Karbis and about one fourth (24.77%) respondents of the Kukis are unemployed.

Thus, one perceives that occupational status of Kukis is better than the Karbis as the literacy level among the Kukis is higher than the Karbis. The respondents pursue various occupations in various ways and therefore their employability varies. Let the types of occupations they engage in be analysed here.

Women of both Karbi and Kuki tribes have generally active participation in almost all economic activities along with males. Besides agricultural activities, they are traditionally linked with other economic activities like business, vegetable selling, wage labour, running household industry (handicraft and handloom), collecting and selling of forest produces, doing jobs with petty amount of salaries (mainly as cook in primary schools and teacher in private schools or coaching centers) etc. The following table shows the types of occupation among the respondents:

Table 5.2  
Primary Occupations of the Respondents  
(Percentage in Parentheses)

Occupational Category	Karbi Respondents	Kuki Respondents	Total Respondents
Settled Cultivation	42 (21.76)	32 (19.51)	74 (20.73)
Jhum Cultivation	79 (40.93)	64 (39.02)	143 (40.06)
Business	03 (1.55)	02 (1.22)	05(1.40)
Vegetable Selling	08 (4.15)	05 (3.05)	13(3.64)
Wage Labour	25 (12.95)	14 (8.54)	39 (10.92)
Running Hand loom and Handicraft	12 (6.22)	35 (21.34)	47 (13.17)
Jhum cultivation and seasonal wage labour	07 (3.62)	01 (0.61)	8 (2.24)
Collection and selling of forest goods	10 (5.18)	04 (2.44)	14 (3.92)
Government/ Private Job	07 (3.63)	07 (4.27)	14 (3.92)
Total	193 (100)	164 (100)	357(100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table reveals that two fifths (40.06%) of the respondents are jhum cultivators whereas one fifth (20.73%) of the respondents are engaged in settled cultivation. Over one tenth (13.17%) are engaged in handloom and handicrafts while, one tenth (10.92%) of the respondents are wage labourers.

It appears that cultivation is the main occupation of the two communities. In the cultivation, the Karbis are found ahead of the Kukis as over three fifths (62.69%) of the Karbi and about three fifths (58.53%) of Kuki respondents who are employed are engaged in settled or jhum cultivation. Jhum cultivation is the traditional occupation of both the tribal communities. Over two fifths (40.93%) of the Karbi and about two fifths (39.02%) of the Kuki respondents have jhum cultivation as their prime occupation. On the other hand, household industry/handicraft activity in Kuki villages, particularly in the villages located in the inter-state border areas, is found as the emerging occupation. Over one fourth (21.34%) of the Kuki respondent are found fully engaged with this whereas only 6.22% of the Karbi respondents have adopted handicraft as primary occupation. A few respondents (10.92%) have reported of wage labour as their primary occupation: 12.95% of the Karbi and 6.22% of the Kuki respondents. An insignificant fraction of the respondents (2.24%) continues to occupy with Jhum cultivation and seasonal wage labour.

Thus, the respondents from both the tribes are engaged in their traditional activity and a small portion of the population is working in modern occupational sectors. In respect of occupation, the Karbis are more traditional than the Kukis. Education, culture and location of habitation are the major determinants of their occupation. Karbis are less educated than Kukis. Over three fifths (62.68%) of the Karbi respondents are still following animistic beliefs and tradition along with Hinduism and they are influenced by tradition as the main motivational force in their life.

However, other occupations are also emerging in the community. On the other hand, education and culture (Christianity) have been motivating impact on the Kukis for adoption of other occupations along with the traditional one. Location of the Kuki habitations is also a remarkable motivating force for them for adoption of new occupations like handicrafts along with the traditional occupation of cultivation. The main reason for adopting a new occupation is to enhance family income for fulfilling their daily needs and also to raise status of living.

Like occupation, income of the workers is important factor in determining the status of women. Let it be discussed.

