

Empowering Women in India

Needs Prospects and Challenges

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Edited by

Dr. Himangshu Kalita

(In collaboration with Dispur College, Guwahati-6)



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Empowering Women in India-Needs Prospects and Challenges
Dr. Himangshu Kalita



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As per 2011 census in India, out of 121 crore of population, 62.4 crore (51.6 percent) were male and 58.6 crore (48.4 percent) were female. That is nearly half of the population in India were women. For the development of the nation we must empower this segment of population. There is need to enhance the ability and generate willingness among the women to avail opportunities so that they can play significant role in all round development of the nation. We too have to change our thinking and attitude towards women.

The government of India has made constitutional amendment (112th) in November 24, 2009, to provide 50 percent reservation of women in Urban Local Bodies (ULB). After that particular amendment, the issue in relates to role and status of women has been discussed and debated widely at various levels in different seminars and conferences in our country. Although women are considered as equal partners in the process of development, in practice they are neglected. Women still remain underprivileged, undervalued, and exploited. Various kinds of discrimination continue to persist against them. It is observed that only a few progressive women had made their place in this male dominated world by using their freedom, but the common woman still has to remain in her own cocoon. Though in a gradual pace, women, now-a-days, are getting into the path of progress with the help of educational attainment. With proper educational qualification, they either become able to make them engage in different service areas, mostly in education or they become a good educated housewife and mother to guide the family in right direction. Empowerment of women through gainful employment is a constituent as well as instrument of development in any country. India can't be developed if 48.8 percent

population is severely disadvantaged in terms of basic needs of livelihood and access to knowledge and political voice. Therefore, while collecting the research papers for this book, immense attention has been laid upon the topic along with the facts and figures for ensuring authenticity of the matter. The prime aim is to spread the light of knowledge to the readers, so that the darkening of ignorance dispels away.

I would like to take the opportunity to express my deep sense of gratitude and indebtedness to Dr Amar Saikia, principal of Dispur College for his unconditional support and valuable suggestions.

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Dr Himangshu Kalita



WOMEN EMPOWERMENT FOR ECONOMIC DEVELOPMENT: A INDISPENSABILITY

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ABSTRACT

Women make up part of the country's general population. If the making Indian economy needs to change the maid economy, it needs to draw in women. The reinforcing of women is amazingly principle for a country. Strengthening of women is assume imperative part for improvement of a public, since it upgrades both the quality and the amount of HR accessible for public turn of events. Sex balance is most fundamental part for our public to guarantee the possible improvement of the country. The speed of preparing of women is growing in present day times. Women make basic responsibilities all in all fields. This responsibility of women has achieved growing per head pay of the family just as of the country. Responsibility from various zones in like manner extended the financial compensation of women. Generally, women's from common establishment contributing also in family progression anyway on various occasions, they can't make money related decisions in their everyday presence. Thus, this article assesses the monetary reinforcing of women.

Keywords: maid economy, strengthening of women, responsibility, family progression

1 Introduction

1.1 Women Empowerment

From the beginning of time, the focal part of women in the public arena has guaranteed the soundness, progress and long haul improvement of countries. Internationally, women contain 43% of the world's farming workforce – ascending to 70 percent in certain nations. For example, across Africa, 80% of the horticultural creation comes from little ranchers, the majority of whom are rustic women. It's generally acknowledged that farming can be the driving force of development and neediness decrease in non-industrial countries. Ladies, outstandingly moms, assume the biggest part in dynamic about family feast arranging and diet. Also, ladies self-report all the more often their drive in protecting youngster wellbeing and nutrition¹. In straightforward words, strengthening is giving force. In Webster's English Dictionary the action word enable intends to give the methods, capacity and authority. Ladies strengthening is a phase of getting power for ladies to comprehend her privileges and to play out her obligations towards oneself as well as other people in a practically viable manner.

Ladies strengthening alludes to expanding the otherworldly, political, social, instructive, sexual orientation or financial strength of people and networks of ladies. With regards to ladies, strengthening is alluded to as an interaction whereby ladies become ready to sort out themselves to build independence, to attest their autonomous right, to settle on decisions and to control assets which will help with testing and taking out their own subjection². Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth³. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.⁴

2. Review of Literature

Duflo E. (2011) in his paper titled, –Women's Empowerment and Economic Development, National Bureau of Economic Researchll, Cambridge. The examination contends that the entomb connections of the Empowerment and Development

are presumably too frail to ever be self-supporting and that nonstop arrangement obligation to similarly for the wellbeing of its own might be expected to achieve balance among people⁵.

Eyben et al., (2011) accentuate the need to inspect the terms on which helpless ladies enter the work market, the manner in which ladies' commitments are esteemed and ladies' capacity to arrange a more pleasant arrangement for themselves, remembering for connection to the advantages of growth³. Adequately supporting women's reinforcing requires satisfactory grounded assessment, flexibility, innovative brain, placing assets into connections, responsiveness and quietude in desire⁶.

Malhotra (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological⁷.

3. Objectives of the Study

- i. To know the expression "Ladies Empowerment".
- ii. To examine the Challenges Economic Empowerment of Women.
- iii. To know the "Ladies Economic Empowerment"
- iv. To examination the Government Schemes for Women Empowerment.
- v. To submit helpful Thoughts in the light of Findings.

4. Methodology

This paper is fundamentally expressive and logical in nature. In this paper an endeavor has been taken to examine the strengthening of ladies in India. The information utilized in it is simply from auxiliary sources as per the need of this examination.

5. Women Economic Empowerment

The advancement of monetary strengthening for ladies is dependent upon accessible assets and whether ladies have the right stuff to utilize them. Besides, it relies upon ladies' admittance to financial freedoms and command over their monetary advantages. In all actuality, ladies face snags all through the way toward changing assets into vital decisions. Vital among the obstructions to ladies' monetary strengthening is society's reliance on ladies' neglected work, either at home or the market (in the farming

area, for example). This brings about ladies' expanded time neediness, confining their capacity to participate in paid and formal work. Eliminating and conquering a large number of the hindrances to ladies' financial strengthening will require underlying change inside friendly organizations to effectively advance sex fairness and ladies' privileges. In settings of contention and post-clash, the difficulties for ladies' financial strengthening extend. This is a result of the low need of sex related improvement targets in the political plan of remaking and restricted execution limit of various entertainers (for example government, common society). In any case, there is frequently an expanded familiarity with the chances for ladies' financial strengthening in the midst of contention and post-clash, which incorporates an opportunity to change unfair sex standards of the past. Besides, there is the expected commitment of ladies' financial strengthening to key improvement objectives and new monetary possibilities for ladies, expanding on their new monetary jobs gained during the contention. Ladies' financial strengthening is quite possibly the main variables adding to correspondence among ladies and men. A particular spotlight on ladies is important given that ladies are a lion's share among financially hindered gatherings. Gendered power designs and normal practices lock the two ladies and men in places that limit their profitability and capacity to settle on decisions to improve their situation⁸.

6. Challenges in economic empowerment of women in India

There are a few imperatives that check the interaction of ladies strengthening in India. Accepted practices and family structure in non-industrial nations like India, shows and sustains the subordinate status of ladies. One of the standards is the proceeding with inclination for a child over the introduction of a young lady kid which is available in practically all social orders and networks. The general public is more one-sided for male kids in regard of instruction, sustenance and different freedoms. The main driver of this kind of disposition lies in the conviction that male youngsters acquire the tribe in India with an exemption of Meghalaya. Ladies regularly disguise the customary idea of their job as characteristic consequently incurring shamefulness upon them. Neediness is the truth of life for by far most of ladies in India. It is another factor that represents a test in understanding ladies' strengthening.

There are a few difficulties that are tormenting the issues of ladies' privileges in India.

Focusing on these issues will straightforwardly profit the strengthening of ladies in India.

➤ **Education:**

While the nation has developed from a far cry since freedom where instruction is concerned. The hole among ladies and men is serious. While 82.14% of grown-up men are instructed, just 65.46% of grown-up ladies are known to be proficient in India. The sexual orientation inclination is in advanced education, specific expert preparing which hit ladies extremely hard in business and accomplishing top administration in any field.

➤ **Neediness:**

Neediness is viewed as the best danger to harmony on the planet, and annihilation of destitution ought to be a public objective as significant as the destruction of lack of education. Because of this, ladies are misused as homegrown assistance.

➤ **Wellbeing and Security:**

The wellbeing and security worries of ladies are central for the prosperity of a country and is a significant factor in checking the strengthening of ladies in a country. Anyway there are disturbing concerns where maternal medical services is concerned.

➤ **Professional Inequality:**

This imbalance is drilled in business and advancements. Ladies face endless impediment in male redid and overwhelmed environs in Government Offices and Private undertakings.

➤ **Morality and Inequality:**

Because of sexual orientation inclination in wellbeing and nourishment there is bizarrely high death rate in ladies decreasing their populace further particularly in Asia, Africa and china.

➤ **Household Inequality:**

Family relations show sexual orientation inclination in imperceptibly little yet huge habits all over the globe, all the more thus, in India for example sharing weight of housework, childcare and humble works by alleged division of work.

7. Women's Economic Opportunities in India

In India, women's economic opportunities remain restricted by social, cultural, and religious barriers. Most notably inheritance laws embedded in Hindu and Shariat civil codes continue to marginalize women in the household and the larger community. Rural women, particularly of lower caste and class, have the lowest literacy rates, and therefore do not have the capacity to negotiate pay or contracts and most often engage in the unorganized sector, self employment, or in small scale industry. Self-help groups (SHGs) are a widely practiced model for social and economic mobility by NGOs and the government. SHGs provide women with the opportunity to manage loans and savings that can be used by members for varying needs. SHGs also are used to promote social change among the members and the community at large. Members of SHGs have used their experiences as leverage to enter other local institutions such as the Panchayat Khap⁹.

Rural, low caste, and tribal women also make up 70% of domestic workers in India, a sector which is largely unregulated and unorganized. India's growing economy has allowed for many upper and middle-class women to enter the workforce, and while poor rural women have little access to education and training, there is a high demand for domestic workers in urban hubs. Domestic workers are mostly illiterate, with little or no negotiating power for wage equity, and are highly vulnerable to exploitation and sexual and physical abuse¹⁰.

There is a movement at the policy level to organize domestic workers and to create laws to regulate minimum wage, working hours, and other measures such as life and health insurance. Currently a national-level Taskforce on Domestic Workers has been formed that will present recommendations to the central government on better enforcement of rights for the many undocumented domestic workers in India¹¹.

Women are also very visible in the construction sector in India, and like domestic workers are largely unorganized and rely on daily wagers. Women construction workers are mostly poor and illiterate and have little negotiating power. This sector is also unregulated and highly vulnerable to exploitation. Women workers also earn significantly less than men, although women are the ones who do most of the backbreaking work like carrying bricks and other heavy materials on site ¹².

On the other end of the spectrum, while India has one of the highest percentages of professional women in the world, those who occupy managerial positions are under 3% ¹³. Most women work in low administrative positions, and many of the young women migrating to urban centers mostly work in service and retail industries, although more and more women are entering the IT and other technical sectors ¹⁴.

Women's economic opportunity in India is a rapidly changing landscape. Women are increasingly entering the workforce—particularly women professionals—and are creating change, but there remains a large number of invisible women workers in unorganized and volatile sectors. However, organizing at the local level, albeit small, is widespread. Implementation of national and state level policies lags behind in ensuring that women workers have equal pay and are free from exploitation.

8. Government Schemes for Women Empowerment

The Government programs for ladies improvement started as right on time as 1954 in India however the real support started distinctly in 1974. As of now, the Government of India has more than 34 plans for ladies worked by various offices and services.

A portion of these are as per the following;

1. Rastria Mahila Kosh (RMK) 1992-1993
2. Mahila Samridhi Yojana (MSY) October, 1993.
3. Indira Mahila Yojana (IMY) 1995.
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhya is being implemented in about 9000 villages.
6. Swayamsiddha.
7. Swa Shakti Group.
8. Support to Training and Employment Programme for Women (STEP).
9. Swalamban.
10. Crèches/ Day care centre for the children of working and ailing mothers.
11. Hostels for working women.
12. Swadhar.
13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS) (1975),
15. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010).
16. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
17. Integrated Child Protection scheme (ICPS) (2009-2010).
18. Dhanalakshmi (2008).
19. Short Stay Homes.
20. Ujjawala (2007).
21. Scheme for Gender Budgeting (XI Plan).
22. Integrated Rural Development Programme (IRDP).

23. Training of Rural Youth for Self Employment (TRYSEM).
24. Prime Minister's Rojgar Yojana (PMRY).
25. Women's Development Corporation Scheme (WDCS).
26. Working Women's Forum.
27. Indira Mahila Kendra.
28. Mahila Samiti Yojana.
29. Khadi and Village Industries Commission.
30. Indira Priyadarahini Yojana.
31. SBI's Sree Shakti Scheme.
32. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
33. NGO's Credit Schemes.
34. National Banks for Agriculture and Rural Development's Schemes

9. Ideas and Recommendations

1. The as a matter of first importance need ought to be given to the instruction of ladies, which is the grassroots issue. Thus, training for ladies must be given extraordinary consideration.
2. Mindfulness programs should be coordinated for making mindfulness among ladies particularly having a place with more vulnerable areas about their privileges.
3. Ladies ought to be permitted to work and ought to be given sufficient security and backing to work. They ought to be given appropriate wages and work at standard with men so their status can be raised in the general public.
4. Exacting execution of Programs and Acts ought to be there to control the mal-rehearses common in the general public.

Conclusion

Along these lines, the accomplishment in the field of pay/work and in the instructive front, the situation of ladies strengthening is by all accounts relatively poor. The need of great importance is to recognize those provisos or limits which are noticing the acknowledgment of strengthening of ladies and this activity should be begun from the ladies people itself just as more significantly strategy activity taken by the state and society. Allow us to make the vow that we need a populist society where everyone whether men or ladies get the equivalent chance to communicate and elevate one's prosperity and prosperity of the general public as entirety.

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ECONOMIC EMPOWERMENT OF WOMEN-KEY TO NATIONAL DEVELOPMENT

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ABSTRACT

Women constitute almost half the population of India. It is, however, very sad that this large segment of the society is neglected and oppressed to a great extent. If a country has to prosper it is very important that all its citizens have equal rights and opportunities in every sphere of life. It is said that when a woman is educated and empowered, she can greatly contribute in the development of her family and society. Therefore, it is very important to empower women. In national hierarchy, the extent of women empowerment is determined mainly by three factors-economic, social and political identity. Economic empowerment of women means making them capable of being able to take part in the various economic activities, so that they can earn money and become economically strong and self dependent. In this paper, attempt has been made to highlight the various schemes of the Government of India for the economic upliftment of women, discrimination against women in the society and how economic empowerment of women can help in national development.

Key words: Economic, Empowerment, Self dependent, National, Development

1. Introduction

Women in India, constitutes almost half of its population, yet it remains to be a very neglected and oppressed segment of the society. It is, therefore, very important for the women of India to be empowered.

Women Empowerment does not mean shouting for rights of women. It means enabling them to take the right decision at the right place and at the right time. Empowerment is not something to be given from outside. An empowered women is self confident and recognises her own potentialities.

In the words of Prof. C. Nongbri, “Empowerment in the Indian context means the development of women capacity to make informed choices and expansion of their capacity to manage their domestic and economic environment effectively.”

Some of the major indicators of women empowerment include :

- a) Individual autonomy in social and economic activities.
- b) Visits to bank and freedom to spend money on their own.
- c) Ownership of property.

According to a research it was found that out of the 1.3 billion people who live in absolute poverty throughout the world, 70% are women. Women own less than 1% of the world's total property. To empower women it is very important that they are economically empowered.

The United Nations Decade for women sums up gender inequality as, “While women account for half of the world's population and perform two thirds of the hours worked (though are recorded as working only one third of those hours), . They receive one tenth of the worlds properly registered in their name. These gender inequalities are either ignored in development planning and policy formulation, or reinforced through specific development projects and policies.”

The National perspective plan for women 1998-2000 gives the profile of Indian women as –“There is continued inequality and vulnerability of women in all sectors –economic, social, political, education, health care, nutrition and legal. As women are oppressed in all spheres of life, they need to be empowered in all walks of life.”

As per the United Nations Development Fund for women (UNIFEM) women empowerment means-

- Acquiring knowledge and understanding of gender relations and ways in which these relations may be changed.


- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- Gaining the ability to organize and influence the direction of social change to create more just social economic order, nationally and internationally.

The programme of Action of 1992 has declared certain parameters of women empowerment as:

- ❖ Developing ability to think critically
- ❖ Building up group cohesion and fostering decision making and action.
- ❖ Ensuring equal participation in the process of bringing about social change
- ❖ Encouraging group actions in order to bring about change in the society.
- ❖ Providing the wherewithal for economic independence.

In the words of Ajit Mondal and Jayanta Mete (2012), “Empowerment of a woman means two things liberty from her subordination in the family and release from her sub-alternate in the society. It represents three types of freedom-freedom from ignorance, freedom from exploitation and freedom from inequality and justice.”

Halder (2010) had put forward the following components of women empowerment:-

- ❖ Awareness building about women's situation, discrimination and rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group.
 - ❖ Capacity building and skill development especially the ability to plan, make decision, organize, manage and carry out activities to deal with people and institutions in the world around them.
 - ❖ Participation and greater control and decision making power in the home, community and society.
 - ❖ Action to bring about greater equality between men and women.
- 

2. Economic Empowerment of Women

Economic empowerment as understood by a layman in simple terms is making an individual economically self sufficient by providing him or her some type of vocational training. It also means developing in them an ability to take decisions in economic matters relating to the family and community at large.

Economic empowerment of women, therefore, means making a women capable of being able to take part in the various economic activities so that they can earn money and become economically strong. Without economic empowerment women cannot participate in the decision making process in the family, community and the nation too. Status of women is interlinked with her socio-economic conditions, political scenario, inequalities in the social structure.

In India, it is observed that majority of women work in the unorganised sector. Their work here is not counted as an economic activity. In the organised sectors too, apart from the government sector women are paid less by the private organisations. They are made to work equal hours as men but paid less. This is because most of the women are not even conscious of their rights.

It is observed that most of the problems occur in families due to poverty. This is because even today most of the Indian families are against the idea of the house to earn money. Ours being a patriarchal society, it is expected that it is the duty of the male members of the family to go out and earn. And because of this, all the decisions are also taken by them.

In the national hierarchy the extent of women empowerment is determined mainly by three factors – their economic, social and political identity. Empowerment of women takes place in the true sense only when all these three factors are addressed simultaneously and made compatible with each other. The economic social and political aspects which have an impact on the lives of the women have to converge effectively, then only all –round empowerment of women can take place.

It is however, very disheartening to observe that women's contribution to the economy is still significantly not visible in the national accounts. Though, in the global phenomenon, a certain degree of invisibility is there in women's participation in economy, but it is predominant in India and other south Asian countries. This is because of their orthodox socio-cultural traditions and beliefs regarding women.

In the words of Mishra and Pandey, *“Poverty and gender inequality thrive on each other. In other words, there exists a two-way link between economic growth and poverty and gender inequality. At one level, poverty and lack of growth exacerbate gender disparities. Inequalities between girls and boys in access to schooling or adequate health care are more acute among poor people than among those with*

higher incomes. While poor people have less access to such productive resources as land and credit, poor women generally have the least access to all. Similarly, health and schooling of girls and women are more vulnerable to economic downturns than those of boys and men. At another level, gender inequalities undermine the prospects for poverty reduction in fundamental ways. While disparities in basic rights, access to schooling, credit and jobs, and the ability to participate in public life take their most direct toll on women and girls, the evidence shows that gender inequality ultimately hinders economic growth”

3. Efforts made by the Government for Economic Empowerment of Women

The government of India has provided equal rights to its women by including a number of articles in its constitution. It has also enacted some special laws for protection of the rights of the women.

Article 15 of the Indian constitution says, “The state shall not discriminate against any citizens on grounds only of religion, race, caste, sex, place of birth or any of them.”

Article 39 says, “The state shall in particular, direct its policy towards securing-

- a) That the citizens, men and women equally, have the right to an adequate means of livelihood
- b) That the ownership and control of the material resources of the community are so distributed as best to serve the common good.
- c) That the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment.
- d) That there is equal pay for equal work for both men and women
- e) Article 16 states that there must be equality of opportunities in matters of public appointments for all citizens.
- f) Article 51 [(A) (e)] makes provisions to renounce the practices derogatory to the dignity of women.