### **Income**

Though a large number of women from the both (Karbi and Kuki) communities generally engages in almost all economic and non-economic activities. Practically their involvement in non-income activities is generally considered their normal duty. Hence, monthly income of the respondents from the two tribal communities generally determines their status. Over two thirds (71.31%) of the respondents were altogether found engaged in different income-generating occupations like settled cultivation, jhum cultivation, shop keeping, vegetable vender, wage labour, hand loom and handicraft, jhum cultivation and seasonal wage labour, collection and selling of forest goods, Government/ private

Job. However, the individual income of females is generally very marginal. The following table presents the average monthly income of the respondents:

Table 5.3  
Monthly Income of the Respondents  
(Percentage in Parentheses)

Income Group (in Rupees)	Karbi Respondents	Kuki Respondents	Total Respondents
Up – 2000	147 (76.17)	131 (79.88)	278 (77.87)
2001 – 4000	35 (18.13)	26 (15.85)	61 (17.09)
4001 – 6000	7 (3.63)	4 (2.44)	11 (3.08)
6001 – 8000	1 (0.52)	2 (1.22)	3 (0.84)
8001 – 10000	2 (1.04)	1 (0.61)	3 (0.84)
Above 1000	1 (0.51)	0	1 (0.28)
Total	193 (100)	164 (100)	357 (100)

Source: Field Survey Conducted during June 2014 - July 2015.

The above table highlights the income groups of the earning respondents from all sources and demonstrates that the individual income of women in the two tribal communities is very less. Most of the respondent belong to the lowest income group as over three fourths (77.87%) of the earning respondents have monthly family income up - to Rs. 2000/- and this income group comprises over three fourths (76.17%) of the Karbi respondents and about four fifths (79.88%) of the Kuki respondents. It is followed by about one fifth (17.09%) of the respondents who belong to the second lowest income group, i.e., Rs 2001-4000 which covers 18.13% and 15.85% of the respondents from the Karbi and Kuki respondents respectively. Rest of the respondents who constitutes 5.04% of the total are distributed over the income- groups of more than Rs.4000/- monthly and it is an insignificant fraction.

Thus, most of (94.96%) the respondents have marginal monthly income (up to Rs. 4000/-) and the rest is an insignificant fraction (5.04%), which has income ranging from Rs. 4001/- to Rs. 10000/- and above. This pattern is observed across the respondents of both the communities. However, by source of income one finds that more Kuki men are engaged in government jobs like teaching in primary school, working as forest guard etc, while no Karbi man or

woman is found engaged with any government job. The Karbi family depend more on agriculture.

Besides the income from cultivation, service jobs and wage labour constitutes an important part of the family income in tribal societies of the contemporary time. In the past wage labour was rarely practiced in tribal societies as the total villagers altogether used to prepare the land for jhum cultivation. The same prevailed in almost all the Karbi and Kuki villages. But, now a days, most of the villagers engage labourers at various stages of cultivation. Both, male and female, wage labourers are available in both the communities particularly for the agricultural work. But the wages paid for cultivation related works are different for male and female workers, where female workers get less wage than male workers. The following table demonstrates this difference:

Table 5.4  
Gender Variation of the Respondents' Wages  
(Percentage in Parentheses)

Wage Received	Karbi Respondents	Kuki Respondents	Total Respondents
Equal to that of male worker	--	02(0.92)	02(0.40)
Less than half of that of the male worker	147(51.76)	99(45.41)	246(49.00)
Half to that of the male worker	117(41.20)	95(43.58)	212(42.23)
More than half of that of the male worker	20(7.04)	22(10.09)	42(8.37)
Total	284 (100)	218 (100)	502 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table reveals that about half (49.00%) of the respondents get less wage than half of that of their male counterparts followed by over two fifths (42.23%) who get a wage half of the male counterpart. About one tenth (8.37%) of the respondents get more than half of the wage of their male counterparts. A negligible portion of them get equal wage. This pattern is by and large observable across the respondents of the two communities with the exception that none of

the Karbi respondents received wage equal to that of male while two Kuki respondents fall in this category.

Thus, the gender discrimination and the low status of female labourers is found in both the tribal communities. However, very less number of women in Kuki community is engaged in wage labour than the Karbi women.

Besides, its rate, the wage varies in terms of its payment to the workers. Payment of wages to workers is not always in cash. It may be in kind, or it may be paid in cash as well as kind. For payment of wages, traditional method (paying in kind) is more popular in both the communities, which has been practiced since long. However, all the three methods are in vogue. The following table shows the modes of wage payment among the respondents in the two communities.

Table 5.5  
Modes of Wage Payment among the Respondents  
(Percentage in Parentheses)

Mode of wage Payment	Karbi Respondents	Kuki Respondents	Total Respondents
Cash	43(15.14)	31(14.22)	74(14.74)
Kind	124(43.66)	69(31.65)	193(38.45)
Both	117(41.20)	118(54.13)	235(46.81)
Total	284 (100)	218 (100)	502 (100)

Source: Field Survey Conducted during June 2014 - December 2015

This table shows that nearly half (46.81%) of the respondents or their families received or paid wages in both ways, i.e, cash and kind, followed by about two fifths (38.45%) who transacted wages in kind. The rest, over one tenth (14.74%) had the wage transaction in cash only. By community, there is observed a similar pattern of cash payment among the respondents of both the communities; however, they widely differ so far as the two other modes the payment in kind and the payment in cash as well as kind are concerned. Here, over half (54.13%) of the Kuki respondents and only over two fifths (41.20%) of the Karbi respondents go for both the modes (cash as well as kind) while in case of payment in kind, over two fifths (43.66%) of the Karbi respondents and near about one third (31.65%) of the Kuki respondents practice payment in kind.

Thus, the respondents largely (46.81%) pay or receive wages in cash as well as kind, followed by those (38.45%) who have experienced only the payment in kind. Even the use of the payment in cash is also insignificant in the tribal context.

Comparatively, the Karbi respondents largely use payment in cash while the Kuki respondents use both the modes of payment cash as well as kind. Location of their habitation and the communication is the main reason behind the use of kind instead of cash as mode of payment in the remote Kuki villages as well as a few of Karbi villages.

Besides, the occupation and income, another important factor for understanding the status of women is wealth and its control. Let it be discussed with reference to the status of women in the Karbi and Kuki communities.

## WEALTH

Karbi and Kuki are the prominent tribal communities and termed as son of the soil. Hence, the tribal people have land, livestock and savings which constitute their wealth. Basically both the communities are agriculturist and are specialized in Jhum cultivation. So the tribal people are generally settled in hill areas. Hence, for their livelihood, a fixed area of land was distributed among each tribal family of a particular area with Jhum permission in both pre and post - Independence period by the authorities.

In order to earn a secondary income and to meet the domestic needs of their families, people of both the tribal communities keep various domestic animals and birds in the houses which constitute one type of their wealth. In some villages the village headmen have restricted the number of animals like goats, sheep etc to maintain a favourable condition for shifting cultivation. One family may keep one or more animals and birds in their houses. Hindu Karbi families keep more hens in their houses in order to offer to the God and also to meet domestic needs. Similarly, in the border areas of Assam with Mizoram and



Manipur, the Kuki people in a large number rear pigs, dogs etc. for commercial purpose and supply them in these states, whereas no supply of dog is observed in Karbi villages during the field study. However, over one fifth (21.75%) of the families of the respondents have no livestock in their houses. Of the two communities, about one fourth (23.59%) of the Karbi and about one fifth (19.27%) of the Kuki respondents' families do not have livestock. The following table shows the livestock in the two communities:

Table 5.6  
Livestock Wealth in the Respondents' Families  
(Percentage in Parentheses)

Type of Livestock	Number of families		
	Karbi	Kuki	Total
Pig	7 (3.23)	12(6.82)	19 (4.83)
Hen	33 (15.21)	05 (2.84)	38 (9.67)
Cow	9 (4.15)	6 (3.41)	15 (3.82)
Goat	14 (6.45)	4 (2.27)	18(4.58)
Hen, Goat	24 (11.06)	03 (1.70)	27 (6.87)
Cow, Hen	35 (16.13)	09 (5.11)	44 (11.20)
Cow,Dog	00 (0.00)	07 (3.98)	07 (1.78)
Ship, Hen	04 (1.83)	00 (0.00)	04 (1.02)
Pig, Dog, Hen	00 (0.00)	23 (13.07)	23 (5.85)
Cow, Goat, Hen	37 (17.05)	13 (7.39)	50 (12.72)
Duck, Hen Goat	26 (11.98)	12 (6.82)	38 (9.67)
Pig, Goat, Hen	19 (8.76)	25 (14.20)	44 (11.20)
Cow, Goat, Dog	00 (0.00)	10 (5.68)	10 (2.55)
Pig, Goat, Dog, Hen	00 (0.00)	12 (6.82)	12 (3.04)
Cow, Dog, Pig, Hen	00 (0.00)	22 (12.50)	22 (5.60)
Cow, Goat, Hen, Pig	09 (4.15)	13 (7.39)	22 (5.60)
Total	217 (100)	176 (100)	393 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table demonstrates that rearing of a single animal or bird is not very common among both the tribal communities. About one fourth (22.9%) of the respondents altogether have a single livestock in their houses: Karbi 29.04% Kuki. 15.34%. Offering of birds or animals to deity for religious purpose among the Karbis makes difference with Kukis. For religious offering, domestic needs and commercial use, the rearing of hens is very common in the Karbi villages, particularly among those who have animistic culture. Similarly, pig is very common among the Kukis, particularly in the villages which are located in

Assam-Mizoram and Assam-Manipur Border areas. Pig is generally sold and supplied to the neighboring states of the Kuki habitations and also in the local market.