Our government has undertaken several projects and launched several schemes for the economic empowerment of the women. Some of them are:-

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005:-

This scheme stipulates that priority shall be given to women in allocating work. In terms of implementation it recommends that a minimum of one-third of the beneficiaries shall be women who have registered and have requested for work.

It also recommends that there must be facilities like crèche, drinking water and shade at the work site.

2. **National Rural Livelihood Mission (NRLM):** One of the main provisions of this scheme is ‘Universal Social Mobilisation ‘ under which it recommends to ensure that at least one member from each identified rural poor household, preferably a women is brought under the self-help group (SHG) network in a time bound manner.
3. **Mahila Kisan Shasaktikaran Pariyojana(MKSP):-** In order to improve the present status of women in agriculture and to enhance the opportunities for their empowerment, Government of India has announced this scheme as a sub-component of NRLM. This scheme recognizes the central part played by women in the field of agriculture and, therefore, aims to provide direct and indirect support to enable them to achieve sustainable agriculture production. It will initiate a learning cycle by which women are enabled to learn and adopt appropriate technologies’ and farming systems. The salient features of MKSP are as follows:-
 - i) Primary objective of MKSP is to empower women in agriculture by making systematic investments to enhance their participation and productivity in agriculture based livelihood.
 - ii) Through this scheme, it is proposed to create sustainable agricultural livelihood opportunities for women in agriculture and in the process ensure food and nutrition security at the household and community levels.
 - iii) Under MKSP, community based women institutions in the rural areas will be strengthened in order to enable them to manage their agriculture based livelihood activities.
 - iv) MKSP emphasises the use of locally adopted resource conserving, farmer led and environment friendly technologies

The expected outcomes of MKSP are as follows:

- i) Net increase in the income of women in agriculture on a sustainable basis.
- ii) Improvement in food and nutritional security of women in agriculture and their families.
- iii) Increase in area under cultivations, cropping intensity and food production by women.
- iv) Increased levels of skill and performance by women in agriculture
- v) Increased access of women in agriculture to productive land, inputs, credit, technology and information.

- vi) Drudgery reduction for women in agriculture through use of gender friendly tools/technologies’.
 - vii) Increased access to market and market information for better marketing of their product.
 - viii) Increased soil health and fertility to sustain agriculture based livelihoods.
 - ix) Increased visibility of women in agriculture as an interest group.
- 4) **Rajiv Gandhi scheme for Empowerment of Adolescent girls (RGSEAG), 2010-** This scheme was launched on November 19th, 2010. The objective of it was to empower adolescent girls in the age group of 11-18 years by bringing empowerment in their nutritional and health status and upgrading various, skills like home skills, life skills and vocational skills.

National Policy for the Empowerment of Women (2001)

The government of India in the year 2001 declared the above policy for the empowerment of women in which the following sections speak about the economic empowerment of women.

Poverty Eradication

5.1 Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macro economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps will be taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities

Micro Credit

5.2 In order to enhance women’s access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit.

Women and Economy

5.3 Women's perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up. Such measures could include:

- Reinterpretation and redefinition of conventional concepts of work wherever necessary e.g. in the Census records, to reflect women's contribution as producers and workers.

- Preparation of satellite and national accounts.

- Development of appropriate methodologies for undertaking (i) and (ii) above.

Globalization

Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

Women and Agriculture

5.5 In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector.

Women and Industry

5.6 The important role played by women in electronics, information technology and food processing and agro industry and textiles has been crucial to the development of these sectors. They would be given comprehensive support in terms of labour legislation, social security and other support services to participate in various industrial sectors.

5.7 Women at present cannot work in night shift in factories even if they wish to. Suitable measures will be taken to enable women to work on the night shift in factories. This will be accompanied with support services for security, transportation etc.

Support Services

5.8 The provision of support services for women, like child care facilities, including crèches at work places and educational institutions, homes for the aged and the disabled will be expanded and improved to create an enabling environment and to ensure their full cooperation in social, political and economic life. Women-friendly personnel policies will also be drawn up to encourage women to participate effectively in the developmental process.

Discrimination against women

Discrimination against women is very common phenomena in almost all the countries of the world. But in India it is very high due to certain social taboos. Discrimination against women in our country starts even before she is born. Let's try to look into this-

- i. In some states, specially in northern India, sex determination of foetus, though illegal is a very common practice. If the foetus is a girl child, then she is aborted, denying her of the right to be born. This is because, parents feel that a girl is a burden as dowry will have to be given during her marriage.
- ii. The lucky few who are born also are denied the basic rights of balanced diet, education, employment opportunities etc. This takes place as parents feel that girls are "Paraya Dhan", i.e. they will go to someone else's house after marriage. So investing in her is a waste of money.
- iii. After marriage also women are denied of all their rights as they are considered to be the property of the husband. So, he has all the rights to torture her physically and mentally. Her work is also not recognized because that is

considered to be her duty. She works for everyone's comfort from dawn to dusk, but is never given recognition.

- iv. At work places also women work more than men but are paid lower wages, specially in private sectors.
- v. Women in our country are also denied of property rights. Though supreme court has given orders to give equal share of property to the daughter it is hardly seen in practice.

Economic empowerment of women and National Development

In some societies, women are still discriminated on the grounds of their gender. They are not given the same right as men. Women are still paid less, expected to cook, clean etc. Women are still restricted to take their own decisions by their culture and family.. Women's empowerment is need of the hour in every society. It is very important for raising the self-esteem of women.

Empowering women is to give women the right. Women can have equal right to participate in education, society, economy and politics. Women should be allowed to choose their religion, language, work and other activities.

Women's empowerment is a part to encourage women to feel strong by telling them that they can do everything that they want to do. Women are still not confident to work in hard conditions or on high position as they still as they are conditioned to think that it's not women's job.

Empowerment of women can help in curbing the problem of domestic violence Women will be able to raise voice against sexual, emotional and physical abuse.

When women participate in productive activities, then poverty is reduced and economic growth enhanced which benefits the society at large. On the other hand, if women are not empowered economically, there is great negative impact on favorable education and health of the children. It also hampers in growth and poverty reduction.

Women have to be empowered economically for their own sake and other benefits too. Participation of women in economic activities is important for lowering the unproportionate levels of poverty among women and also raising household income and exalaterating the process of economic development of a country. Education, employment and ownership rights of women enable them to control their environment and contribute to economic development. Women are often engaged in feminized professions like nursing, teaching, office work etc. This is termed as

‘horizontal occupational segregation’- where the women tend to remain in lower job categories than men. As these activities are mostly carried by women, they are paid very low and do have limited or no opportunity for advancement.

In most of the paid economic activity, women are paid less than men. This is more evident in case of agricultural laborers’. In some agricultural activities like ploughing, women are not involved or engaged at all, whereas some activities like weeding involves women in large number. Discrimination against women is prevalent not only in terms of wages but also in access to employment.

Mishra and Pandey (2012) give the following implicit assumptions as to why women should be paid less than men:-

- a) Low levels of skill on entry
- b) Lack of access to on job-training
- c) Employment histories punctuated by time spent bearing and raising children
- d) Time off to care for family members
- e) The assumption that men are the primary earners.

When women of our country, who constitute almost half of the population work equally with men in organized sector and become self sufficient, there is nothing which can stop the development of our nation. For this, women’s work in unorganized sectors like agriculture, household works have to be given due recognition. Only when this segment of our country gain self confidence, they can establish their own rights. A nation whose half of it’s population is denied of rights and not developed, that nation can never develop.

Conclusion

Women are an important part of the society. No society can develop and prosper until and unless its womenfolk is empowered both economically and socially. Though the tribal women seem to be empowered, in reality it is not so. They are more hard working than the menfolk, they do a lot of labour but this is not recognised as it is mostly related to household activities.

The status of women of the poorer section is more pathetic. As they are not educated, they do not have any say in the decision making activities. In this particular tribe, it was observed that even the menfolk were not much educated, but they had the right to take all the decisions in family matters.

It hence becomes the duty of all concerned to come forward and help these women to come out from this life of poverty and drudgery. For this the governmental efforts

alone will not be enough. NGOs have to come forward to help these women. When all the women of our country will be economically empowered, we are sure our country will become economic superpower one day.

Though now-a –days women are being appointed for high-level job just as man do. India has also seen women as Chief Ministers of states, Prime Minister, President of the country, there is still a long way to go. There are women participating in all fields as social, economic, political, cultural, but even amongst these many are not free to take their own economic decisions.

For women to become economically independent and empowered there is an urgent need to change the mindset of both the men and women themselves. Only then can we move towards a DEVELOPED INDIA in true sense of the term.

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EMPLOYABILITY OF WOMEN THROUGH COMMERCE EDUCATION - WITH SPECIAL REFERENCE TO GOVT. COLLEGES AFFILIATED WITH COMMERCE AT KAMRUP METRO

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ABSTRACT

“Educate a girl, Empower the Nation”- women constitute almost half of the World’s population but still they are ignorable by the people of these hegemonic masculine ideologies. This is the era of science, technology, trade and commerce. By providing commerce education to the girl child one can change the future livelihood of the society. This study is an attempt to through light on the advantage of commerce education in higher educational institutions for empowering them and providing more employable opportunities in a future period of time. With the passing time history is created, fashion is changed and we have entered the 21st century of industrial development, development of trade and commerce by leaving behind evils and darkness’s of old unnecessary thoughts, beliefs and so called traditions. The women in the rural and semi- urban areas are suffering due to the lack of commercialized education. Commerce education provides them self confidence, decision making capacity and provides employability to create something innovative for their livelihood and identity. This study is based on the colleges of Kamrup Metro- how commerce education creates opportunities and provides employability to the students especially the girls.

Key words: Ideologies, Era, Empowering, Commercialized, Self-confidence, Employability

1. Introduction

“To educate your women first and leave them to themselves, they will tell you what reforms are necessary.”

— Swami Vivekananda.

Women constitute almost half of the population in the world but they are suffering a lot as they were denied by the society of equal opportunities in different sectors especially from educational sector of the world. Introduction of feminist ideas has, however, led to a tremendous improvement of women's condition throughout the world in recent times. Now a day's education has been pressing demands for improving women's rights movements as Govt. of India has also introduced many laws for women equality. Providing higher education to the women in India has also been a major implication for both the government and civil society as educated women are one of the very important participants in the development of the nation. This study is an attempt to through light upon the impact of commerce education for providing employability to the women. 21st century education is basically based on commerce as the increasing number of trade and commerce, industrial sector etc. India is famous for technology and commerce and the women in India are also involved in entrepreneurship. There are so many lady entrepreneurs in India who are able to put their signature in the modern economics.

The researchers had taken all the higher educational institutions specially the Govt. Commerce Colleges of Kamrup District as there sample survey and they found that most of the colleges were efficiently played the role of creating employable opportunities for their students. All these colleges have their career assessment cell and trained the students for tomorrow. They trained the students for interviews, viva, competitive examinations and many more beyond their daily routine. The teachers of the colleges teaches them about International trading activities, International Banking activities, about the laws made there under, about each and every aspect of commerce. They trained the students under professional courses how to deal with the uncertainties and how to make them ready to deal with the today's World. Commerce education provides skilled personals to the society. If they are not able to get a job How they will sustain in the society? The answer of this question is in the hand of the commerce student.

Women in business acts as an important player in the business world as an entrepreneur, operator, director because they can creating jobs and opportunities for the younger generation of the economic. Nowadays, the role of women entrepreneur or has become more significant as they were trained by the educational institutions

and they have adequate knowledge about commerce education. Commerce education provides efficient employable opportunities for the women entrepreneurs. To increase the economic growth of a nation, it is important to evaluate and analyze the strength, opportunities and constraints to women's development. E-commerce emerging as a powerful tool for gender empowerment or eliminating the gender differentiation from the society. This paper is basically to analyze the role of commerce education for gender empowerment in a country. It also discusses the main challenge and obstacles faced by women due to the lack of commerce education and suggests the ways to improve the conditions leading to women's empowerment. This is the study to access and empower the girl child/ students by providing commerce education at their initial level of learning and build a strong society by the women entrepreneur especially who are going to own small business scale in the society.

2. Objectives of the study

The main purpose of this study is to highlight the main aspects of the society-Education, Commerce, Employability, Women. The objectives of the study are:

1. To study the impact of commerce education in today's world.
2. To study the employable opportunities of commerce education to the girl students.
3. To highlight the various opportunities provided by the higher education institutions to their students.

3. 21st Century Women and Commerce Education

Education of women in India has been a major issue for both the government and civil society, as the educated women play a very important role in the development of the country. India, at present has largest number of illiterates in the world. As we all know that education is must for everyone but unfortunately, in this male dominating society, the education of women has been neglected for a long time. Mostly people think that to spend money on daughters would be vain. Now, we see the change in people's mentality that they are worried about the future of their daughters and they are ready to give the same place to position their daughters as they want for their sons. But in rural areas, we see that there are negligible changes in rural people's thinking. Most of the villagers provide education to their daughters but not as much as they want for their sons. If their daughters learn to read or write the letters or count the money, they think that it is sufficient and feel proud that they have done their duty very well.

A higher women literacy rate improves the quality of life both at home and outside home, by encouraging and promoting education of children, especially female children, and helps in reducing the infant mortality rate. It is true that empowerment can be gained with the help of education because it gives the knowledge of right and wrong, truth and lie.

Women constitute almost half the human race. Education has been recognized as an essential agent of social change and development in any society of any country. Education is considered as a potential instrument through which processes of modernization and social change come to existence. Education exposes people to new thoughts and ideas which provide necessary skills.

According to the Government of India, “Empowerment means moving from a weak position to execute a power.” It is the ability to direct and control one’s life. It is a process in which women gain control over their own lives of knowing and claiming their right at all levels of society at the international, local and household levels. Women also bear almost all responsibility for meeting basic needs of the family.

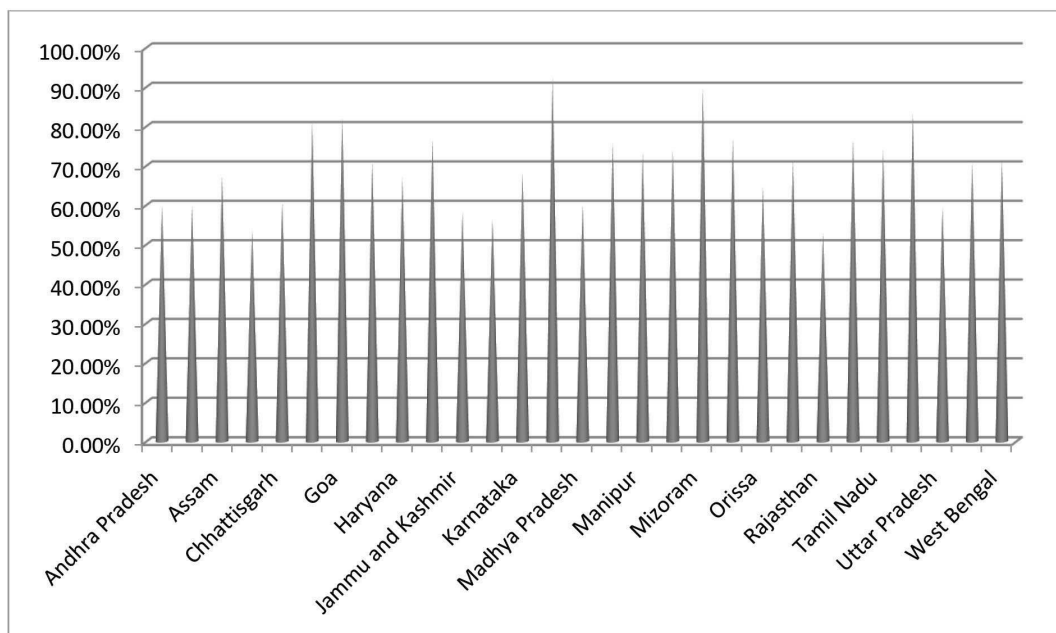
Table 1: Educational ratio of women in various states of India:

Sl. No.	Name of the State	Female Literacy
1	Andhra Pradesh	59.7%
2	Arunachal Pradesh	59.6%
3	Assam	67.3%
4	Bihar	53.3%
5	Chhattisgarh	60.6%
6	Delhi	80.9%
7	Goa	81.8%
8	Gujarat	70.7%
9	Haryana	66.8%
10	Himachal Pradesh	76.6%
11	Jammu and Kashmir	58.0%
12	Jharkhand	56.2%
13	Karnataka	68.1%
14	Kerala	92.0%
15	Madhya Pradesh	60.0%
16	Maharashtra	75.5%

Sl. No.	Name of the State	Female Literacy
17	Manipur	73.2%
18	Meghalaya	73.8%
19	Mizoram	89.4%
20	Nagaland	76.7%
21	Orissa	64.4%
22	Punjab	71.3%
23	Rajasthan	52.7%
24	Sikkim	76.4%
25	Tamil Nadu	73.9%
26	Tripura	83.1%
27	Uttar Pradesh	59.3%
28	Uttarakhand	70.7%
29	West Bengal	71.2%

Source: Census of India 2011.

Fig.1 Literacy ratio of women in India



Source: Census of India 2011.

4. Importance of Commerce Education in Today's World

“Commerce changes the fate and genius of nations”

—Thomas Gray

Education is essentially a process of learning, learns thing to develop in a creative manner, teaches us to deal economically in effort. The world of education is changing at a very faster rate. The pace of globalization, liberalization and privatization has tremendously changed due to modern education. Commerce education is totally different from other disciplines as it must channelize new routes to service the nation. Commerce education plays an important role in the changing modern world of business. Commerce is the gateway, which leads to success in every sector of economy. The education process is through lecturing, learning, group discussion, simulation exercises, case study, seminars, workshops, role play ect. by which process commerce students have derived lots of benefits. Commerce education would try to understand the value of patiences, creativity, concentration etc. which leads to develop their own. Most importantly commerce education played an effective role of self-evident as it provides necessary materials among the younger generations of today and tomorrow. It must train the idea of the students not only in the technical aspect of world but also teaches them about morality and ethics, theoretically as well as practically, which ultimately provides freedom of thought and judgment and also encourage them to deal with the complicated and challenging business world.

What is Commerce

“Commerce is that part of business which is concerned with the exchange of goods and services and includes all those activities which directly or indirectly facilitate that exchange.”

—James Stephenson

Defination of Commercial Education

Leverett. S. Lyen defined commerce education as “any education which a business man has and which makes him a better businessman, is for him business education, no matter whether it was obtained in the walls of a school or not”.

Paul S. Lomax (1928) writes, “Commercial education is fundamentally a programme of economic education that has to do with the acquirement, conservation and spending of wealth”.

Significance/ Scope of Commerce Education

Commerce means trade and exchanging goods and services to the society. Education brings confidence and commerce education provides knowledge of principles, practices, procedure, technique etc. about trade, commerce and industry which ultimately relates to the economy of the country. It also improves the skill of every people and encourages them to deal with the society. The most important aspects involves in commerce education are:

1. **Accountancy:** It is an integral part of commerce education. Accountancy is an arithmetical science related to financial information of a business entity and about the users of commerce such as managers, shareholders, entrepreneurs etc. Studying accountancy enables a person to calculate the success and failure, cash inflow and outflow etc. of a business concern.
2. **Business studies:** Business Studies is also an important part of commerce education. The main area of study is about the operation and organization of the modern business world. It also focus about the structure, functioning, marketing, operation research, human research management etc. This is the study of learning the art of doing business, business activities, creation of employment, incomes etc. Business study is the study of learning how to start a business, creativity, implementation of works under trade.
3. **Economics:** Economic is all about the production, manufacturing, distribution, consumption of goods and services. There are two branches in economics- micro economics and macro economics. Micro economics is always concentrating about individual units, households, firms etc. and macro economics is analyzing about the whole economy.

Importance E- Commerce

An important feature of E-Commerce is to eliminate the price differentiation from retail markets and retail stock trading is that it is difficult for a typical investor to verify if a trade was executed at the best possible price. The same order may be executed at different prices when handled by different firms; thus in addition to the explicit commissions they pay, investors face potential costs from differences in execution quality. The World Wide Web brings revolutionary change how the human beings communicate, entertain and the how they carry on business activities through internet.