Rearing of multiple livestock is very common in both the tribal communities. Rearing of cows, goats and hens altogether is found at the highest (17.05%) in the Karbis, followed by cows and hens (16.13%). In the Kuki community, pigs, goats and hens altogether are more popular while 14.20% of the Kuki respondents rear these animals at a time in their houses, followed by rearing of pigs, dogs and hens by 13.07% of the respondents.

Thus, the tribal people of the district have some differences in their life style, mostly based on the traditional culture, education, needs and restrictions. Both the tribal communities have patrilineal societies and generally, a male becomes guardian in the family. But in a few cases where there is no male in family or only adult widow survives, women are treated as the family head. Generally head of family is the owner of the livestock. Unmarried Karbi girls generally rear particular livestock to generate income from this for recurring expenditures and a portion is saved for their future. But, in few cases, women also rear livestock and keep the income to meet their occasional needs. Sometimes, certain livestock is reared for particular purposes like killing them on marriage of children and other occasions. These animals or birds are generally treated as a joint ownership of husband and wife. The following table shows the ownership pattern of livestock in the families of the respondents:

Table: 5.7  
Livestock Ownership in the Respondents' Families  
(percentage in parentheses)

Owner of Livestock	Karbi Respondents	Kuki Respondents	Total Respondents
Man	133(61.29)	139 (78.98)	272(69.22)
Woman	56(25.81)	28(15.91)	84(21.37)
Both (Man and Woman)	28(12.90)	9(5.11)	37(9.41)
Total	217(100)	176(100)	393 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table shows that over two thirds (69.22%) of the families of the respondents have male own of livestock, followed by over one fifth (21.37%) where females owns livestock. Comparatively, more of the Kuki families (78.98%) have male owners of livestock against the Karbi (61.29%) families, while more of the Karbi respondents (25.81%) have female owners of livestock against Kuki respondents' families (15.91%). But it is also observed that on some occasions some birds or animals are reared for a particular purpose like marriage of girl, and these are not killed or sold in any circumstance before that. These livestock are generally treated as owned jointly. In the case of joint ownership, the Karbi (12.90%) respondents are found more than the Kuki respondents (5.11%). Females own and rear animals; however, to sell these livestock, males generally take initiative. On the contrary, the Karbi women are enjoying more ownership right of livestock than their Kuki counterparts. Thus, male dominance of livestock ownership is clearly visible in the two communities. However, the Karbi women have ownership right little more than their Kuki counterparts due to the location, of their habitation and their association with nontribal makes them more liberal towards their womenfolk.

Looking after the domestic animals is also a major concern and it also throws light on status of women. The following table shows the sex wise distribution of livestock rearing in the respondents' Families:

Table 5.8  
Livestock Rearing in the Respondents' Families  
(percentage in parentheses)

Livestock Reared by	Karbi Respondents	Kuki Respondents	Total Respondents
Man	76(35.02)	49(27.84)	125(31.81)
Woman	124(57.14)	113(64.20)	237(60.31)
Jointly ( Man and Woman)	17(7.83)	14(7.95)	31(7.89)
Total	217(100)	176(100)	393(100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table demonstrates that over three fifths (60.31%) of the respondents (women) look after their animals while in case of about one third (31.81%) of the respondents male family members look after the animals. In the case of less than

one tenth (7.89%) of the respondents the rearing is done jointly. This pattern is similar in the respondents of the two communities. However, more of the Karbi respondents (35.02%), against 27.84% the Kuki respondents, have male rearers while more of the Kuki respondents (64.20%), against the Karbi respondents (57.14%), have the female rearers of livestock.

Generally, rearing of livestock in the families of both the tribal communities is to meet the domestic needs and to sell them in market to earn. For commercial purpose, the livestock is generally sold in a nearby market, it is supplied to other areas or it is sold from home to middlemen. The following table shows the sex wise sellers of animals in the respondents' families:

Table: 5.9  
Sellers of Livestock/ Animals in the Respondents' Families  
(Percentage in parentheses)

Sold by	Karbi Respondents	Kuki Respondents	Total Respondents
Man	137(63.13)	141(80.11)	278(70.74)
Woman	62(28.58)	28(15.91)	90(22.90)
Jointly (Man and Woman)	18(8.29)	07(3.96)	25(6.36)
Total	217 (100)	176 (100)	393 (100)

Source: Field Survey Conducted during June 2014 - December 2015

This table reveals that for about three fourths (70.74%) of the respondents male members of their families sell animals in a market or from home while in case of about one fourth (22.90%) of the respondents, female members sell animals in a market or from home. A very small portion (6.36%) of the respondents has the families in which, both, male and female members jointly sell animals.

Comparatively, more of the Kuki respondents (80.11%), against (63.13%) of the Karbi respondents, have the male sellers only while more of the Karbi respondents (28.58%), against 15.91% of the Kuki respondents, have female sellers. The Karbis have even more joint sellers than the Kukis.

Thus, for selling of livestock, in both the communities womenfolk do not regularly participate because they never feel comfortable in selling these directly

to market. Even their menfolk rarely encourage them for this. However, it is seen relatively far greater in the Karbis than Kukis because of having comparatively less distance between Karbi habitation and their local market. However, on certain occasions they are allowed to sell their livestock from home. Hence, both the communities often encourage their womenfolk for trading other products in the market.

It also reveals that despite the major role played by women in livestock rearing, they are pushed back in selling of animals for income generation. Now, it may be seen that how the women control the income from their livestock. Who keeps it? The following table shows the patterns of control over income from livestock in the families of the respondents:

Table 5.10  
Income from Livestock among the Respondents' Families  
(Percentage in parentheses)

Income Kept by	Karbi Respondents	Kuki Respondents	Total Respondents
Man	149 (68.66)	143(81.25)	292(74.30)
Woman	61(28.11)	28(15.91)	89(22.65)
Jointly (Man and Woman)	07(3.23)	05(2.84)	12(3.05)
Total	217 (100)	176 (100)	393 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table tells that about three fifths (74.30%) of the respondents' male family members keep the income generated from livestock while about one fourth (22.65%) of the respondents' a female members keep the income. An insignificant portion (3.05%) of the respondents has joint control of the income, i.e., by both male, and female, in their families. Among the Kuki respondents (81.25%) it is predominantly male control as against the Karbi respondents (68.66%) while the Karbi respondents have more female control (28.11%) over income as compared with the Kuki respondents (15.91%).

Thus, in both the communities, males predominantly keep the income earned from animal husbandry. However, comparatively Karbi respondents'

families have more female custodians of the income than the Kuki respondents' families.

## SAVING AND EXPENDITURE

As womenfolk of both the communities are main workforce for their family economy, saving is an age as old tradition in both the communities and womenfolk generally initiated it. Traditional way of saving is mostly seen common in both the tribes. Due to unavailability of bank or Post Office in the locality, the tribal people are generally used to save their wealth in a box, pot etc in their houses. Hence, about three fourths (69.32%) of the respondents have no account in any government or private bank or post office which comprises 68.31% of the Karbi and 70.64% of the Kuki respondents.

It clearly reflects the lower economic empowerment of Karbi and Kuki womenfolk in the Cachar district. However, the Karbi women have marginally high economic status in respect of savings in banks than the Kuki women. In all, over one fourth (30.68%) of the respondents have accounts in various banks or Post Offices. The following table shows the nature of savings by the respondents at modern institutional agencies.

Table 5.11  
Modern Institutional Agency for Saving among the Respondents  
(Percentage in Parentheses)

Frequency for Savings	Karbi Respondents	Kuki Respondents	Total Respondents
Post Office	33 (36.67)	26 (40.63)	59 (38.31)
Nationalised Bank	49 (54.44)	31 (48.44)	80 (51.95)
Private Bank	8 (8.88)	7(10.94)	15 (9.74)
Total	90 (100)	64(100)	154 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table demonstrates that over half (51.95%) of the respondents (who have accounts in institutional agencies) have savings account in a national bank, about two fifths (38.31%) of them have savings account in a post office and one tenth (9.74%) have the accounts in a private bank. These patterns are by and large

similar among the respondents of the two communities. More of the Kuki respondents, two fifths (40.63%), have accounts in Post Offices, whereas more of the Karbi respondents, over three fifths (63.32%), against about three fifths (59.38%) of the Kuki, respondents have accounts in bank.

Thus largely the respondents (61.69%), who have the accounts saving, have in these banks and the rest have the accounts in Post Offices. Due to comparatively a better location, Karbis have greater opportunity to open accounts in nationalized banks than their Kuki counterparts. However, nationalised bank (like Assam Gramin Bikash Bank, United Bank of India, United Commercial Bank, State Bank of India, and Central Bank of India) is the first choice for the respondents of both the tribal communities.