The concept of E-commerce is 'E' stands for Electronic and 'Commerce' means trade practices done by the businessmen, entrepreneur, common public etc. trade is the activity of selling and exchanging goods and services between B2B, B2C, C2C

etc. It is an activity which means building web sites where common people can select their desired commodities or services.

Commerce and Employability

With the increase and expansion of commercial activities, marketing, banking activities, insurance, transportation and other related matters expand the employable opportunities of commerce. Commerce is a choice of a wide range of community as commerce is an indispensable part of today's economy. Various commercial courses are there in various colleges, universities for further studies by the students. After studying these courses students are engaged in various sectors of the society like corporate sector, educational sector, for self employment purpose and many more. It is for the holistic development of the individuals as well as for the society as it improves the standard of living of the people of the society by improving their intellectual, spiritual, moral, economy of the people. With the increasing commercial activities and expansion of banking, industrial, transportation and other related business activities people may get a wider scope to engage themselves with any of the activities of the above. Commerce education should provide skill programmers, commercial personals, professionals etc. Under commerce education under graduate level courses are for the basic idea of general stream of commerce and post graduate level is known as the Professional Business Education as post graduate level courses are professional courses. The commerce colleges of Assam are affiliated with both under graduate level and post graduate level courses for the students. These courses bring confidence, encourages the students to deal with today's world. If the students are not able to get any job under any corporate sector, educational sector or any other areas of commerce, they should start up their own business or they have the confidence of investing in various sectors as they have the knowledge of shares, debentures, bonds, mutual funds, depositories, merchant banking activities etc.

Higher education institution always response to developing employability amongst its students and provides an opportunity to develop employable skills by encouraging them within the curriculum. There is a huge level of opportunities for the graduate level students especially for the girl students to build a bright career as all higher education institutions provides a better scope for them. The success of such mechanisms is evaluated by sectoring the potentialities of the students into different level of works as employability is a unique trait of every individual. Employability through commerce education empowers the greater society into corporate level, political level and also for self employable activities. It also influences the socio-cultural factors such as gender differentiation, ethnicity and social class on employability and its development.

5. Research Methodology

Methodology:

A research methodology is simply the frame work or plan for the study that guides the collection and analysis of data.

This is a descriptive study by survey method to know about the facilities provided to the commerce students and to what extent they are benefited by the employable opportunities and various professional courses provided by commerce colleges of Assam. In this study the researcher has no control over the variables and this paper is based on what has happened and what is happening.

Universe:

The term ‘universe’ refers to the total of items about which the information is collected. The universe for the purpose of the study is the All Commerce affiliated colleges of Kamrup district, Assam.

Sampling size:

Sampling size refers to the number of items to be selected from the universe to constitute a sample. Sample size for the purpose of the study is 50 students from the colleges.

Sample design:

Sample design adopted for the study is *simple random sampling*, where the judgment of the researcher played an important role. Under this method items for the sample are selected deliberately by the researcher.

Tools for data collection:

The one of the tools for the purpose of primary data collection was questionnaire cum interview schedule. The interview schedule was logically structured with close ended questions. Collection of data through schedule is much like the collection of data through questionnaire. Observation method was also used for the collection of primary data.

Another tool for the study is secondary source of data collection. Under secondary sources there are various research papers, journals, news papers, social media sites, books etc.

Data analysis:

The raw data collected for the purpose of study were classified, tabulated for further analysis of the study. Tables and graphs were prepared to draw a suitable conclusions and findings and from the list of findings, probable suggestions were listed by the researcher.

Data analysis and Interpretation:

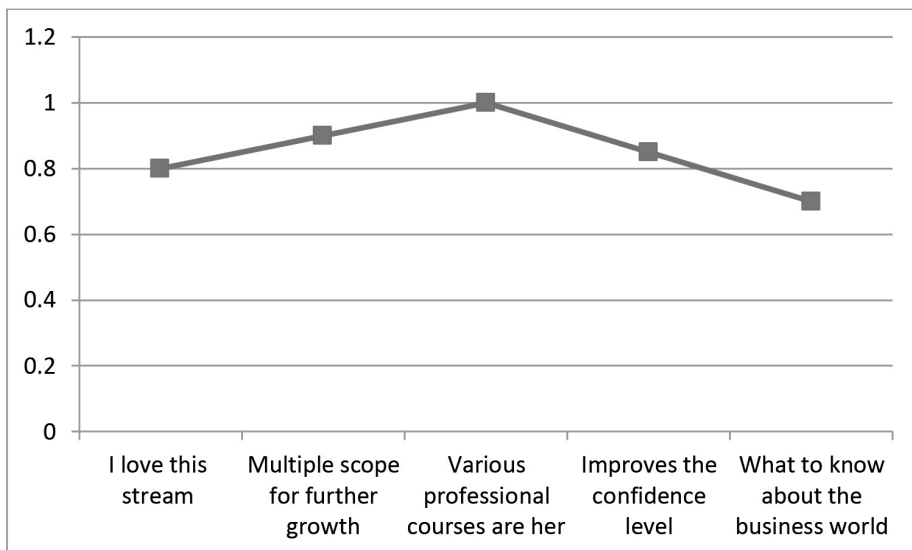
Data analysis is based upon the data collected by the researcher and it also includes interpretation regarding the diagrams.

Table 1: Why you choose commerce education as your career?

Particulars	Total respondents	% of respondents
I love this stream	100	80%
Multiple scope for further growth	100	90%
Various professional courses are her	100	100%
Improves the confidence level	100	85%
What to know about the business world	100	70%

Source: Field Survey.

Fig1. Showing the choice of students



Source: Field Survey.

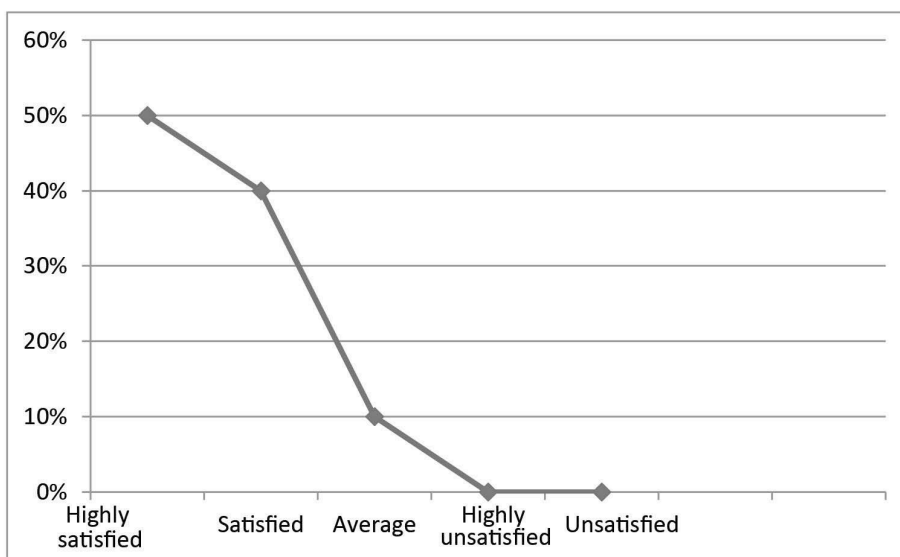
Interpretation: The above diagram depicts most of the students prefer commerce education as their career as they love the stream, various types of courses, scope are there and it also build confidence level of the students.

Table 2: Which course would you like to study after graduation?

Courses	% of respondents
M.Com	30%
MBA	35%
CS	15%
CA	7%
ICWA	6%
MCA	3%
Stock broking	4%
Total	100

Source: Field Survey.

Fig.2 Courses chosen by the students



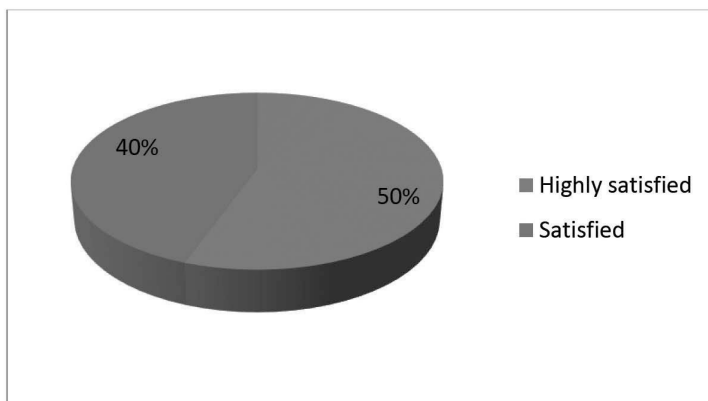
Source: Field Survey.

Interpretation: The above diagram shows various types of courses which are under commerce stream and popularity level of these courses among the students.

Table 3: Do you think that commerce education provides best employable opportunities for the younger generation?

Responses of the respondents	% of the respondents
Yes	100%
No	0

Source: Field Survey.

Fig. 3 Showing the level of responses of the respondents

Source: Field Survey.

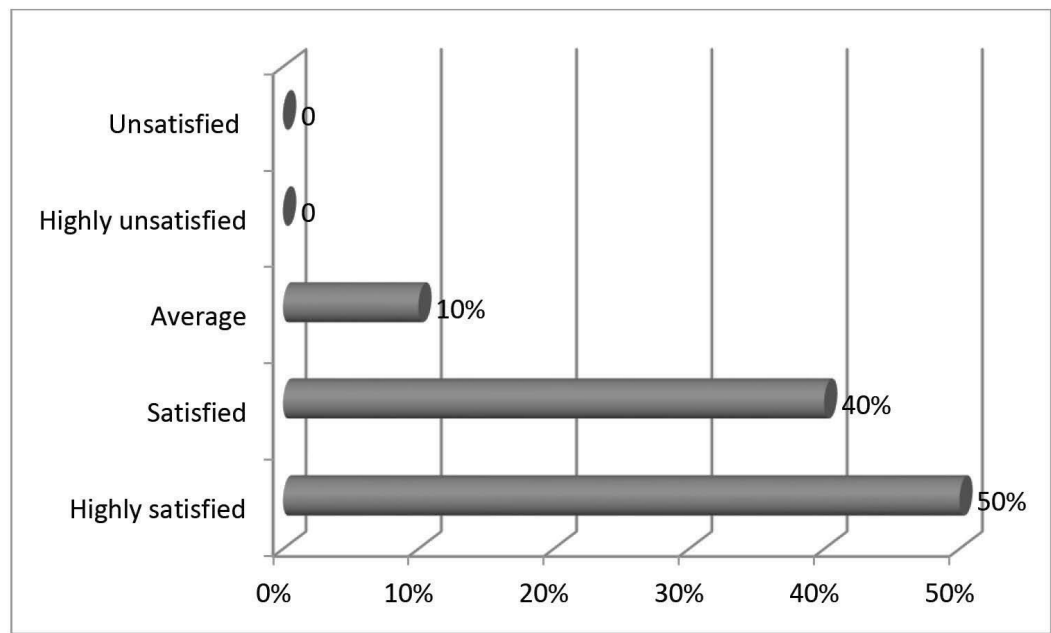
Interpretation: This diagram shows the satisfaction level of the students regarding the employable opportunities provided by commerce education to their student.

Table 4: Do you think that commerce education is best for women empowerment?

Responses of the respondents	% of the respondents
Highly satisfied	50%
Satisfied	40%
Average	10%
Highly unsatisfied	0
Unsatisfied	0
Total	100

Source: Field Survey.

Fig.4 Showing the satisfaction level of the students



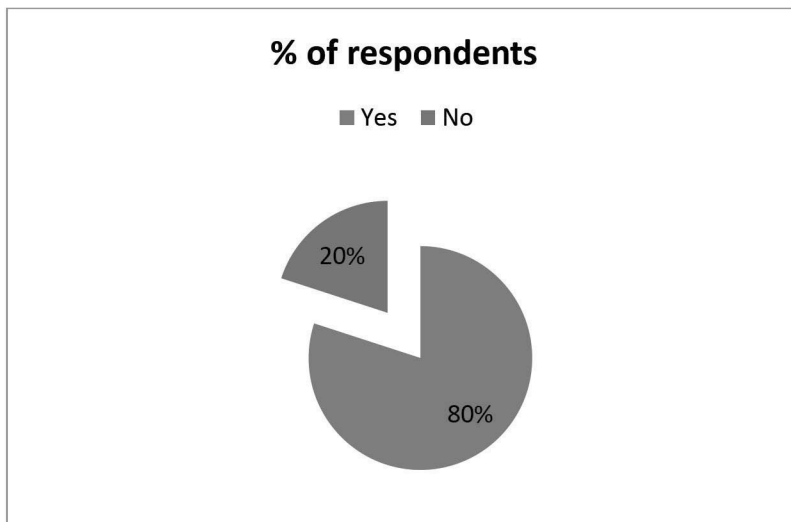
Source: Field Survey.

Interpretation: The above diagram depicts the satisfaction level of the students and also the responses of the students regarding availability of facilities for empowering the girl students as well as women empowerment.

Table 5: Do you think that commercial concepts help you in your day to day activities?

Responses	% of respondents
Yes	80%
No	20%
Total	100

Source: Field Survey.

Fig. 5 Showing the responses of the students regarding commercial concept

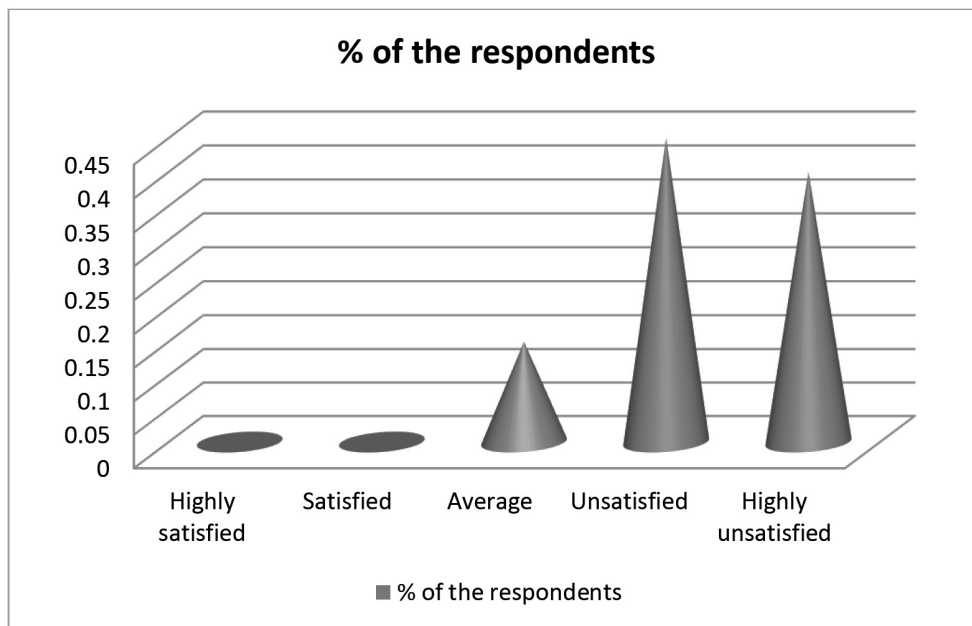
Source: Field Survey.

Interpretation: This diagram shows the responses of the students about the use of commercial concepts into their day to day life.

Table 6: Do you satisfy only with the theoretical concepts of commerce?

Level of responses	% of the respondents
Highly satisfied	0
Satisfied	0
Average	15%
Unsatisfied	45%
Highly unsatisfied	40%
Total	100

Source: Field Survey.

Fig. 6 Showing the level of satisfaction regarding theoretical concept

Source: Field Survey.

The above diagram shows the satisfaction level of the students regarding the theoretical process of learning.

6. Finding and Recommendations

Findings and recommendation is shortly about the analysis of the diagrams and data collected by the researchers during their survey period. The researcher had found many things under their study and it is an attempt to through light about the higher educational institutions of Assam and basically about the commerce education and its employable opportunities for the women of the society. Women as an indispensable part of our society, plays an important role. The researchers had found that-

- Most of the students are form different sectors of the society. But they have the same point of view regarding commerce education.
- During the study it was found that most of the students were choose commerce stream as they love and like to study about commerce, trade, industry. Some of them choose commerce education to explore the business world.

- In regard to the girl students, they were said that commerce education is best for employable opportunities and there are various types of courses available for their further study.
- It was also found that commerce education build up confidence in the mind of every student especially to the girl students as now they are also ready to take the responsibilities of themselves and also their families like a boy.
- During this study it was proves that girls are not less them boys. Commerce education eliminates the gender differentiation, ethnic conflicts of the society.
- There are many more women owned small, medium level industries run their business effectively with the help of commerce education.
- The researchers had found that the students wanted to know more about commerce, trade, industry and theoretical learning about commerce education is not enough for them.
- Regarding the satisfaction level of the students, it was found that most of the students are happy and satisfy with the services provided by commerce education to them at their under graduate and post graduate level.

7. Recommendation

- Introduce attractive scholarships for both financially poor students and meritorious students to encourage women students in higher education.
- Provide counseling for both family and person concerned at the secondary stage of education.
- Improve transport facilities for women students.
- Education policy has to be taken to facilitate women participation in higher education.
- Establish more female educational institutions.
- Provide Bank loan facilities for women students.
- Increase women teachers in co-educational institutions of higher education.
- Increase women representations in decision making bodies of higher educational institutions.
- Establish equal opportunity commissions for higher educational institutions.

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CRIME AGAINST WOMEN IN ASSAM: A SITUATIONAL STUDY OF THE DISTRICTS

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ABSTRACT

Crime against women is a worldwide problem. It affects women of all races, ethnicities, groups, classes and nationalities. It is a life-threatening problem for a particular woman and a major problem for all socioeconomic and educational classes. It can take various forms from rape to murder, abuse to cruelty etc. Assam has reported the highest crime rate for women in 2019 in India. It implies the prevalence of higher degree of violence against this section of the society. This article revisits the issue and tries to assess the problem in details.

Keywords: Violence, Women, Rape, Murder, Abuse.

1. Introduction

The existence of crime in a society is not new. All those activities or acts which are against any social order, are regarded as crime. Its existence not only affects social harmony but also leads to immense waste of human productivity and hinders economic growth. As described in Becker's foundational work on the economics of crime (1968), evils from crime are include the direct losses to victims, the costs of crime control, and the losses to society from incapacitation of offenders. Among different categories of crime, gender based violence, especially crime against women has been increased in a rapid way. It has been argued that women are more likely to be beaten, assaulted, raped or killed by a current or former partner than a stranger (ICRW, 2007). As per the report of National crime Records Bureau, a total of 4, 05, 861 cases were registered in India, under the head of crime against women during 2019, showing an increase of 7.3% over 2018. In the last five years India has witnessed a rise in crime against women by 20.10 percent (from 2014 to 2019). Researchers also estimate that nearly one out of every three women globally has experienced psychological, physical or sexual partner violence during their life time (Heise, Ellsberg and Gottmeiler, 2000).

Assam is often feels proud that women in Assamese society enjoyed greater freedom than its counterpart. However statistics represents a complete opposite side of the story. The crime against women has risen from 20755 in 2016 to 30025 cases in 2019 in the state. Although Assam shares less than 3% of India's female population (Census 2011); but its share in crimes against women 7.4 percent as per latest crime data .As per the latest published report "Crime in India, 2019" Assam (177.8, per lakh female population) recorded highest rate of crime against women followed by Rajasthan (110.4) and Hariyana (108.5). Another sticking fact is that the rate of crime against women of the state is highest in last three consecutive years i.e., from 2017 to 2019 (Chattopadhyay, 2021). In this period the state has also witnessed noticeable increase in crimes like domestic violence, kidnapping and molestation. Moreover, over 30% of women in Assam reported intimate partner violence in NFHS-5, 24.5% in NFHS-4 and 8% sexual violence in NFHS-4. Apart from that witch-hunting, intimate partner abuse, acid attacks, trafficking, cybercrimes and marriage of minor girls are on the rise in the state (Chattopadhyay, 2021). On this backdrop this study wants to examine the status of crime against women in the districts of the state. Here we have considered district-wise data from 2016 and 2019.