It shows that the nature of savings is not adequate among the tribal women of the two communities in the Cachar district. But there is a wide gap between the much of account holders and the rest who do not have. This is due to the lower economic status of the society and its womenfolk.

However, concept of saving is not new in the two communities. Rather, it is an age old popular tradition for both the tribes. In Karbi community there are 91 and in Kuki community 54 respondents who are unemployed, while 191 Karbi and 164 Kuki respondents have some employment. For saving, both traditional and modern ways are popular in both the communities. Modern saving method has both accounts, single and joint (husband and wife). In some cases money of a person is saved in the other family member's account. Unmarried female and widow are the major components of this category. On the other hand, to keep the earned money in a safe and secret custody unmarried and aged women save their money in the traditional way. Besides the agency for saving, the type of account is also important to understand the status of women. The following table shows the types of saving account of the employed respondents:

Table 5.12  
Types of Saving Account among the Respondents  
(Percentage in Parentheses)

Type of Saving Account	Karbi Respondents	Kuki Respondents	Total Respondents
Single Account	32 (16.58)	23 (14.02)	55 (15.41)
Joint Account (Husband and wife)	58 (30.05)	41 (25.00)	99 (27.73)
Family Member's Account	37 (19.17)	82 (50.00)	119 (33.33)
Traditional Saving	66 (34.20)	18 (10.98)	84 (23.53)
Total	193 (100)	164 (100)	357 (100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table demonstrates that one third (33.33%) of the respondents have only family member's account; over one fourth (27.73%) of these respondents have joint accounts; about one fourth (23.53%) of the respondents have the practice of traditional saving in which they keep money in a safe place at home and about one seventh (15.41%) of the respondents have single name based personal accounts.

Comparatively, by and large, the similar patterns are revealing among the respondents of both the communities in respect of the joint and single accounts while the other two types, family member's account and traditional savings, show wide verities of the two communities. More of the Kuki respondents, 50% against 19.17% of the Karbi respondents, have family member's account while more of the Karbi respondents, 34.20% against 10.98% of the Kuki respondents, have the traditional saving.

Tribal women generally keep themselves busy in various domestic and economic activities for survival of their families. It is observed in the field that they often remain passive in the matter of savings, particularly saving in the modern financial agencies while in the both communities they are very much active in various types of trading and marketing activities. Out of 284 Karbi respondents, 193 are found engaged in various occupations whereas of the 218 Kuki respondents 164 are found involved in earnings. The following table exhibits participation of the earning in spending of their income:



Table 5.13  
Income Spending of the Respondents  
(Percentage in Parentheses)

Participation in Expenditure	Karbi Respondents	Kuki Respondents	Total Respondents
Self	51(26.42)	38 (23.17)	89 (24.93)
Father/ Husband	78(40.41)	81(49.39)	159(44.54)
Joint (Husband and wife)	46 (23.84)	36 (21.96)	82 (22.97)
Other Members (Siblings/Descents)	18(9.33)	09 (5.48)	27(7.56)
Total	193 (100)	164 (100)	357 (100)

Source: Field Survey Conducted during June 2014 - December 2015

This table shows that the earning of over two fifths (44.54%) of the respondents is spent by their fathers / husbands, that of about one fourth (24.93%) spent it along with their husbands.

Comparatively, the spending by oneself and jointly reveals by and large the similar patterns among the respondents of the two communities whereas the spending by father or husband and other family members (sibling / descendants) shows a significant difference between the two communities. More of the Kuki respondents (49.39%) as against the Karbi respondents (40.41%) spend their income through husband or father while more of the Karbi respondents (9.33%) as against the Kuki respondents (5.48%) spend the income through other family members (sibling / descendants).

Thus, most of the respondents from both the communities do not have control over the spending of their income. In most (75.07%) of the cases the male family members have the control over spending and they take the decisions for spending of income. However, more of the Karbi women have more control on spending of their income than the Kuki women: 66.86% of the Karbi respondents and 62.56% of the Kuki respondents have fully / partially control over spending of their income by their family members (husband, fathers, sibling, descendants etc.). This difference owes to the fact of comparatively less distance of the Karbi habitations from the local market than the Kuki habitation and also close

association with non-tribal particularly tea garden laborers make the Karbi community more liberal towards their womenfolk than the Kuki community.