2. Trend of crime against women: A district level enquiry

The crimes, which are intended for specifically against women, are termed as 'Crime against women'. In India crime against women has been classified into two broad categories-

A. The Crimes Identified Under the Indian Penal Code (IPC) :

- a) Rape (Sec. 376 IPC)
- b) Attempt to commit Rape (Sec 376/511 IPC)
- c) Kidnapping & Abduction of Women (Section 363, 364, 364A, 365, 366 to 369 IPC)
- d) Dowry Deaths (Section 304B IPC)
- e) Assault on Woman with Intent to Outrage Her Modesty (Sec. 354 IPC)
- f) Insult to the Modesty of women (Sec. 509 IPC)
- g) Cruelty by husband or his relatives (Sec. 498A IPC)
- h) Importation of Girl from Foreign Country (up to 21 years of age) (Sec. 366 B IPC)
- i) Abetment of Suicide of Women (Sec. 306 IPC)

B. Crime Heads under the Special & Local Laws (SLL): Special Acts are enacted for protection and safety of women have been clubbed under SLL. These gender specific laws in which criminal cases recorded by police throughout the country are –

- a) The Dowry Prohibition Act, 1961
- b) The Indecent Representation of Women (Prohibition) Act, 1986
- c) The Commission of Sati Prevention Act, 1987
- d) The Protection of women from domestic Violence Act, 2005
- e) The Immoral Traffic (Prevention) Act, 1956

(Source: Mishra, S.N. 2016, Indian Penal Code, Central Law Publications)

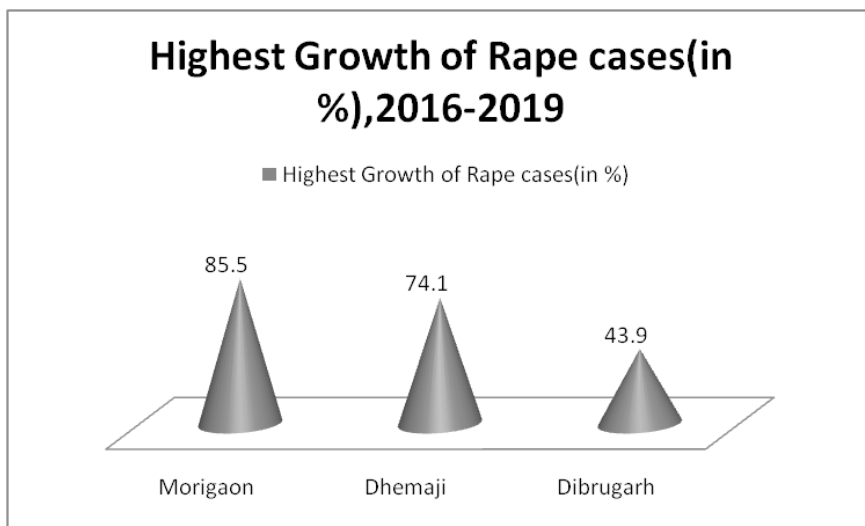
Here the crimes are omitted for analysis where the value is zero and negligible. Rape, Dowry death, Assault on women to outrage her modesty, cruelty by husband or his relatives taken to examine the status of the districts under the broad head of “crime against women”.

In the year 2019, the state has a total 30025 registered cases of crime against women which is an increment of 44.7 percent over the figure registered on 2016. Majority of cases in 2019 under crimes against women were reported under ‘Cruelty by husband or his relatives’ (39.8%) followed by ‘Kidnapping and abduction of women’ (23.27%) and “Assault on women to outrage her modesty” (15.38%). Another shocking fact is that crime rate against women of the state is higher than the national average in 2019. A statement issued by Assam police, however revealed the fact that crimes against women have been increased due to higher reporting by women in the state. However rural Assamese women even today report fewer crimes due to fear and financial dependence on their husbands. The reporting is mostly

come from the side of urban women. Several women's rights activists argued that reasons for under-reporting in rural areas are same for women in urban Assam as well. These activists also argued that the NCRB statistics are only the "tip of the iceberg" of crimes against women in Assam. Among different categories of crime against women as classified by NCRB, districts of the state have shown a very dire picture. Let us assess the extent of different crimes against women in the state.

Rape: From 2016 to 2019 the state has got slight relief in terms of small drop of rape cases by 0.33%. Regarding rape, the statistics revealed that three lower Assam districts have witnessed highest number of Incidence (figure 1)

Figure 1: Extent of reported rape cases

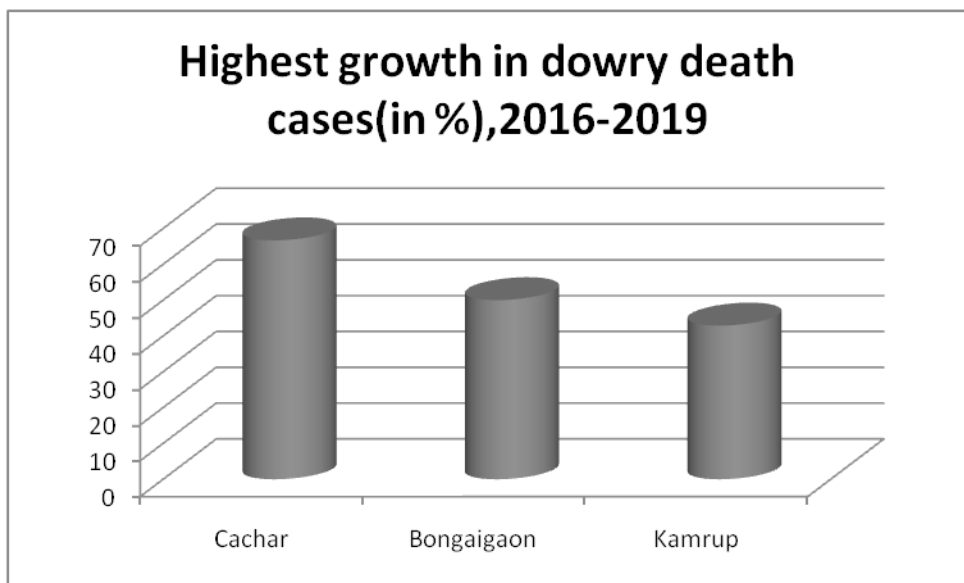


Source: Author's Calculation from NCRB-crime against women, 2016 and 2019

The highest growth of rape cases coincides in the districts with the high immigrant population and high Muslim Population (Das et al., 2017). Specially in Morigaon and Dhemaji district. They are flood ravaged and characterized by poverty. Among other districts, in Cachar, Dhubri, Golaghat, Goalpara, Hamren, Lakhimpur, Sibsagar, Sonitpur, Sadiya, Majuli and Biswanath growth of rape cases in between 20% to 48%. However districts like Chirang and Dima-Hasao has recorded zero growth along with Guwahati city. This is just because the number of reported cases are same in 2016 and 2019 for both the areas.

Dowry/Dowry death: Although it is argued that there is no history of dowry system in Assam, but this practice has started raising its ugly head in the state. The number of Dowry deaths of the state in the year 2016 is 154, which has increased by a few numbers in 2019(157). A senior Assam police official opined that many genuine cases were underreported and many concocted allegations were leveled (14th July 2015, Assam Tribune). The districts have the largest number of these cases are represented by the following picture-

Figure 2: Extent of dowry death



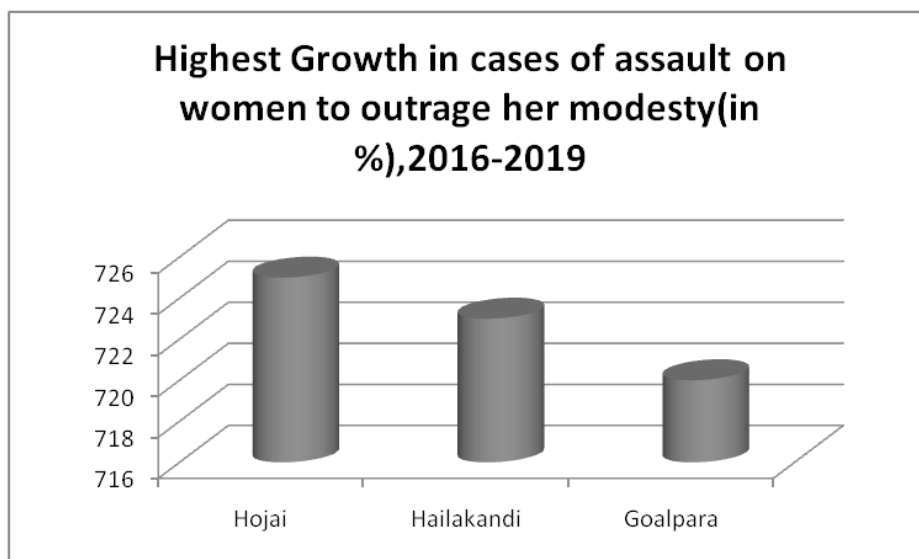
Source: Author's Calculation from NCRB-crime against women, 2016 and 2019

It is evident from Figure 2 that lower and central Assam districts shows the highest number of cases. In a 2015 study on domestic violence in Assam, NEN found that 31.5% of the women respondents were insulted by their husband or/and in-laws for not bringing in dowry. Moreover, no formal transaction regarding dowry was observed, but there were demands before and after the marriage. Behind the rising number of such cases, low sex ratio and literacy may be two important factors. Lower level of literacy increases female's financial dependency on their spouses. Moreover dearth of legal knowledge is also one of the reasons behind such crime. It makes women more vulnerable to the crimes (Das et al., 2017). In fact, 27% female faced demand for dowry before/during marriage. On the hand 5.4% faced it after

marriage. However it can't be said that dowry is the primary cause of violence. In Assam there's a lot of abuse which is very similar to the kind of dowry related harassment that women face (Chattopadhyaya, 2021). Apart from that increasing the neo- middle class family in Assam is also an important cause of dowry in Assam. This class of people believes that taking and giving dowry is a status symbol. Gradually a trend has been created by them that all the neo- middle class people should take dowry in order to endorse their status (Muzib, 2016).

Assault on women to outrage her modesty: Another important crime head "Assault on Women with intent to outrage her Modesty", also indicates the nasty picture of women safety in the state.

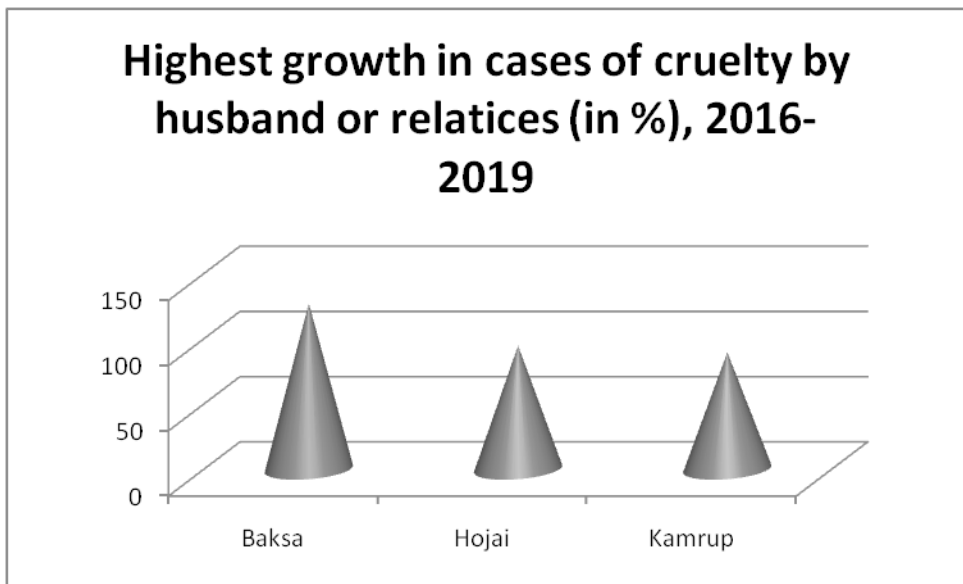
Figure 3: Extent of assault on women to outrage her modesty



Source: Author's Calculation from NCRB-crime against women, 2016 and 2019

Hojai has the highest number of growth in cases regarding Assault on women followed by Hailakandi and Goalpara. The reasons may be attributed to the huge influx of illegal immigrants from Bangladesh. These immigrants have lower literacy level and contributed a lot towards such crimes.

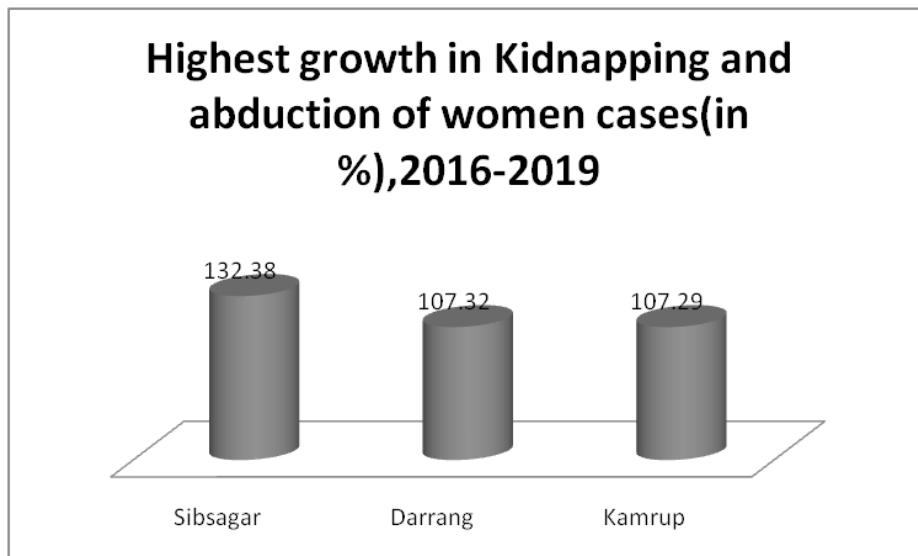
Cruelty by husband or relatives : The State has recorded 11, 943 cases of 'Cruelty by Husband' in 2019. It is the largest increase under Section 498-A of the Indian Penal Code in 2019 in the state.

Figure 4: Extent of cruelty by husband or relatives

Source: Author's Calculation from NCRB-Crime against women, 2016 and 2019

Baksa records the highest number of cases of cruelty against women (Figure 4). Factors like alcoholic husbands, suspicion, degrading family relations, deteriorating family relation, religion etc. play major role in fueling such crime. The study conducted by North East Networks (2015) found that the situation of rural women is also terrible in the state. Besides undergoing physical abuse, they also face verbal abuse by their husbands or in-laws for not bearing a child, especially a male child. The study also found that 34.1% women were forced into sexual intercourse (TOI, 2016).

Kidnapping and Abduction of Women: As per the report of UNICEF(2019), 33% of women in Assam got married before legal age. This amount is not only highest in the entire northeast but also more than the National average. Early marriages in Assam occur through elopement. Parents of brides often filed FIRs and hence the police are legally bound to register a kidnapping case for those complaints. This has led to an increment in kidnapping cases across the state. Following figure shows the highest growth of such cases-

Figure 5: Extent of Kidnapping and abduction of women

Source: Authors' Calculation from NCRB- Crime Against women, 2016 and 2019

Some districts are also experiencing negative growth in this category of crime. Exceptional case is found in Hamren and South-Salmara district, where there is 100 percent reduction. Other districts which has also shown negative growth in this category are-Baksa, Dhemaji, Guwahati, Karimganj, Dima-Hasao, Majuli and Biswanath. Except Hamren and South Salmara, among all

A careful observation leads to the fact the districts Nagaon, Barpeta and Dhubri along with Guwahati falls in high crime against women zone. These districts have a common feature that they receive very high amount of illegal immigrants and have a low literacy rate. This large amount of illegal immigrants mainly arrived from Bangladesh and they contribute highly to the increase of crime against women in the districts. Moreover increase in some of the violent crimes against women may be the outcome of increasing challenge from women in against of patriarchal values in the state (Chattopadhyay, 2021). We estimate the share of districts in total crime against women in the state and present the result in Table 1.

Table 1: Ranking of the districts in terms of share in total crime against women in the state

District	Share of districts in total crime against women in the state (in percentage)		Rank in 2019		Change in the share between 2016-2019
	2016	2019	2016	2019	
Barpeta	8.28	7.66	2 nd	2nd	-7.5
Baksa	1.74	1.72	25 th	22nd	-1.2
Bongaigaon	2.23	2.64	20 th	19th	18.4
Cachar	4.84	3.89	6 th	9th	-19.6
Chirang	0.89	1.03	27 th	27th	15.7
Darrang	6.34	5.11	5 th	6th	-19.4
Dhemaji	1.77	1.38	24 th	25th	-22.03
Dhubri	9.50	9.29	1 st	1st	-2.2
Dibrugarh	2.71	2.99	15 th	14th	10.3
Goalpara	2.09	2.84	22 nd	17th	35.9
Golaghat	3.09	2.92	12 th	16th	-5.5
Guwahati City	6.42	7.15	4 th	4th	11.4
Hailakandi	2.31	3.31	18 th	12th	43.3
Hamren	0.18	0.08	30 th	34th	-55.6
Jorhat	3.80	3.74	8 th	10th	-1.6
Kamrup	3.27	6.18	11 th	5th	88.9
Karbi Anglong	0.85	0.54	28 th	29th	-36.5
Karimganj	2.58	2.19	16th	20th	-15.1
Kokrajhar	2.17	1.63	21 st	23rd	-24.9
Lakhimpur	3.28	2.94	10 th	15th	-10.4
Morigaon	4.65	3.94	7 th	8th	-15.3
Dima Hasao	0.15	0.14	31 st	33th	-6.7
Nagaon	7.42	7.17	3 rd	3rd	-3.7
Nalbari	1.88	1.87	23 rd	21st	-0.53

District	Share of districts in total crime against women in the state (in percentage)		Rank in 2019		Change in the share between 2016-2019
	2016	2019	2016	2019	
Sibsagar	3.07	3.57	13 th	11th	16.3
Sonitpur	3.43	3.07	9 th	13th	-10.5
Tinsukia	2.83	2.71	14 th	18th	-4.2
Udalguri	1.02	1.15	26 th	26th	12.7
Sadia	0.18	0.21	30 th	32nd	16.7
Majuli	0.15	0.23	31 st	31st	53.3
Biswanath	1.42	1.42	25 th	24th	0
Hojai	2.46	4.02	17 th	7th	63.41
South Salmara	2.28	0.48	19 th	30th	-78.9474
Charaideo	0.49	0.78	29 th	28th	59.2

Source: Authors' calculation from NCRB-Crime against women, 2016 and 2019.

Rank of the districts shows spatial distribution of share of crime. It is seen some of the districts share has been increased considerable while some has an extensive as well as marginal reduction. Noticeable fact is that the top three districts having largest share in state's total crime are maintain their position despite of small reduction in share. However it is not an indication of reduction in crime against women.

One of the most monstrous crimes of today's time in Assam is witch hunting. Without discussing this evil, crime against women in the state will give us an incomplete picture. Tinsukia, Dibrugarh, Sivsagar, Jorhat, Golaghat, Dhemaji, Lakhimpur, Sonitpur, Darang, Udalguri, Nagaon, Morigaon, Karbi Anglong, Kamrup(R), Goalpara, Chirang, Baksha are the districts which have witnessed mostly this wickedness in recent years (Islam, 2019). Such crime occurs mainly among Tea tribes as well as among Rabhas & Bodos (Das et al., 2017). The prominent causes behind this notorious act can be attributed to related to property related matters, infused jealousy regarding some personal wellbeing and gain, increasing popularity of any women, personal grudges, superstition etc. (Islam, 2019). Unfortunate is that the convictions of culprits are not possible due to the absence of a proper law. They are convicted only under the archaic Indian Penal Code (1860); sections 302 (punishment for murder), 320, 351, 354 (outraging a women's modesty), 364(A), 503 and 506. Most witch hunting cases are fall under section 323 (hurt) of the IPC.

The punishment for such criminals is only an imprisonment that extends up to one year with a fine of rupees one thousand.

There are some of the certain social norms within the family and society that accelerate the violence against women (NEN, 2015). Beliefs like women are weak, cowardly and lack reasoning power; they gossip and talk of others and hence they are lower than men; women are impure and hence cannot become priests in religious institutions are one of the major reasons behind violence against women. These institutions have put forward some rules and regulations specially for women which are still existed in the society of the state, which stimulate the violence against women, if they don't go with the flow of these nonsense beliefs. Many of these practices have emerged from biased mindsets of the people and passed on from one generation to another. Apart from that some idioms and phrases which have been originated from patriarchal thinking are harmful and accelerate the violence against women in the state.