Not only the power to spending income but the nature of principal items also indicates the existing status of women in both the communities. Therefore, a discussion is taken up on the principal items of expenditure. The income of women is generally used for various purposes in the family. Here, of the total respondents over one fourth (27.29%), i.e, total 137 respondents are non-workers: 91(30.04%) of the Karbi respondents and 46 (21.10%) of the Kuki respondents. The items of expenditure of the earning respondents who are earning shown in the following table:

Table: 5.14  
Principal Items of Expenditure among the Respondents  
(Percentage in Parentheses)

Item of Expenditure	Karbi Respondents	Kuki Respondents	Total Respodents
Dresses	61(31.61)	54(31.40)	115(31.51)
Domestic articles	78(40.41)	57(33.14)	135(36.98)
Children's Education	32(16.58)	36(20.93)	68(18.63)
Health	15(7.77)	17(9.88)	32(8.77)
Infrastructure development	7(3.63)	8(4.65)	15(4.11)
Total	193(100)	172(100)	365(100)

Source: Field Survey Conducted during June 2014 - December 2015.

This table reveals that about one third (31.51%) of the respondents spend their major earning on dress material, followed by about two fifths (36.98%) who spend their income mainly on domestic articles. Then, about one fifth (18.63%) of them prefer to spend their income on children's education and the rest have spent their income on health (8.77%) and domestic infrastructural development (4.11%). Thus, major income of the respondents is spent on purchasing domestic articles and dresses (68.49%).

Comparatively more Karbi respondents spend on domestic expenditure than Kuki respondents: over two fifths (40.41%) of the Karbi respondents against about one third (31.40%) of the Kuki respondents spend on various domestic articles while more Kuki respondents (20.93%) spend on children's education

against the Karbi respondents (16.58%). The pattern of spending on other items such as dresses, health and domestic infrastructural development is similar among in the respondents of the two communities. The respondents purchase dresses for family member for occasional as well as daily use. Spending on health and infrastructural development (construction and repairing of houses etc) is found in a small size of the respondents (8.77% in health and 4.11% in infrastructure development).

Obviously the respondents primarily spend on domestic articles and dresses, followed by children's education. However, the Kuki respondents seem to be more aware about education of their children.

#### ECONOMIC SECURITY OF WIDOW

Besides the foregoing economic condition, economic security, of a widow also indicates the status of women in society. In tribal families, widows perform all domestic and economic activities like other women according to their age. However, widow remarriage is very popular in both the communities. Widows are not differently treated in family in both the communities. No restriction is imposed on them. The families in tribal communities take care of and responsibilities for widow's maintenance and security. However, economic security providers are various in the respondents' families. The following table shows the economic security providers of widows in the respondents' families in the two communities:

Table 5.15  
Economic Security Providers of Widows in the Respondent's Families  
(Percentage in Parentheses)

Type of Economic Security Providers	Karbi Respondents	Kuki Respondents	Total Respondents
Self /Descendents	19(67.86)	04(57.14)	23(65.71)
Father or other members in his family	05(17.86)	02 (28.57)	07(20)
Father-in-law or other member of in his family	03(10.71)	01(14.29)	04(11.43)
Total	28 (100)	07 (100)	35 (100)

Source: Field Survey Conducted during June 2014 - December 2015

The above table points out that in the families of about two thirds (65.71%) of the respondents in the two communities widows themselves maintained economically or their descents took the responsibility for them. Then, in the families of one fifth (20%) of the respondents the widows depend on their father or other family members while in the families of over one tenth (11.43%) of the respondents widows are taken care of by their father-in-law or his other family members.

Comparatively, more Karbi respondents (67.86%) than the Kuki respondents (57.14%) reported that widows maintained themselves or their descendants took care while more Kuki respondents (28.57%) than the Karbi respondents (17.86%) told that widows returned to father's family for economic security. This shows that Karbis widows are relatively more independent economically, maintaining themselves or depending on descendants while Kuki widows depended for economic security on father's or father-in-law's family more than Karbi widows. Comparatively due to better economic empowerment of Karbi women in the family, Karbi widows are also more independent than their Kuki counterparts.

After the foregoing analysis the following main points are drawn here:

1. About three fourths (71.12%) of the respondents are employed or engaged in various economic activities: Over three fourths (75.23%) of the Kuki and over two third (67.96%) of Karbi respondents are employed.
2. Over three fifths (62.69%) of the Karbi and about three fifths (58.53%) of the Kuki respondents are engaged in settled and jhum cultivation. Cultivation is the main occupation of both the tribal communities.
3. Handicrafts and handlooms are found as the emerging occupation particularly in villages located in the border areas of Assam, Mizoram and Manipur.
4. Most of the respondents belong to the lowest income group of Rs. 2000/- to Rs. 5000/-. Rest of the respondents have monthly income of more than Rs. 5000/-.