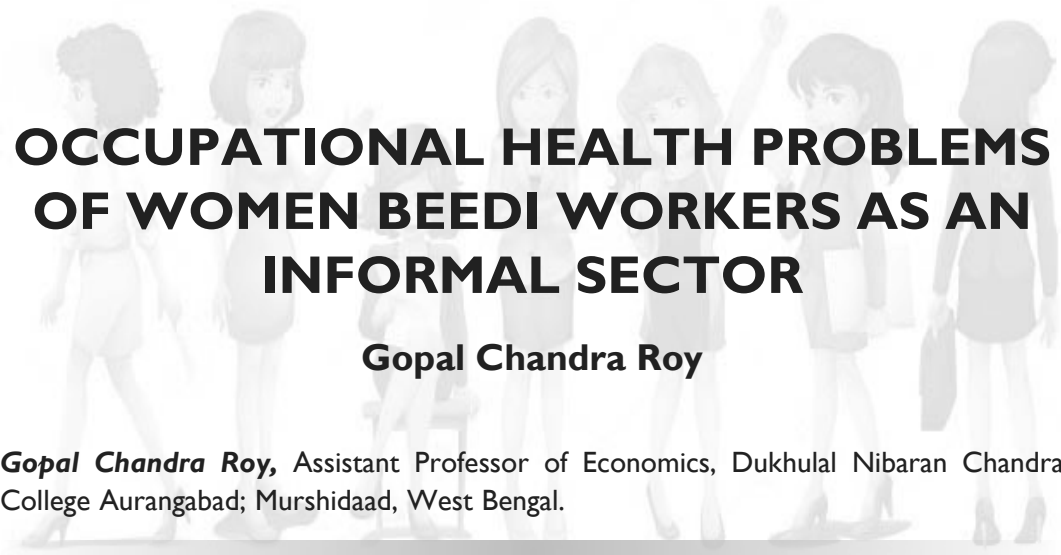
3. Conclusion

Assam Human Development Report 2003 stated that the position of women in Assam is no different from that of women in other regions of the country and in some cases they are even more disadvantaged. The detailed enquiry of crime against women in the state showcases the fact. It has also revealed the fact that the main crimes committed against women in the districts of the state are cruelty on the part of the husband and relatives, assault on women to outrage her modesty, rape and kidnapping and abduction. Moreover another notorious crime witch hunting has taken the lives of so many innocent souls. Crimes against women cannot be stopped overnight and can only be phased out gradually. However, there is an urgent need to enable our womenfolk to understand their rights and to fight against the discrimination imposed on them by the society.

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OCCUPATIONAL HEALTH PROBLEMS OF WOMEN BEEDI WORKERS AS AN INFORMAL SECTOR

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ABSTRACT

Education and Employment is two pivotal issues of women empowerment and social development as these two factors imparts significant influence on several social aspects. Education of women plays an important role in making decisions and implementation of home and family-related planning. The Employment of women can secure their independence from the restrictions imposed on their activities and also helpful for the economic development of their family. The relationship between women's participation in the workforce and decision-making has long been of interest in the context of contemporary development and in the interest of population policy in India. It is also found those 60 percent women's beedi rollers are directly suffered from a health problems. 40 per cent of women beedi workers suffered health problem of age group belongs to 40 years to 60 years, 10 per cent women beedi workers suffered a health problem which is age group below 40 years and 10 per cent women beedi workers suffered from health problem which is age group above 60 years. Poverty, weak constitution, lack of rest, endless work poor food habits have all been listed as factors making them susceptible to diseases. Anemia and malnutrition are also common among these women and children.

Keyword: Education, Employment and Health Problem in Informal Women Beedi Workers in West Bengal

1. Introduction

In present era there is a dilemma between economy and health. Both are interdependent as well as counteract each other. For economic betterment, people often neglect their health by avoiding balanced diet, proper rest, and timely feeding. Unhealthy practices and improper sanitation amplifies the effect several times. The economic sector is broadly categorized into the formal sector and informal sector. The health of workers of the latter one is very poor. The informal sector is a part of the economic development of the majority of the developing countries and this sector provides employment or livelihood generation for both skilled and so-called unskilled workers. The working conditions of the informal sector can further be classified as wage workers and non-wage workers and classified agricultural and non-agricultural workers. The informal sector comprises almost two third of people engaged in non-agricultural employment in developing countries.

Most the importantly informal sector is a great hub for the female labour force in most of the developing countries and underdeveloped countries. In most of the rural and semi-urban areas participation of women workers is due to the betterment of the economy of family as well as better education and better health of the child. However, their own health often neglected. Education is another important factor determining women's participation in the different categories of the labour market. Unfortunately, India is also one among such developing countries where low literacy and restrictions on economic activities of women have not full use of human capital. In general, informal employment is a larger source of employment for women than for men, and within the informal economy, women tend clustered in the most insecure and poorly remunerated forms of informal work. The reasons for informal economic activity are involved and complex, as are proposed solutions for improving employment opportunities and working conditions of men and women. But at least part of the explanation for women's preponderance among the most vulnerable of workers lies in the social and economic relations that relegate unpaid family responsibilities to women. Women in developing countries are the neglected human resource. Despite limited education and gender biases, women have been using whatever skills they have at their disposal to create merchandise and alleviate economic poverty. The need to survive has been forcing women to come forward with strategies to help themselves and their families and more seriously to play their role in a more effective way. Basic Knowledge is very important for healthy life because an unhealthy environment is directly related to the poor economic condition and unsocial habits (Roy, 2020)

Ghatak, (2006). his study about the “Faith, Work, and Women in a Changing World: The Influence of Religion in the Lives of Beedi Rollers in West Bengal” In India, religious norms and values play a significant role in regulating the lives of women and girls in many communities. This article looks at how the lives of women and girl beedi (hand rolled cigarette) rollers in a Muslim community in West Bengal are influenced by their religious background, highlighting the complex relationship between gender, faith, and work. The article in the India is often seen to be hesitant in addressing questions of religious faith and practice can engage in development work with women and girls in faith-based communities. The article focuses on the experiences of the women beedi workers in villages in Murshidabad, as they come to understand that to bring about significant changes in women’s lives they must open up discussions around sensitive religious belief, within the community and their own organizations.

Ahmad, (1996). In his paper “The study with Women in profession: A comparative study of Hindu and Muslim women”. He can contribute in a comparative study on Hindu and Muslim women found that social background play an important role in determining women’s access to education and her subsequent employment. His major findings of the study were that majority of the working women came from those families in which the father was educated; there was no significant difference between the Hindu women and the Muslim women in so far educational background of their parents is concerned. More Muslim respondents in the study came from prestigious occupational background than Hindu women and more Muslim women come from comparatively economically better off families than Hindu women.

Sen, (2011). his study about the “Impact of social security schemes and welfare programmed on Beedi Rollers” is based on the primary data collected from the Sagar district of Madhya Pradesh and Rajnandgaon district of Chhattisgarh . The study attempt to the beedi rolling is one of the major informal sector activities in India, which employs a large number of women and children and evaluate the effectiveness of social security and welfare programmes and its provision such as educational, medical, insurance, pension, other issues and the majorities are home-based female workers who live below poverty line. The Government of India estimates that there are about 50.53 lakh workers in this industry and 44, 49, 352 identity cards have been issued to beedi workers. Beedi workers constitute one of the most vulnerable sections of the country’s workforce.

The NSS data (2011-12) shows that a majority of women take on employment in the primary sector, within the realm of agriculture and farm work. Within the manufacturing sector, they are found to be employed in low-paying, casual, home-based work or in unpaid work within family-run enterprises. In the tertiary sector,

women are seen more in number in retail trade, education-related work, and paid domestic household work. All of these sectors provide women the flexibility to manage their unpaid and care responsibilities along with paid work.

2. Material and method

Study Area;

The present study has been carried out at Tantipar, Aurangabad, Suti, Murshidabad, and West Bengal. The data is collected from the personal interview as per scheduled questionnaire in the selected area. Geographically it is situated at Indo-Bangladesh border region which is a minority-based area. The data were collected randomly from the unorganized beedi roller in the study area.



Fig1: Location of Study sites

3. Methodology

The data was collected data from the beedi roller as per schedule questionnaires. Initially, data was collected individually by random sampling from the source i.e. beginning the register of beedi roller.

Objectives of the present study are:

1. To find out the relation between Education and employment opportunities in Informal Women Beedi Workers in West Bengal.
2. To examine the working economic and health condition of women workers in Informal Women Beedi Workers in West Bengal.
3. To explore the causes and problems of women workers in Informal Women Beedi Workers in West Bengal.

4. Result and Discussion

In India, 94% of women have employed in the unorganized sector, involved in work which lacks the dignity of labour, social security, decent and timely wages and in some cases, even the right to be called a 'worker'. An analysis of their work pattern shows that women's choice of paid work is deeply influenced by patriarchal and religious norms, restricting their mobility and decision-making ability. Their work and contribution to the economy is not valued and since domestic and care activities are specifically categorized as 'woman's work', they are left to manage paid and unpaid work responsibilities on their own, on a daily basis.

In the present study 50 percent Hindu women and 50 percent Muslim women are direct and indirectly involved in the beedi rolling which 60 percent of women beedi workers are age group belongs to ((20 to 40) years and the average income is Rs. 3875.

Analyzed of socio-economic status of beedi workers revealed that the beedi workers is this unorganized by the minority women compared by schedule caste and a very small percentage of poorer sections from general caste and rare case of schedule tribe, Buddhists and Jainism. They are found that the educated women involved in the beedi rolling causes of lack of job opportunities and only for 20% of illiterate women are engaged in beedi rolling.

Education is the key factor of society. Education and employment opportunities are two basic indicators in the economic and social status of women. The literacy rate is generally considered as one of the important indicators of the development of a population and the educational level of a population is considered an important determinant of their quality of life.

Beedi making naturally poses tremendous risks to the workers who are constantly exposed to tobacco dust and smoke. The risk is the further case of children both as workers and as household members in view of the information that the living and working places are similar for home-based workers. Two factors that reason health hazards are first, the raw materials mainly tobacco and the second factors the nature of work, working conditions, and the workplace.

The largest part of the suffer from tuberculosis, chronic bronchitis asthma, and so on. The majority beedi workers ultimately die of one of this ailment. The nature of the work which is involved lengthen sitting with forwarding trunk bent the excessive use of fingers and the regular high tension levels to get together targets cause a number of health problems. The sitting posture leads to a static production of back muscle consequential in head neck leg and backaches as there is body movement. It is also found those 60 percent women beedi rollers are directly suffered by health problem. 40 per cent of women beedi workers suffered health problem which is age group belongs to 40 years to 60 years, 10 per cent women beedi workers suffered health problem which is age group below 40 years, and 10 per cent women's beedi workers suffered from a health problems which is age group above 60 years. Poverty, weak constitution, lack of rest, endless work poor food habits have all been listed as factors making them susceptible to diseases. Anemia and malnutrition are also common among these women and children.

Table 1: Correlation different socio-economic parameter with women empowerment

Sample	Religious	Age	Education	Monthly Income	Health problem
Sample 1	Hindu	20 to 40 Yr	illiterate	2600	No
Sample 2	Hindu	40 to 60 Yr	primary	2250	Yes
Sample 3	Hindu	60 Above	Below 10	3150	Yes
Sample 4	Muslim	20 to 40 Yr	Below 10	3150	No
Sample 5	Muslim	20 to 40 Yr	illiterate	4500	Yes
Sample 6	Hindu	20 to 40 Yr	Below 10	2250	No
Sample 7	Muslim	20 to 40 Yr	primary	4500	Yes
Sample 8	Muslim	40 to 60 Yr	primary	6750	Yes
Sample 9	Hindu	20 to 40 Yr	primary	5100	No
Sample 10	Muslim	40 to 60 Yr	primary	4500	Yes

Source: Field Survey.

5. Conclusion

In recent decades, there are challenges in the occupational and educational place of women even though change is very low. This study in the female participation rates does not make sure women's power of status. The quality work involved is moreover an important determinant because employment be capable of determining empowerment. Medical facilities and welfare amenities are highly lacking. Beedi workers and their family members are suffering from various diseases. These families are spending a very high percentage of their family income on health expenditure. Most of the beedi workers were living in poor environmental and housing conditions. Furthermore, several avails private or public medical care when the situation demands.

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REVISITING THE PREVALENCE OF ANAEMIA AMONG WOMEN IN INDIA WITH SPECIAL REFERENCE TO ASSAM

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ABSTRACT

Anaemia is one of the most prevalent nutritional deficiency disorders in the world and India is not an exception to it. Anaemia may become the underlying cause of maternal mortality and prenatal mortality. In addition it also causes an increased risk of premature delivery and low birth weights. Anaemia among children may lead to other health problems in future to make life redundant, Anaemia reduces human productivity and causes poor level of concentration. The disease has always remained a problem in India as well. The present study will try to analyse the incidence of anaemia among women in India with special reference to Assam. For that matter the study is based on secondary data which are collected from different reports published by government and non-government agencies. We find that anaemia has remained a perennial problem across all age groups. However, it is more prominent among women in the reproductive age group and during lactation. Besides, girls are also prone to become more anaemic. There is need of more comprehensive planning for complete eradication of anaemia in India.

Keywords: Anaemia, impact, iron deficiency, folic supplement, maternal mortality

1. Introduction

Anaemia is a serious health concern across the globe. According to a report published by the World Health Organisation (WHO) in 2005, anaemia has affected 1.62 billion people in the world which comprises 24.8 percent of the global population. Anaemia is a condition in which the number of red blood cells (and consequently their oxygen –carrying capacity) is not sufficient to meet the body's physiological needs as mentioned by the WHO. It has several types. The most common type of anaemia is iron deficiency anaemia. Iron deficiency anaemia reduces human productivity and hampers the capacity to work especially for those who are engaged in heavy physical activities. Anaemia may become the underlying cause of maternal mortality and prenatal mortality. In addition it also causes an increased risk of premature delivery and low birth weights. Prevalence of anaemia is high in India for a longer period of time. In the year 2015-16, as per the report of National Family Health Survey (NFHS)- IV, more than 50 percent women are anaemic.

The World Health Organization (WHO) estimates that 42 percent of children under age 5 years and 40 percent of pregnant women worldwide are anaemic. Studies show that the risk of maternal mortality is higher in mother with severe anaemia than those without severe anaemia. Almost half of all global maternal death occurs in the South Asian countries and about 80 percent of this death takes place in India. To control this menace, Government of India has launched various programmes. Notwithstanding this, anaemia has declined marginally from 58 percent to 50 percent from 2005-06 to 2015-16 as revealed by the National Family Health Survey (NFHS) Therefore, there is no doubt that anaemia remains a major problem during pregnancy and raise questions on effectiveness of policy measures. Therefore, the present study is an attempt to study about the prevalence of anaemia among women in India with special consideration to Assam from macro perspective.

2. Prevalence of anaemia among Indian women in last two decades

There are numerous interventions for anaemia reduction in India. To get rid of this problem India has launched National Nutritional Anaemia Prophylaxis Programme as early as in 1970. Under the National Iron Plus initiatives (NIPI), the government of India has provided daily doses of Iron and Folic Acid (IFA) to pregnant women for a period of 100 days during pregnancy. Despite of various Government-run programmes like Integrated Child Development Scheme (ICDS), National Nutritional Anemia Control Program (NNACP), Weekly Iron and Folic Acid Supplementation (WIFS), National Iron Plus Initiative (NIPI) have taken to combat

anaemia in India, there is marginally decrease the prevalence of anaemia from 58 percent in National Family Health Survey (NFHS)-III (2005-06) to 50 percent in NFHS- IV (2015-16).

However, the situation has not improved much in the last two decades. The World Health Organization (WHO) estimates shows that prevalence of anaemia was 14 per cent in developed and 51 per cent in developing countries and 65-75 per cent in India.

Table1: Prevalence of anaemia among women of age group 15-49 years in India

Year	Percentage of anaemic women
2019	53
2018	52.9
2017	52.8
2016	52.6
2015	52.7
2014	52.9
2013	53
2012	53.2
2011	53.4
2010	53.5
2009	53.7
2008	54
2007	54.1
2006	54.1
2005	54.2
2004	54.1
2003	54.1
2002	54
2001	54
2000	54.1

Source: [https://www.who.int/data/gho/data/indicators/indicator-details/GHO/prevalence-of-anaemia-in-women-of-reproductive-age-\(-\)](https://www.who.int/data/gho/data/indicators/indicator-details/GHO/prevalence-of-anaemia-in-women-of-reproductive-age-(-))

It is clear from Table 1 that there is rarely any improvement in the scenario since 2000 in India. There is a marginal reduction in the percentage of anaemic women in India but still more than 50 percent women are anaemic. From 2000 to 2019 there is only 1.10 percent reduction in anaemic women and it calls for special attention from the concerned authority. Therefore, it is important to find the anaemia causing factors in the country.

3. Factors causing anaemia among women in India

Several studies have tried to identify the socio-economic and other determinants of anaemia among women (Agarwal et al., 2004; Chaudhary and Dhage, 2008; Kalaivani, 2009; Rao et al., 2010; Goonwardene et al., 2011; Raghuram et al., 2012; Balaranjan et al., 2013; Kaur, 2014; Mehrotra et al., 2018; Yilma et al., 2020). Educated people with high standard of living are also anaemic, but the presence of severe anaemia among them is low. In case of pregnant women, frequent childbirth increases the degree of anaemia. Further, early entry to sexual union and motherhood also raises the severity of anaemia among women (Chellan and Paul, 2010).

Apart from the above mentioned factors vegetarian diet, being from higher wealth quintiles and rural areas also affect the chances of having iron deficiency anaemia among women (Rammohan et al., 2012). One notable point is that being in paid employment may also cause anaemia. Quite often women are who are engaged in informal sector are paid less remuneration in comparison to male counterpart. In addition they are engaged in heavy physical activities irrespective of their maternity status and it leads to some serious health issues including severe anaemia. Sometimes a woman working in formal sector can also be owing to ignorance and lack of awareness. Moreover most of the women rarely take good diet. Rather the major portion of the food is being served to husband and children and makes anaemia a chronic problem.

Table 2: Percentage of women with any anaemia in India

Indicator	Sub-Groups	Years		
		1998-99	2005-06	2015-16
Age group	15-19	56	55.8	54.1
	20-29	52.6	56.1	53.1
	30-39	50.5	54.2	52.5
	40-49	50.5	55	53

Indicator	Sub-Groups	Years		
		1998-99	2005-06	2015-16
Area of residence	Urban	45.7	50.9	38.3
	Rural	53.9	57.4	40.3
Maternity status	Pregnant	49.7	58.7	50.4
	Breastfeeding	56.4	63.2	58
	Neither	50.4	53.2	52.3
Caste/ Tribe	Schedule cast	56	58.3	55.9
	Schedule tribe	64.9	68.5	59.9
	other backward classes	50.7	54.4	52.2
	Other	47.6	51.3	49.8
Level of education	No schooling	55.8	60.1	56.4
	< 5 years completed	50.1	58.1	55.6
	5-9 years completed	48	54.2	53.2
	10 or more years completed	40.3	46.9	50.3
Wealth index	Low	60.2	64.3	58.7
	Medium	50.3	56	53.3
	High	41.9	46.1	48.2

Source: Authors' compilation from NFHS-II, NFHS-III and NFHS-IV.

It is clear from Table 2 that anaemia is more common among women in the 15-19 years of age group. Women residing rural areas, breastfeeding women, women from schedule tribe, no schooling and women having low wealth index are found to be more anaemic. This is in line with the findings of the earlier studies. It has been observed that breastfeeding women are more anaemic. It might happen because of lack of proper postnatal care, absence of scientific/modern mind set for the newly becoming mother in our families as well as in our society and most importantly some lacuna in policy formulation and implementation. This result should be noted carefully because if a mother is anaemic then there is high possibility of her children becoming anaemic.

4. Anaemia among children in India

Presence of anaemia among infants and children leads to impaired physical and cognitive development (Sharma, 2003). Therefore, it is essential to identify the determinants of childhood anaemia.