5. About half (49.00%) of the respondents get less than half the wage of their male counterparts. A negligible portion of them get equal wage. Comparatively Kuki female of the district are found less in wage labour activities. Thus, the gender discrimination is found in both the communities.

6. Both the communities are still practicing the transaction in kind. The mode of transaction is both cash and kind in these villages. In the era of globalization when the country is going to be cashless, the societies of the valley are still practicing transaction in kind. Comparatively, the Karbi respondents largely use payment in cash while the Kuki respondents use both the modes of transaction. Communicational remoteness is the main reason behind this type of transaction.

7. The respondents have animal husbandry in their house about one fourth (22.9%) respondents altogether have a single animal in their houses. Offering of birds or animals to deity for religious purpose among the Karbis makes difference with the Kukis. For religious offerings, domestic needs and commercial use, rearing of hens is very common in the Karbi villages, particularly among those Karbis who have animistic culture. Pig is very common among the Kukis, particularly in these villages which are located in Assam-Mizoram and Assam-Manipur Border areas. Pig is generally sold and supplied to the neighboring states (Mizoram and Manipur) of the Kuki habitations and also in the local market.

8. Ownership of animals in over two thirds (69.22%) of the respondents' families with males, followed by over one fifth (21.37%) families where the owners are females. In the Kuki community males are dominating and female owners are found more in the Karbi community.

9. About three fourths (70.74%) of the male family members of the respondents sell their animals while one fourth (22.90%) of the female family members of the respondents sell their animals.

10. About three fifths (74.30%) of the male family member as compared to about one fourth (22.65%) of the female family members keep the income from livestock. Only negligible portion (3.05%) of the respondents has joint control

over the income. But the trend is different when we compare both the tribal communities.

11. About three fourths (69.32%) of the respondents do not have any account in any government or private bank or post office. Only about one third (30.68%) of the respondents have accounts in various institutional agencies: Over half (51.95%) of the respondents have savings account in nationalised bank; about two fifths (38.31%) of them have savings account in post office and one tenth (9.74%) have the account in private bank.

12. One third (33.33%) of the respondents save income in the accounts of their family members, followed by over one fourth (27.73%) of these respondents who have joint accounts; about one fourth (23.53%) of respondents have the practice of traditional savings in which they keep money at home. Only a negligible portion has their personal accounts.

13. Karbi women have marginally high economic status in respect of savings in banking sector than the Kuki women. 68.31% of the Karbi and 70.64% of the Kuki respondents have no accounts in any of such agencies. This clearly shows the economic deprivation and lack of proper empowerment among the tribal women in Cachar district.

14. Over two fifths (44.54%) of the respondents said that their fathers / husbands spent their income and in case of about one fourth (24.93%) it is spent by them along with their husbands / fathers. It shows the economic control in the family in particular and society in general.

15. About one third (31.51%) of the respondents spent their major earning on dress material, followed by about two fifths (36.98%) who spent their income mainly on domestic articles. Then, about one fifth (18.63%) of them preferred to spend their income on children's education and the rest have spent their income on health (8.77%) and infrastructural development (4.11%). Thus, major income of the respondents is spent on purchasing domestic articles and dresses (68.49%). And the trend is almost the same among the two communities.

16. About two thirds (65.71%) of the respondents said that in their communities the economic and social liabilities of their widows were taken by

the descendants. One fifth (20%) of the respondents said that the widows depended on their fathers or other family members while over one tenth (11.43%) of the respondents reported that widows were taken care of by the other members of their in-laws families.

In sum, the Kuki women are more active than Karbi women many of economic activities along with their men folk. But the individual monthly income of Kuki women is less than Karbi women. Regarding the daily wages, gender discrimination is clearly visible in both the communities. But as Kuki women are found less engaged in labour their wages are more than the Karbi than the women's however the wages always remain less than that of their male counterpart in the two communities. Here, both, cash and kind modes are applicable in any type of transaction in both the communities. Rearing of livestock is a major source of their secondary income and therefore three fourths of the families have various types' livestock in their houses. Generally womenfolk of both the communities take all cares of the livestock but very few women are getting involved in keeping the income from their livestock. However, in the matter of utilization of the income from livestock, the Karbi women are getting more importance than the Kuki women. Both types of saving (traditional and modern) are equally popular in the villages of both the communities. However, for modern savings, both the communities prefer nationalized banks than Post Offices. Besides, in savings, Karbi women have more control over their savings than the Kuki women. Both the communities prefer to spend their income on purchasing of domestic articles than that of dress or in child's education.

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