Table 3: Prevalence of anaemia among children in India (in %)

Indicators	Sub-groups	1998-99	2005-06	2015-16
Age of child	6-11 months	71.7	80.7	68.5
	12-23 months	77.7	83	70.6
	24-35 months	72	74.6	62.3
Sex	Male	75.1	69	58.4
	Female	73.3	69.9	58.7
Birth order	1	70.7	65.2	55.6
	2 to 3	74.9	69.9	59.5
	4 to 5	76.4	74	63.7
	6 +	78.4	75.5	64.7
Residence	Rural	75.3	71.5	59.5
	Urban	70.8	63	56
Mother's education	Illiterate	78.2	74.5	64.9
	Literate, < middle school completed	74.6	69.1	59.4
	Middle school completed	69.7	64.8	56.6
	High school completed and above	61.9	58.6	53.4
Caste/ Tribe	Scheduled cast	78.3	72.2	60.6
	Scheduled tribe	79.8	76.8	63.3
	Other Backward Classes	72	70.3	58.6
	Others	72.7	63.8	54.2
Mother's anaemia status	Not anaemic	67.8	61.5	50.6
	Mildly anaemic	76.8	73	62.3
	Moderately anaemic	85.6	78.8	71.3
	Severely anaemic	86.8	81.9	75.7

Source: Authors' compilation from NFHS-II, NFHS-III and NFHS-IV.

Socio-demographic factors, namely maternal age, type of residence and maternal education correlate with incidence of anaemia in the children (Onyeneho et al. 2019). In addition maternal ability to read and household wealth index can also determine anaemia. However improved health and nutritional intervention can reduce anaemia among children (Nguyen et al., 2018). Results presented in Table 3 coincide with the previous studies. It is also worth mentioning that mother's work status is also associated with the anaemic condition of her children. As per the HFHS-II report for the year 1998-99, 76.9 percent children of women employed by someone else are anaemic.

5. Anaemia across gender in India

Anaemia can affect individuals regardless of their age, sex and education level (Alok et al., 2012). Anaemia among men is an important public health problem (Didzun et al., 2019). However prevalence of anaemia among men is less in comparison to women in India as it can be seen from Table 4.

Table 4: Prevalence of any anaemia among men and women in India in 2015-16

Age (in years)	Anaemia among Men	Anaemia among Women
15-19	29.2	54.1
20-29	19	53.1
30-39	21	52.5
40-49	24.9	53

Source: Authors' compilation from NFSH-IV.

It is apparent from Table 4 that men are anaemic as well. However, it is more common in the age group 15-19. It is worth mentioning that across different age groups, men and women of age group 15-19 years are more anaemic. This needs attention because this group is going to participate in work force of the country in near future. But presence of anaemia will reduce their productivity and thereby it will adversely affect the nation's economic growth. Presence of anaemia among women is more than double in comparison to men. Now this finding (Table 4) may unfold certain detrimental belief of our society. Most of our societal structure prefer boy child over girl (Kumari et. al 2017). It is believed that boy will provide financial and emotional support and care, especially in parent's old age; sons contribute to family wealth and

property while daughters drain it through dowries (UNFPA, 2007). It is often visible that girls are not given proper share of food where as boys are given with more and better share. In most of the families women take food only after male members are done with their part. These unwritten norms in our families as well as in societies induce anaemia among women in our country.

6. Incidence of anaemia in Assam

Assam is one of the states in India where a large section of the population is anaemic. In fact, Assam stood at third rank in terms of average prevalence of any anaemia during the last three considered years (i.e., 1998-99, 2005-06 and 2015-16 respectively). More over it is worth to mention that prevalence of anaemia in the state has increased from 2015-16 to 2019-20 as per the data given by National Family Health Survey (NFHS)-V (Phase-1). Table 5 is highlighting the level of any anaemia in different states of India.

Table 5: State wise comparison anaemia (in %)

State	1998-99	2005-06	2015-16
Bihar	63.4	67.4	60
West Bengal	62.7	63.2	62.5
Assam	69.7	69.5	46
Orissa	63	61.2	51
Andhra Pradesh	49.8	62.9	60
Meghalaya	63.3	47.2	56.2
Haryana	47	56.1	62.7
Tamil Nadu	56.5	53.2	55
Madhya Pradesh	54.3	56	52.5
Jammu & Kashmir	58.7	52.1	49.4
Gujarat	46.3	55.3	54.9
Arunachal Pradesh	62.5	50.6	43.2
Sikkim	61.1	60	34.9
Uttar Pradesh	48.7	49.9	52.4
Rajasthan	48.5	53.1	46.8

State	1998-99	2005-06	2015-16
Maharashtra	48.5	48.4	48
Delhi	40.5	44.3	54.3
Karnataka	42.4	51.5	44.8
Himachal Pradesh	40.5	43.3	53.5
Punjab	41.4	38	53.5
Mizoram	48	38.6	24.8
Goa	36.4	38	31.3
Nagaland	38.4	0	27.9
Manipur	28.9	35.7	26.4
Kerala	22.7	32.8	34.3
India	51.8	55.3	53.1

Source: Authors' compilation from NFHS-II, NFHS-III and NFHS-IV.

Assam has been witnessing high presence of anaemia in comparison to national average for last more than two decades. In the year 1998-99 and 2005-06 occurrence of anaemia in Assam was way above the national average. But in the year 2015-16 the percentage of anaemic women in Assam was 46 percent and for the same year national average was 53.1 percent. Now this result needs a critical assessment. This is because, as per the latest report published by National Family Health Survey for the year 2019-20 percentage of anaemic women in Assam was 65.9 percent and for India it was 66.4 percent. Assam has witnessed an increase in the prevalence of anemia in women in the age group of 15-49 by staggering 19.9 percent with their percentage rising up to 65.9 percent in 2019-20 from 46 per cent in 2015-16. The state has recorded highest increase in the prevalence of anemia among children under five years and women in the age group of 15-49 years, compared to that in the remaining 21 states and union territories covered in the fifth round of the NFHS conducted under the aegis of the Union Health Ministry for 2019-20 (Outlook, 2021). This result necessitates some more intensive studies in the state for efficient handling of the issue.

7. Prevalence of anaemia at district level in Assam

There are variations in the distribution of anaemic women among the districts of Assam. Some of the districts have very high dominance of anaemia where as

some other districts have low percentage of anaemic women in comparison to state average. Table 6 depicts the distribution of anaemic women in Assam at district level.

Table 6: District wise prevalence of anaemia among women of age group 15-49 years in Assam

Name of the district	Percentage of anaemic women
Golaghat	77.2
Kamrup Metro	74.6
Baksa	73.6
Tinsukia	72.8
Charaidau	72.3
Jorhat	71.8
Kamrup Rural	71.5
Udalguri	71.5
Dibrugarh	70.8
Bongaigaon	70.6
Darrang	70.4
Majuli	67.8
Sivsagar	67.6
Nalbari	66.4
Lakhimpur	65.4
Chirrang	65.2
Goalpara	64.9
Barpeta	64.8
Biswanath	64.4
Morigaon	64.2
Sonitpur	63.6
Dhubri	63.2
Dhemaji	62.9
Hailakandi	61.4

Name of the district	Percentage of anaemic women
Nagaon	61
Dimahasao	60.5
Kokrajhar	59.5
Karbi Anglong	59
West Karbi Anglong	57.9
Cachar	57.4
Mancachar	57.1
Hojai	56.3
Karimganj	52
Assam	65.9

Source: National Family Health Survey-V (Phase-I).

We see from Table 6 that out of 33 districts, 14 districts of the state have high concentration of anaemia. More importantly these districts constitute a significant part of the state's population. It implies a large section of the state's population is prone to be anaemic. The highest incidence of anaemia has been observed in case of Golaghat. In this case, one of the reasons can be high presence of tea garden community in the district. Studies have found that there is presence of hereditary anaemia among tea tribes in Assam. It is visible that out of 14 districts having anaemia more than state average most of them have good number of tea gardens and a sizable number of tea garden communities. More over in these districts policies adopted to curb nutritional deficiencies are yet to be implemented completely as per record of NFHS-V. In case of Kamrup Metro district the slum population may be one of the factors which has been increasing at alarming rate in recent years and contributing to anaemia.

8. Conclusion

The foregoing discussion clearly shows that anaemia has always remained more or less a constant health issue in India and especially in Assam. It is not anaemia is not curable. However, lack of awareness and lackadaisical attitude has always aggravated the issue. Government of India with the support of state governments has adopted several policies over the years. But to earn true benefit of those schemes efficiency and equitability in terms of implementation is also essential. More education should

be imparted to women and there should be awareness programs in the rural areas. Gender equality should be ensured in case of job with parity in remunerations. Most importantly mass awareness should be spread to control anaemia. For that matter government, society and different non-governmental organizations should go hand in hand.

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A background image showing the silhouettes of a group of women walking, some carrying bags, against a light background.

ROLE OF FERRY GHATS AND IWT TOWARDS LIVELIHOOD GENERATION OF WOMEN IN ASSAM

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ABSTRACT

Water, for ages, has been a source of survival and livelihood for many civilizations. Its usage extends right from providing water for different household activities to being used as a mode of transport. In the current scenario, its importance has manifold since the starting of the human race. Transportation has led to development at many facets of an economy, and water transportation, a combination of capital and labour intensive, has played a significant part in it. In rural areas of Assam, inland water transport is considered as the primary mode of transportation and is also considered as a source of livelihood for the natives. However, due to lack of options and other fears, women have constraints in selecting their livelihood option. The ghats are a viable option for women to earn and contribute to their families.

Keywords: *livelihood, workforce, Inland water transport, ghats*

1. Introduction

In India, with a population of 136.64 crore (2019, World Bank) and massive demand for goods and passenger movement, transportation holds an important place in the economy. The maritime sector dominates India's cargo movement with more than 70% (export and import) managed through its 12 major ports and 200 non-major/intermediate ports.

The maritime sector includes Ports, Shipping, Shipbuilding, Ship Repair, and Inland Water Transport Systems. Inland water transport consists of transportation over rivers, lakes, canals. India is blessed with 14, 500 (approx) navigable inland waterways; however, the irony exists in the usage, which consists of less than 1% of the total cargo movement in India.

Countries around the world have realised the strength of using IWT for boosting its economy and have acknowledged its environment friendly aspect. However, post independence roads and railways have dominated the transport sector in India leading to congestion, pollution, wastage of fuel etc. There has been uneven development in India; it is in such a phase of development where there is a huge difference in regional development. The economic development has been spotty over space, resulting in developed centers with underdeveloped hinterland¹. Hinterland is a remote area away from the coast or the banks of major rivers. The Inland Waterways department is responsible for connecting the hinterland to the mainland.

An inland waterway is defined as a stretch of water, not part of the sea, over which craft of a carrying capacity not less than 50 tonnes can navigate when normally loaded. This term covers both navigable rivers and lakes (natural water-courses, whether or not they have been improved for navigation purposes) and canals (waterways constructed primarily for the purpose of navigation). The length of rivers and canals is measured in mid channel and length of lakes, as well as lagoons, is counted as the length between the most distant points between which the transport is performed. An inland waterway forming a common frontier between two countries is reported by both. Inland water transport craft is the craft that having a minimum carrying capacity of 20 tonnes². (*IWT 2010, Brochure*).

The importance of the IWT industry extends beyond its contribution to goods transport because of its wider economic, environmental, and social significance. The economic impact of the IWT sector covers a vast array, right from cost of goods to income of street vendors from the ghat.

1 B.Jayaram bhat, Road transport and rural development, a case study of dakshina kannada district, Mangalore university, 1987

2 Ministry of statistics and program implementation. (2010). Inland water transport. [Brochure].

2. Ferry ghats as source of livelihood for the natives

A ferry is a small boat or a ship meant to transport passengers and cargo. A ghat is a place on either side of the river whereby a ferry drops the cargo or the passenger. The river Brahmaputra and its tributaries flow across the length and breadth of Assam and make it an important mode of transportation. Ferries are a lifeline for the people of Assam keeping the interior places connected during the rainy season and flood.

These ferry ghats are hub areas of commotion in the rural areas, the footfall consists of travelers travelling for varied reasons ranging from students, businessmen, vendors, daily wage earners, patients etc. In many interior regions of Assam the sole mode of transportation till date is ferries.

In and around these ferry ghats the locals have put up shops to earn their living and indirectly the ghats has become a source of livelihood.

Also, the IWT department of the state is a viable option of employment for the locals of the region. In addition, the youth populations are motivated to work and get engaged in the IWT department since the area of operation is within proximity of their home.

3. Status of women in livelihood generation

The role of women as an earning member of the family has expanded manifold with the rise in standard of living. Not only do they play a crucial role in shaping families and societies, they are actively involved in on-farm and off-farm activities. However, the facts look grimmer in India, as per 2011 census report participation of women in the labour market is extremely low with the total workforce participation rate of women being 25.5%. The reason behind the same range from work related wage discrimination to societal norms and patriarchal structures.

The Government has taken many initiatives (National rural livelihood mission, SHGs, Sarva Siksha Abhiyan etc) to educate and empower the women to participate in the workforce. To some extent they have been successful in this initiative but the huge gap still exists in the gender participation rate.

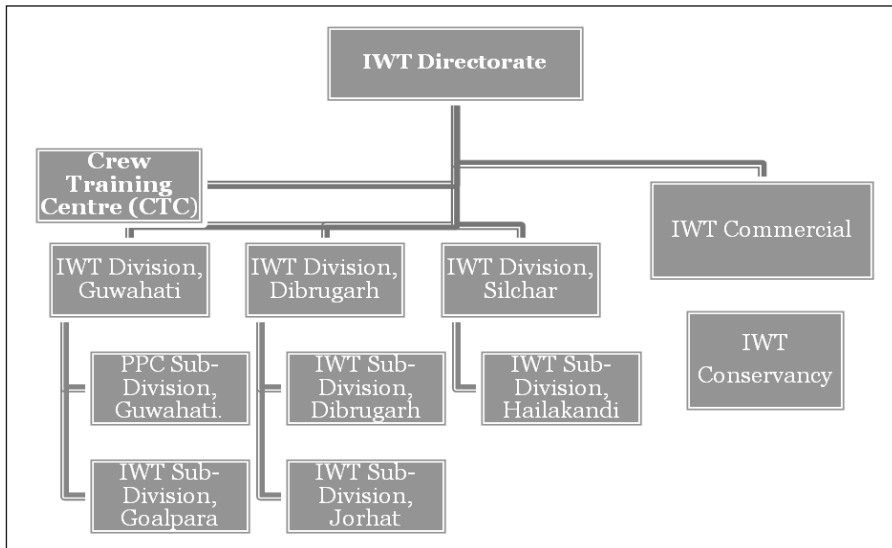
In India, a substantially high proportion of females report their activity status as attending to domestic duties. In 2011-12, 35.3 per cent of all rural females and 46.1 per cent of all urban females in India were attending to domestic duties, whereas these rates were 29 per cent and 42 per cent respectively in 1993-94. Therefore, mis-measurement may not only affect the level but also the trend in the participation rate. It is interesting to note that a significant proportion of women usually engaged in domestic duties reported their willingness to accept work if the work was made available at their household premises. Of the total women usually engaged in

domestic duties, 34 per cent in rural areas and about 28 per cent in urban areas reported their willingness to accept work and tailoring was the most preferred work in both rural and urban areas. Among the women who were willing to accept work at their household premises, about 95 per cent in both rural and urban areas preferred work on regular basis³.

4. IWT in Assam

Assam is blessed with natural waterways and it has been a primary mode of transport since ages. Assam has the largest inland waterway network in India. The Assam's navigable inland waterways extend to 1, 983 km out of India's total 14, 544 km comprising of 44 rivers, the longest being the Brahmaputra followed by the Barak river system⁴. However, post independence the importance of developing a mode of transportation shifted to Road and Railways.

The IWT sector is maintained by the Inland Water Transport department, Government of Assam at the state level and by the Inland Waterways Authority of India (IWAI) at the central level. The organisational structure of IWT department:



Source: IWT department website 2019, Assam.

3 Sher Verick and Ruchika Chaudhary, ILO new delhi, 2014

4 <https://www.sentinelassam.com/editorial/harnessing-potential-of-waterways-in-assam/>

For efficient and effective movement of passengers and cargo from time to time IWT department updates their list of listed ferry ghats which are declared after considering availability of minimum depth, free flow of river channels etc. In the year, 2018 the listed ferry ghats stands at 89 including Guwahati and Silchar division.

For passenger movement IWT department has a minimum of 1 ferry assigned with fixed time table in all the ghats. In addition registered and non-registered private ferries also operate to fulfill the transportation need. These ferries ensure daily transportation of passengers and cargo from char areas to the mainland.

Objective of the study

To enumerate the role of ferry ghat and IWT in the livelihood generation of women residing in rural area.

Methodology

Data collection: 2018-2019 and selected from the listed ferry ghat Bhurikhamar and Chutiagaon-Dimburchar in Morigaon district and Guwahati-Madhyamkhanda and Guwahati-Kachamari (Barpeta) on National Waterway 2 which stretches from a line drawn across the Brahmaputra river from the point on the north bank of the Kundil river at its confluence with the Brahmaputra river near Sadiya to the beginning of the river island Majuli and there from through all the channels of the Brahmaputra river on either side of the river island Majuli up to the end of the river island Majuli and then up to the international border downstream of Dhubri.

The primary data were collected through semi – structured questionnaire and for collecting secondary data internal reports (department), PPT presentation, different report by Govt. of India e.g NITI AYOGE, Advantage Assam, NTDPC, KPMG and FICCI report on North East India etc were studied. For the purpose of data collection ‘Survey method’ and ‘Observation method’ is used and ‘Convenient sampling method’ is used which is a non-probability sampling method. The data collection is based on the population who participate in the study. Total sample size for the study is 98 (clubbed sample from two ghat in Barpeta and Morigaon district)

Data analysis and interpretation

For studying the role of ferry ghats the following aspects has been studied: (economic factors and social factors)

(a) **Women participation rate:**

The employment scenario in India has witnessed a vast difference in the male female ratio. The difference has become more prevalent in rural areas; mostly women in rural areas are involved in disguised employment.

Table 1.1 Gender wise- Total number of respondents

Ferry ghat	Total no. of participants/ respondents	Female	Male	% of total female population in the sample size (approx)
1. Bhurikhamar and Chutiagaon-Dimburchar	46	8	38	21%
2. Guwahati-Madhyamkhanda and Guwahati-Kachamari	52	11	41	27%

Source: Field survey, 2018 - 2019.

The table given above highlights the participation rate of women in the survey areas of Assam. From the total sample size the employment rate of women stands at 21% and 27% respectively in the ghat areas.

Table 1.2 Years of involvement

Ferry ghat	Ghat 1	Ghat 2	% in total sample
Total no. of women	8	11	
More than 5 years	–	1	5%
4 - 5 years	1	1	10%
3 - 4 years	1	2	15%
2 - 3 years	2	2	20%
1 - 2 years	2	2	20%
Within 1 year	2	3	25%

Source: Field survey, 2018 - 2019.

The year's of involvement in a business is also pertinent to understand the profits of the business from the ghat areas. From the table given above, it is clear that women from these areas are willing and determined to earn livelihood and they find

the ghat areas as the most convenient place to do business because of the average number of footfalls in a day (the people living in char areas are dependent on ferries to commute).

Table 1.3 Type of business establishment structure

Ghat	Street vendor	Semi- structured	Permanent set up
1	3	5	–
2	2	8	1

Source: Field survey, 2018 - 2019.

The table given above reflects the structure of the business establishment and it has been found that 68% of the sample population (female) work in semi-structured establishments. As these are easy to move or shift and require less investment.

Table 1.4 Type of business

Ghat	Fruit and Vegetable seller	Stationery	Grocery	Pan shop/Tea stall
1	2	–	1	5
2	2	1	2	6

Source: Field survey, 2018 - 2019.

From the table given above, 62% and 55% females in Ghat 1 and Ghat 2 are involved in Pan shop/Tea stalls. The reason behind the same is, the ferry passengers have less time to spend and are mostly in hurry and these pan shop/tea stalls work as a quick refreshment from them.

(b) Income/earning

Table 1.5 (a) Income/Earning (₹)

Ghat 1	0–2000	2000–4000	4000–6000	6000–8000	8000 and above
Male	5	7	15	11	–
Female	2	3	2	1	–

Source: Field survey 2018-19 *net monthly income.

The table given above highlights the income generated from doing business in the ghats by male and female. 50% of the female sample population have started the business within less than 2 years of completion and hence are not popular in terms of old shops functioning in the ghat. As a result, 63% of the sample population earn in between (₹) 0 - 4000. Hence, the difference in income is prevalent in comparison with the male.

Table 1.5 (b) Income/Earning (₹)

Ghat 2	0–2000	2000–4000	4000–6000	6000–8000	8000 and above
Male	6	7	19	9	–
Female	3	6	2	–	–

Source: Field survey, 2018 - 2019.

The table given above reflects the status in Ghat 2, where more than 81% of the sample population earns within the range of (₹) 0-4000. The main reason behind the same is less popularity in comparison with the old establishments or sellers.

5. Bottleneck behind less participation rate of women in rural areas

Other than illiteracy being the prime reason behind less participation of women in workforce in rural areas, few more reasons were highlighted during the survey:

1. Social causes

The woman in rural areas of Assam abides by various customs and rituals and while following these, few traditions has become major hurdle in their progress. Also, with more family members, they are mostly engaged in carrying out domestic household work or in taking care of infants.

2. Lack of supportive infrastructure

The distance between the main town and the ghats is more than 15 km on average. Auto, 3 Wheeler Tempo and Tuk Tuk mostly dominate the road transport of the area. One way charge from the ghat to the main town is between Rs 15 - 20. The daily travelling charges adds upto Rs 30 - Rs 40/ day excluding the ferry trip which vary from Rs 15 - 30. Also, the numbers of ferries (government and private) have some specific time and specific number of trips in a day.

3. Distance between place of work and home
The distance creates insecurity and also increases the travelling charges and hence women in these areas are reluctant to travel long distances to work.
4. Less job opportunities
Illiteracy factors stiffen the competition for the women residing in char areas and hence many a times they find it difficult to find a job in town or cities.
5. Shrinking area for cultivation
Char areas can be described as tracts of land surrounded by the waters of an ocean, sea, lake, or stream; it usually means any accretion in a river course or estuary. These areas emerge and submerge in large river beds such as those of the Brahmaputra and are vulnerable to disasters such as floods and cyclones. Although, the land is fertile in char areas it is decreasing day by day due to soil erosion and hence the option for women working in the field has decreased in the past years.

6. Findings

1. Livelihood earning opportunity for women in interior places is limited specially for women in char areas. With the total number of ferries and ghats decreasing it will be an untimely end to the business and will indirectly decrease the livelihood options for women.
2. The ghat areas are on an average 12km from the main market place and hence the shop are scattered. Usually on the days of weekly *haat* the movement increase in the ghat areas and these days are the peak time for the shops.
3. Most of the women population are involved in disguised employment and are working as helping hand in their husband's business. Hence, it becomes difficult to estimate the exact population of working women in rural areas.
4. There is an acute shortage of infrastructure facilities like road connectivity, permanent waiting area, less measures adopted to support the bank etc. It hampers the scope of the shops/business established in the ghat. The customers are mostly the passengers from the ferries and few from the nearby places.
5. IWT department in past two years have receive funds from IMF and is working towards overall look of the department. With infrastructure development the tourism prospects in river Brahmaputra has increased. One such instance is river boat Kamakazee, which employs natives from different regions of Assam.
6. It is not feasible to establish a permanent structure right next to the ghat. With the change in flow of the river the ghats tend to shift and with semi-structure

establishments it is easier to shift the place of business. Also, passengers look for shade and a place to sit which is duly satisfied by these establishments.

7. The table given above highlights the shortage in the IWT department. Also, with the recent changes in the structure of the IWT department (Assam Inland Transport Development society) into an autonomous body under Government of Assam has further added to the manpower need in the department.

Table 1.6 Shortage of Manpower in IWT Department in Assam

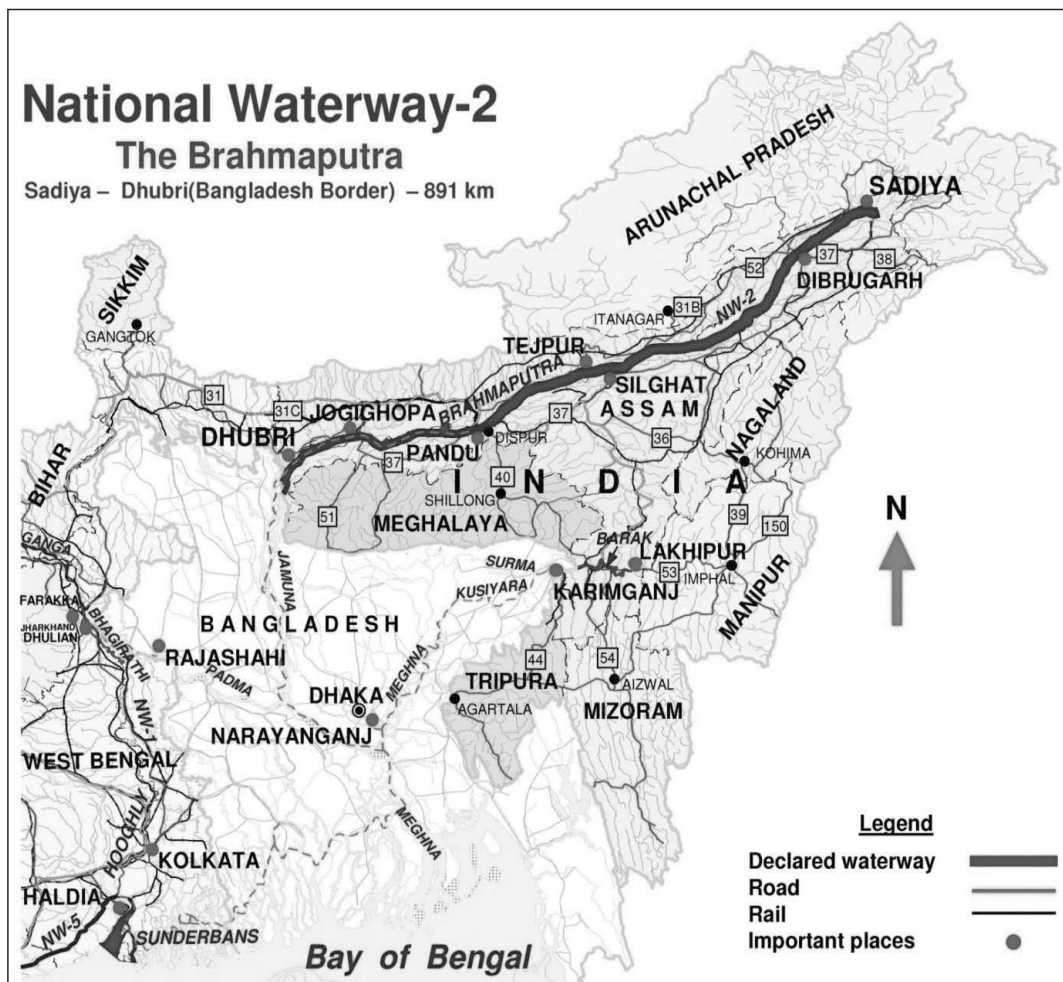
Category	Cadre Strength	Man in position	Vacancy position
Class-I	33	8	25
Class-II	10	8	2
Class-III (Gazetted)	35	13	22
Class-III	697	343	354
Class-IV	1287	643	644
Total	2062	1015	1047

Source: IWT department, Assam, 2018.

7. Suggestions

1. Involvement of IWT department by allowing women sellers to establish with infrastructure or work as street vendor in their ferries without any charges and should use their service to ensure availability of minimum
2. The registered boat operators can provide a monthly ticket at some subsidised rate to women vendors /sellers.
3. Incorporating and developing various skills among the locals through various ongoing skill development programmes by the Government and ensuring the training center's functionality with appropriate practical classes.
4. With proper infrastructure development the ghats and ferries over river Brahmaputra can develop into major tourist attractions. This will help in increasing the footfalls of passengers in the ghat.
5. The livelihood of the locals to some extent is dependent on the IWT sector and they have proper knowledge of the area. Proper training and skill development will encourage the locals to get jobs under the department and can be the best solution for the female population.

Annexure 1



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ROLE OF THE SELF HELP GROUPS FOR SOCIO-ECONOMIC STATUS OF WOMEN IN SOCIETY

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ABSTRACT

More than half of the population in India are living their livelihood below poverty lines and in rural areas. In most of the poor families, everyone basically depends upon the male members. So with a limited income, it is not possible to smooth running of the family .Here, the only way to reduce this problem is to give equal opportunity to both man and women. Providing economic support from different micro- financed agencies and SHGs may open the opportunity to the women for up gradation of their socio-economic status in society and become empowered.

Keywords: Self Help Groups, women empowerment, poverty, rural, society

1. Introduction

The status of women in the society means the position of women in the society. A society will be developed if discrimination against women is minimum or there is no discrimination. But, there is too discrimination in our society against women than men. It is a tragic point of our society. Because, society is formed with the two sexes as men and women and women one half of the society lags behind then society will remain backward. Hence, it is needed to empower women by taking various steps. It is well known truth that economic independence makes a person empowered in all direction and they are encouraged to make themselves aware of their needs. Therefore, it is necessary to make women economically sound through various self help groups. Self help Groups are the method to make women empowered through sound economic condition.

2. Concept of Self Help Groups (SHGs)

A self help group is registered or unregistered group of Micro Entrepreneurs with homogeneous social and economic background voluntarily coming together with an average size of 15 people. They are encouraged to make voluntary thrift on a regular basis. They use pooled resource to provide small interest bearing loans to their members SHGs are formed and usually supported by NGOs or by Government agencies. In India SHGs represent a unique approach to financial intermediation. SHGs are seen to confer many benefits both economic and social. SHGs enable to grow saving. It specially aimed at increasing earning and making self confident. It has been regular component of Indian financial system since 1996.

3. Women Empowerment Approach

The concept of empowering women is the outcome of several feminists' movement as well as critiques. They argued that empowering women is the basic aim behind the equal opportunities to all gender and gender opportunities. Empowerment directly related to the "power", which encourages to strength equality, opportunity and confidence in this male

Accordingly to the Draft Country Paper- India, 1995 two indicators as qualitative and quantitative indicators are allied for the assessment of women empowerment . They are-

- Qualitative Indicator –
- Increase in self – esteem and individuals and collective confidence.

- Increase or decrease in workloads of women as a result of the programme.
- Awareness and recognition of women's economic condition within and outside the households.
- Changes in the role and responsibilities in the family and in the community.
- Visible increase or decrease in the level of domestic violence and other forms of violence on the girl child.
- Positive change in social attitudes among the community members towards discrimination against women and girl child.

Quantitative Indicators—

- Number of women participation in different programmes.
- Visible changes in physical health status/ nutrition level.
- Demographic trends such as mortality rates, fertility rates, sex rates, life expectancy at birth and averages age of marriage.
- Changes in literacy level- primary, secondary and adult literacy including enrolment and retention rates.
- Participation of women in political processes at the local levels.

Thus Empowerment is challenging, that would test the will of nation and people. It is a movement from power of the elite to power of the people. Power determines the role of a nation as well as the determination of a person. Women empowerment as a concept is not something new. It has been there through out in our societies but what has been new, is that people increasingly realize the concept now. Women empowerment implies the improvement of the status of women in the family, in the community and in society as a whole. It says that empowerment of women means empowering them physically, mentally, socially, economically, legally and politically. Women comprise almost 50% of the population. In such a scenario, women development needs separate consideration and their perspective, needs and interest must be taken into account. In this respect, the SHGs play a significant role in developing the socio-economic status of women. The following points are given -

- ➔ It may help to raise the social status of women by inculcating positive outlook, attitude and self-confident.
- ➔ SHGs can be utilized as an effective means of create awareness in them about their socio-political rights.
- ➔ SGHs help to develop an ability to think critically and decision making skill in women and help in self realization.
- ➔ Women can be considered as potential human resource who can contribute towards development of a nation. Here SGHs can help to utilize this human resource effectively.

- ➔ SHGs made aware of women present status and being out their problem and help them to suggest possible remedies.
- ➔ SHGs also design programme for women to acquire communication skill and focus more to providing functional skill for women.
- ➔ It can help to recognized native potentialities of women and can make them emotionally and socially balanced personality.
- ➔ SHGs may provide information, knowledge and skill for their economic independence.

From the above discussion we can say that empowerment of women has links with SHGs. No doubt SHGs are playing a major role in uplifting women from all sides so that they get relived from poverty.

4. Review of Related Literature

Rakesh et al (1998) in their study revealed that women's economic participation was more than 66%. In five operations namely showing (70.00) intercultural operation (77.05), harvesting (86.83%), threshing (70.83%) and storage of produce (89.17%), but women were not dominating in four operations i.e. seed treatment (5.83%), fertilizer application (9.17%) irrigation (3.83%) and plants protection (5.83%).

Blumgerg (2005) viewed that economic empowerment of women the key to achieve gender equality as well as weather and well being of nation. The author opined that financial autonomy would enhance women's capacity of decision making in various areas of life. Moreover, it would lead to less corruption, less armed conflict and less violence against female in the long run.

Talukder (2012), has made a case study on the present women educational status of Bodo community of Assam along with the role of women on upliftment of the rural economy of Assam. This study forces on the women education and rural economic development of the Bodo community of Assam.

Borkakoty (2013) revealed that women from Golaghat district of Assam played a significant role in the field of agriculture and allied activities. 100% women involved in operation like cutting, picking, drying, of grains, cleaning of grains, weeding, shifting production to thrushing floor. This study pointed out that women age and education were found to be the most important factors affecting participation of women negatively and significantly.

Siddik Banu (2018) has made a study on the economic empowerment of women and Human Development in Assam. This study focused on factors that lead to the development of female status and increasing gender equality.

5. Objective of the Study

The study will be confined to the following objectives-

- To assess the various income-generating works of SHGs.
- To assess the participation of women to SHGs..
- To study the role of SHGs in the process of women empowerment.
- To study the socio-economic status of women who are the members of SHGs.

6. Design of the present study

The study is completely based on secondary sources of data. From the census report of 2011 and the survey made by the National Sample Collection. Human Development Report of North- East States, NABARD India, has also been used to show the empowerment of women among the north-east states by using correlation analysis.

7. Major findings and analysis

For the socio- economic development of women age, family, education, etc are some of the variables which have a great affect on rural women.

8. Status of SGH's in Assam—

The consequences of self- help groups are not equal in all over India. Specially, in the North-East area, the outcome of the Self-help groups is not satisfactory comparing to other part of India. As against 150000 SHG's in all over India and 1500 million NABARD's bank linkage, Assam has 140 SHG's, dealing with a value of credit of Rs 1.56 million. IN 2011 the govt of Assam has implemented the scheme of Cluster Development for Economic Empowerment of women with sum of rupees one crore under the head of CDEEW.

In Assam it is seen that the linkage between SHG's and bank picking up their importance very quickly. Here NABARD has taken a great initiative to make everything possible. Now a day these SHG's has playing a significant role in transforming socio- economic scenario of the women of Assam.

Besides NABARD in Assam, there have different organisations under central as well as state govt, who promoting the SHG's of Assam. They are

- Chief Minister's Micro Finance Scheme.
- NE Region Community Resources Management Projects.

- Chief Minister's Assam Bikash Yojna.
- District Rural Development Agencies.
- Centre for Microfinance and Livelihood.
- Rashtriya Gramin Vikash Nidhi (RGVN).
- Small Industrial Development Bank of INDIA (SIDBI).
- Industrial Credit and Investment Centre of India (ICICI).
- North- East Development Finance Corporation (NEDFI).
- Assam Financial Corporation.
- Regional Rural Bank (RRBs)
- State Institute of Rural Development.
- Gram Swaraj Yojana.

9. Bank Sakhi

Women members of local SHG's were appointed as BC agent called Bank Sakhis. They are as official agents for all the financial services, specially for the village customers to provide bank facilities at their doorstep. As a BC partner of bank, they may also help their constituents to avoid other financial services including saving insurance, credit cards, loans etc.

**Table-1: Progress of SHG Bank Linkage Programmes.
(Nos in Crore and Rs in Lakh).**

SHG'S savings with bank as on 31 st March	Particulars	2008-09		2009-10		2010-11	
		No of SHG's	Amount	No of SHG's	Amount	No of SHG's	Amount
	Total SHG's No's	61.21	5545.21	69.53	6198.71	74.62	7016.30
	Exclusively women SHG's	48.64	4434.64	53.10	4498.68	60.98	5298.65

Source: Investigator's self query).

The above mentioned table shows the saving accounts of SHG and amount credited, exclusively which are meant for women, in the year 2008 to 2011

Table-2: Progress under MFI-BANK Linkage

Particulars	2013-14		2014-15		2015-16	
	No of accounts	Amount	No of accounts	Amount	No of accountnts	Amounts
Loan disbursed by bank/ FLS to MFIS	545	1028.49 (31.16%)	589	15190.13 (47.73%)	647	20795.57 (36.90%)
Loan outstanding against MFIS as on 31st march	2422	16517.43 (14.50%)	4662	22500.46 (36.22%)	2020	25580.84 13.69%
Loans outstanding as% of fresh loans		160.64		148.13		123

Sources: NABARD Reports.

This table reflects the progress of micro finance and banks linkage. In these above mentioned years (2013 to 2016) the bank has disbursed maximum 22500.46 amounts to different micro financed sectors in India, as the table shows the loan outstanding amount is also in decreasing order gradually.

Table 3: No of MFIs in India (during 2016)

Legal Form	No of MFIs
Society	78
Trust	19
Section8	20
Company	10
Macs/ Co- operative	12
Local Area Bank	1
NBFC	13
NBFC-MFI	71
TOTAL	223

Sources: NABARD Reports.

This table revealed the no of the Micro Finance Sector in India. The total number of MFIs in India is 223. Among the different Micro Finance Agencies the number of small societies in India is bigger than the other MFIs. Here the number of Local Area Bank is too less.

Table 4: Progress under microfinance savings of SHG's with bank region- wise / state-wise/ position as on 31st march 2016

NOS	REGION/ STATE	Commercial bank		regional rural Bank		Co- operative Bank		Total	
		No of SGHs	Savings accounts	No of SGHs	Savings account	No of SHG's	Savings accounts	No of SGH's	Savings accounts
1	Assam	10773	359.02	0	0.00	4809	40.87	15582	399.89
2	Arunachal Pradesh	10	0.54	0	0.00	147	9.24	157	9.78
3	Manipur	408	17.31	95	0.80	0	0.00	503	18.11
4	Meghalaya	47	12.61	0	0.00	0	0.00	47	12.61
5	Mizoram	36	1.02	0	0.00	0	0.00	36	1.02
6	Nagaland	58	8.84	0	0.00	0	0.00	58	8.84
7	Sikkim	32	3.36	0	0.00	0	0.00	32	3.36
8	Tripura	280	21.46	0	0.00	0	0.00	280	21.46
	TOTAL	11644	426.16	95	0.80	4856	50.11	16695	475.07

Source: NABARD Report.

In this table we can see the number of Self Help Groups and their savings accounts in different regions in North-East. Here we can see that no. of SHGs in ASSAM and their savings are quite higher than the other state in North-East .In the commercial banks in Assam the no of SHGs are 10773 and their saving is 359.02.

Table 6: Work force participation rate in Assam and India (%)

State	Rural			Urban			Combined		
	M	F	T	M	F	T	M	F	T
ASSAM	53.1	23.7	38.7	56.79	14.9	36.41	63.59	22.46	38.36
INDIA	53	30	41.8	53.76	15.4	35.31	53.26	25.51	39.79

Sources: Census 2011 data, office of the Registered General India.

The data collected from Census Report2011, has shown the participation of male and female in different work field in rural and urban areas. In India the participation in work fields of the male members are more than women. The same scenario we can see in Assam too. Here again the work participation in urban areas are also higher in urban areas rather than rural areas.

10. Summary of the Findings

Scheme for promotion of women SHGs for economically support in backwards areas:

For the promotion and financial support of women SHGs in association with Govt of India (Ministry of Finance) implement a scheme in 150 identified backward areas of our country.

This scheme provides for selection of an anchor NGO in each district, for promoting credit linkage of this SGH's with banks.

For regular monitoring of the SGH's and being responsible for the repayment of loans by SHG's. It promotes sustainable livelihood opportunities for women and facilitates to develop social status of women through SHG'S.

Implementation of National Rural Livelihood Mission (NRLM) and Scheme for Interest Subvention to Women SGH's.

- Under the guidelines of NABARD the Ministry of Rural Development (MoRD), Govt of India has launched the 'National Rural Livelihood Mission' by Restructuring Swamjoyanti Gram Swarojgar Yojana (SGSY) with effect from 2013.
- NABARD under this mission implement the interest subvention scheme for women SHGs.
- The International year of Microcredit 2005 brought several policy change and co- ordinate effects to ensure financial inclusion to women SHG's.
- Introducing the SHG's Federations promoted by chaitanya, provides the services like.
- Training and promotions of SHG's
- On the basis of the eligibility criteria it recommended SHG's to back.
- It also helps SHG's to complete the application procedure.
- The SHG's Federations continued to motion nurture the SGH's and support them to bank recovery.

11. Suggestion

To empowering women in all spheres of life, efforts should be given to break the concept of women's helplessness, lack of drive and enthusiasm in order to reach the heights of credit. This is the time we have to change our attitude towards women. It is not possible for the government to achieve the target of women empowerment and human development alone. Especially in Assam different micro financed

organisations and the Self Help Group (SHG) moving very fast so that majority of women can take the benefits of these. The collective support from all will facilitate in the progress and growth of women. Hence it is significant to provide women with nurturing support and supervision to become progressive achieve peaceful life and secured future and greater human development.

As we seen in the present study, the microfinance agencies and SHGs basically try to support the poor women in the remote areas. Though they try to be independent but mostly they faced lot more problem to achieve their goal. In this context Govt as well as different private agencies should give emphasis to promote their products.

The NGOs and Government must also monitor at regular interval.

Online marketing facility should also be introduced from these SHGs by the Government.

The electronic media should also provide a platform for the upcoming entrepreneurs from the rural areas.

Personality grooming classes should also be organised for the women from remote areas for self confidence and upgrade of the social status.

12. Conclusion

In conclusion it seems that different financial agencies including SHGs are working as a tool which accelerates social as well as economic empowerment of women in our male dominated society. This present study revealed that by linking different micro financed organisations with bank, which basically help the rural poor women to generate income from different activities, helped to realise them their existence in society.

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DECISION MAKING PARTICIPATION OF WOMEN IN ASSAM

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ABSTRACT

Effective participation of women in the process of decision making indicates a step forward to gender equality. The Sustainable Development Goal-5 sets its target in 'ensuring women's full and effective participation at all levels of decision making process in political, economic and public spheres to bring gender equality'. It also aims to adopt 'reforms to give women equal rights to economic resources as well as ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.' India is aspiring to bring gender equality though its SDG-5 index is only 48 against the target of 100, as stated in NITI Ayog's recent report. For Assam, the index is 25 which is too less to fulfil the target. In political participation, the percentage of elected women in Assam over total seats in the state assembly is 6.35% against the universal target of 50%. However, it is higher than the target in case of participation in Assam's *Panchayati Raj Institutions*. In Assam, the ratio of female labour force participation in economic activities is 0.17 as against the targeted ratio of 1. The proportion of women in managerial post is found to be 221 per 1000 of man. Even in literacy and educational attainment, there exists inequality between man and woman which hampers equal participation in each and every field of socio-economic life. In this paper a humble attempt has been made to throw a light on the present status of women's in the process of decision making in Assam. The study will be based on the reports and papers published by the government and other agencies. The objective is to bring the issue of women empowerment into more discussions and debates so that the target of gender equality could be attained as targeted.

Keywords: Women Empowerment, Decision Making, Gender Equality, Participation.

1. Introduction

“Inclusive development cannot be attained unless women participate equally in the development process. Developing countries like India face huge gender inequalities which have a direct bearing on their human development. For instance, in a patriarchal set up where gender discrimination is rampant, a female child is ignored when it comes to health or education. Females have little control over their lives and suffer a great deal from intra-household discrimination--- India Human Development Report-2011, pg. 31”

Participation in decision making at political, economical and social sphere is indispensable for empowerment. Empowerment contains a very powerful meaning. It is authoritative, commanding and influential. Referring women empowerment people talk about women- education, but providing education is only a step forward towards empowerment. Education helps to get hold of the qualities needed for empowerment. It enables to express one's interest in an organised manner and to extend own opinion rationally. Empowerment is a process after completing which one can be called as empowered. Whenever we talk about gender equality, the reference of women empowerment comes in to the picture. Women are always considered as vulnerable section in the society. Most of the decisions of the family are taken by the male members of the family. Likewise at societal level too, women have very little to influence the trend on which the society runs. Work-participation outside the house campus is not impressive at all. Again, in political arena, women's active participation is awful worldwide. Therefore, empowerment of women is needed to bring them at par with men to ensure gender equality. The course of development conceived at various institutional or agency levels always tie up with the objective of gender equality. It retains its due importance in United Nation's *Millennium Development Goals* (2000-2015) as well as *Sustainable Development Goals* (2015-2030) too. Thus, women empowerment occupies the prime place in the development agenda of all nations.

Women in India have been honoured as the symbol of *SHAKTI* (energy) from the very beginning of the Vedic period. Throughout the different stages of history, Indian women have been found to be at the most prestigious positions, holding the power of politics. But, those were the stories of a few representing the elite group. The commoners don't have such tales to tell. The Constitution of India grants equality to women and makes the provision to empower the state governments to adopt measures for positive discrimination in favour of women. During the planning period, measures along with proper action plans have been adopted to raise the status of women in socio-economic and political fields. However, the need to adopt

these steps themselves explains the status of women in India. As per the 2021 *Global Gender Gap Report* of the *World Economic Forum*, India's rank in gender equality has come down to 140 from 112 amongst 156 countries. The Forum includes four aspects, viz., 1) education, 2) health, 3) political empowerment, and, 4) economic participation. India's status has been affected mainly by the poor political and economic participation.

Being one of the backward states of the country, Assam's status is no more satisfactory in terms of gender equality. In this paper a modest attempt will be taken to focus on aspects related to decision making and Assam's women's participation on that. The study will be carried on with the help of the publications and reports issued by the governments and other authentic institutions.

2. Education

The recent data reveals a better picture about the school attendance both for boys and girls. As per *National Family Health Survey (NFHS-5)*, 2019-20, 35% of boys and 37% of girls in Assam attend pre-school (age 2-4 years). According to the source, there is no gender disparity in school attendance in the age-group of 6-14 years. In 15-17 years age-group, 65% boys and 71% girls attend school. Thus, as expressed in NFHS-5, in all categories of school going age starting from primary to higher secondary, percentage of girls is more than the boys in terms of enrolment (*National Family Health Survey/ India/2021/ Assam*, pg. 46). However, this does not complete the whole story of schooling. The same source mentioned that in Assam, 19% of women and 13% of men of the age-group 15-49 years have never attended any school. The following table indicates a clear picture:

Table-1: School attendance in assam

Years of schooling completed	Male	Female	Total
< 5 years	22.9	21.1	22.0
5—9 years	38.3	37.3	37.7
10-11 years	09.4	08.5	8.9
12 years	15.7	11.5	13.6

Source: NFHS-5. 2019-20.

Referring to men and women who completed standard 9 or higher and who can read a whole sentence or part, the survey stated that in Assam, in the age group of 15-49

years, 84.3% of men and 77.2% of women are literate. There is also gap in using internet which is considered as one of the most important medium to learn things, acquire knowledge and participate in activities to increase productivity. As per data, 42.3% of men and 28.2% of women in Assam are ever found to be using internet. This gap indicates comparative inability of women in the process of decision making in an IT dominated modern world.

Women illiteracy, like other states of the country was massive in earlier days, especially amongst women. As per 1971 *census*, only 18.69% of the women were literate in Assam. It improved to 43.03% as on 1991, which became 56.03% in 2001 and 66.27% in 2011 *census*. However, the gap still persists. As published in the *Assam Human Development Report-2014*, the literacy rate amongst the male and female in Assam are 83.74% and 72.34% respectively. There are instances of drop out too at various levels of schooling. The *National Human development Report 2001* specifically mentioned that girls' school dropout rate is alarming in Assam. Several reasons were put forwarded both by the *Assam Human Development Report* and *NFHS*. Some of them are stated in table: 2.

Table-2: Reasons for dropout of girls

Reasons	Assam HDR (%)	NFHS (%)
Household Works to do	5.21	19.9
Need to support Earnings	8.23	2.5
Failed in Exam	5.04	5.6
Cannot Afford	4.62	30.1
Not interested in Studies	12.06	11.5

Source: Compiled from Assam Human Development Report-2014 & NFHS-2- 1998-99.

Thus, the poverty and socio-economic conditions of the parents become barriers for decades in girls' education which keeps them out-of-the-way from participating in productive activities and the entire community remained underdeveloped. *Gender Statistics, Assam, 2008-09* mentions dropout rates of girls in India to be as high as 42% in primary level, 58% in middle school and 70.6% in high school level in 1999. It shows an improvement in later period as 2006-07 data reveals the same to be 26.6%, 45.3% and 61.5% respectively. In Assam, in the age group of 6-16 years, 63.30% of girls left school after enrolment as revealed by the *Assam Human Development Report of 2014* (pg.78). This situation can be considered same as it was in 2006-07 in all India contexts.

Though the recent data shows gender equality in enrolment, especially in the lower age-group, a decade ago, the gap was glaring in the field of higher and technical education. The percentage of girl students in technical courses, science and commerce stream at higher education was found to be lower comparatively. As exposed in *Economic Survey-2008-09, Assam*, only 19.7% girls out of the total students enrolled in engineering courses. In programmes like, B.Sc, B.Com, M.Sc. and M.Com and MBBS, the share of girl students was found to be in and around 30% of the total enrolment. The following table exhibits a slight improvement in girls' enrolment situation, though it expresses a modest picture of enrolment as a whole at higher level of education:

Table-3: Enrolment in higher education in Assam, 2012-13

Education levels	MALE(%)	FEMALE(%)	TOTAL(%)
Ph.D	0.32	0.19	0.51
M.Phil	0.01	0.02	0.02
Post Graduate	4.47	5.15	9.63
Under-Graduate	42.14	43.23	85.37
P.G.Diploma	0.41	0.30	0.71
Diploma	1.64	1.65	3.29
Certificate	0.04	0.07	0.12
Integrated	0.16	0.19	0.35

Source: Assam Human Development Report-2014.

Thus, over the decades educational attainment has become a deciding factor of women's vulnerability in socio-economic and political strata. Due to deficiency of educational qualifications, visibility of women is fewer at administrative, managerial or entrepreneurial level.

3. Health

Looking at the figure of life expectancy at birth one may have wrong impression of women health, because, it is slightly better than the male and improving over the periods. It was 59.3 years against 58.9 years of male in 2002-06, became 63.2 years against 61.0 years of male in 2006-2010. As per the *Reserve Bank of India data*, calculated for 2013-17, female life expectancy in Assam has become 67.3 years

as against 65.4 years for male; but the fact is that the female life expectancy in rural Assam is the lowest in the country as revealed by Assam *human Development Report-2014* (pg.126).

Another indicator of women health status is the sex ratio, which is always found to be better compared to some states of the country, like Haryana. The latest *NFHS-5* states that sex ratio in Assam is 1012 per 1000 male, which is very encouraging. On the contrary, the maternal mortality rate is still very distressing. The MMR was 398 per 100000 in 1999-01 and became 300 per 100000 as on 2011-13; whereas the figure has come down to 167 from 327 in case of the country as a whole. Women in rural areas are still in the deprivation of proper antenatal and delivery care to maintain strong maternal health. There is severe deficiency of iron, vitamin and other necessary nutritional ingredients amongst the women of the state. 66% of the women are anaemic as against 36% of anaemic men in Assam (*NFHS-5*). All these weak health conditions lead to several infectious diseases, mental and physical fatigue, premature delivery, infant mortality and increases the chances of maternal morbidity. It also affects the new-borns' health. Women with ill-health obviously cannot take part in any kind of productive activities, whether it is in economic or political field. Due to less educational background and conservative outlook, women from a section of the society fail to get access to the facilities available for their health benefit. Girls/women in most cases don't exercise their freedom as to at what age they will get marry or how many children to give birth. They do not take part in the decision taken by the family in relate to age of marriage, frequency of having child, gap between two babies etc. In most cases either they feel shy or do not find that necessary due to lack of awareness and knowledge of its effects on their physical and mental health . *NFHS-5* collects some data in this regards from the women respondents they contacted during survey; this is shown in table-4.

Table-4: Participation in decision making for own health care matters

WHO TAKES DECISION	RURAL(%)	URBAN(%)	TOTAL(%)
Mainly by the woman	7.5	9.1	7.8
With husband jointly	78.4	79.7	78.6
Mainly husband	13.7	11.0	13.3
Someone else	0.3	0.1	0.2
Other	0.1	0.0	0.1

Source: Compiled from *NFHS-5*.

These figures are not that much depressive as they used to be in earlier days. With the progressive measures adopted at government level for girls' education, the situation has improved tremendously. Now-a-days, in most families girls are treated at par with the boys. They have learnt to raise voice for their own betterment. Institutional education plays a significant role in decision making participation relating to health. This is reflected in the statistics collected and published by *NFHS-2(1998-99) and NFHS-3(2005-06)*. Some of these data are exhibited in the following table-5.

Table-5: Role of education in health care decision making participation

Education level of the Mother	Number of children (women of age 40-49 years)	Infant mortality rate (per 1000)	% of children with having preventive vaccine, etc.	% of anaemic women (age 15-49)	% of women who heard about HIV/ AIDs
1. Illiterate/ Uneducated	4.98	86.5	9.9	78.6	20.8
2. Less than 8 years of education	4.06	58.5	15.7	65.6	52.2
3. 8/9 years of education	3.66	48.1	25.7	63.6	82.6
4. More than 10 years of education	2.66	32.8	51.3	68.4	97.7

Source: COMPILED FROM NFHS-2 & NFHS-3.

Starting from the programme of family planning, all health related welfare schemes of the government, thus, rationalise the need for universality of girls' education.

4. Economic status

On the basis of the data of the *2001 Census of the Government of India, the Directorate of Economics and Statistics, Government of Assam*, states that the workforce participation rate for female in Assam has improved remarkably. It was 4.66 as on *1971 Census* and increased to be 20.71 percent in *2001 Census*. However, the workforce participation rate for the male of the state was 49.87 percent which exhibits a huge gap between the male and female workforce participation rates.

Another notable point is that the state's workforce participation rate is below the national average both for the male and female which are stated to be 51.68 and 25.63 percent respectively for the 2001 *census*.

The scenario remained more or less same even after one decade. The *Assam Human Development Report, 2014* "finds that of the total only 15 percent of women belong to the labour force and 85 percent remain outside the labour force." It states that out of the women work force, only 17 percent is employed, hence, the unemployment rate among women is very high. It is figured to be 38.3 percent. A huge percentage, i.e. 51 % works in the area of livestock and 9 percent is associated with agriculture. Again, 8 percent women found to be self-employed. The women work profile also counts 25 percent to be the permanent worker against 16 percent casual worker. This nature of women work status leads to wage- differences among the male and female, keeping women folk in the category of low-paid jobs without any secured benefits, the report reveals.

The *Labour Bureau of the Government of India* also publishes data relating to labour force participation rate. The *2nd Employment Unemployment Report of 2011-12* states that the labour force participation rate of (both principal status and subsidiary status) female is 291 per 1000 females in Assam. It is 820 in case of male (*Economic Survey of Assam, 2012-13, p. 208*). It indicates that the workforce participation rate of the male is nearly three times higher than the female in the state.

The *5th Employment-Unemployment Report of 2015-16* published by the *Labour Bureau of India* states the unemployment rate of female is to be 8.4 percent in Assam, where as it is 2.6 percent for the male population of the state.

The *National Sample Survey Organisation (NSSO)* also publishes the worker-population ratio. The *68th round of survey of NSSO* conducted during the year 2011-12 reveals that the WPR for per 1000 male and female is 540 and 119 respectively in Assam. At all India level, these are 544 and 219 per 1000 respectively for male and female (*Economic Survey of Assam 2014-15, pg.197*). These workforce participation figures, though a primary figure to know the existence of the work force, says very little about the actual economic status.

Status-specific statistics are shown by disseminating main and marginal workers. As defined for Census purpose, main workers refer to those who work for the major part of the reference period and work for six months and more; whereas marginal workers are found working less than six months. Accordingly, in *2001 Census*, female main worker as a percentage of the total population was 9.68, which is found to be increased slightly at 11 percent in *2011 census*. Whereas, for male, the share of main worker increased from 42 percent to 44 percent respectively in the last two

census. The inequality between the male and female marginal worker is found to be less than the inequality in case of main workers.

Another category of data is prepared by the *Directorate of Employment and Craftsman Training*, Assam. It states the number of women engaged both in the public and the private sector. Accordingly, in 2001, percentages of women in public and private sector in Assam were found to be only 14.3 percent and 47.4 percent respectively. It shows a slightly increasing trend in 2011. Percentage of female workforce participation in the public sector rose to 16.2, whereas it became 48.0 in the private sector. The share of women employment out of total employment in Organised Sector has thinly increased from 32.0 percent in 2001 to 33.8 percent in 2015 (*Economic Survey, Assam, 2017-18, p.245*).

Within the organized sector, female work participation rate is more in private sector. In 2004, as reported by the Office of the *Director General of Employment and Training of the Government of India*, the rate of women work participation was 14.72 in public sector and 44.68 percent in private sector. The same status was found in 2015 too as it reveals 18.21 percent women participation in public sector and 45.13 percent in private sector. However, increase of the female work participation has been observed both at public and private sectors. But, in most cases the private sector refers to the unorganized sector, so, most women workers are found in those areas where discriminations are more. Again, the jobs offered at unorganized sector are low-paid jobs and concepts like job-security or job satisfaction are hardly considered.

The *Assam government employees' census of 2009* shows that about 18.96 percent of the total government employees is women. It was 11.74 percent in 1989. Thus, the percentage of male employees was increased from 81.04 in 1989 to 88.25 in 2009. Therefore, in the government sector, the role played by the women folk of the state is very negligible. The government jobs are categorized in to four groups. The share of women employees is only 12.7 percent in class-I category, and 10.6 percent in the class-ii category of government services. In class-iii and class-iv categories of government services, women share is found to be 19.8 percent and 6.9 percent respectively. In fixed /consolidated pay category service, the percentage of women is 42.3. Thus, it shows that the women's position in government services is not satisfactory at all. They are more visible in the vulnerable group, i.e. the group of fixed and consolidated pay. In that level, participation in decision making is very negligible.

In the field of legal services, in Assam, it is observed that the participation is very thin. According to the source revealed by the *Gauhati High Court Bar Association*, even the number of female advocate was nil in Assam. In 1989, the

share of female advocate was 9.16 percent which, however, increased to 30.51 percent in 2012. The numbers of judicial staff show that there is only 1 female among the 21 High Court Judges, 2 female among 21 District and session Judges as on 2008. In other topmost legal posts too number of female is less than 50 percent in Assam. The fact is that such kind of decision making participation requires certain higher educational qualification along with specialisation and strong will power. The traditional mindsets both at family and society hardly accept such challenges.

5. Political Participation

The *World Development Report-2012* rightly observes that “*women do vote, but they do not enter or progress in formal political institutions as much as men.when women enter the political arena, they tend to remain in the lower rank and cluster into sectors perceived as female. It can make a difference only when women have access to key-decision making bodies*”. Assam has witnessed a few women in active politics. Assam history contains few names who dared to come out from the traditional boundary to show their political awareness and responsibility. In independent India, though not many, women represented the state in the both houses of the Parliament. In 1952, 4.4% of the Loksabha seats and 7.3% of Rajyasabha seats were occupied by the female candidates from Assam. In 2009, it increased to 8.2% and 11.4% respectively. At present, Assam has only 2 women representative in the Parliament 1 each in the both houses.

In the state assembly seats, in 1952, 0.9% was won by women which increased to 11.1% in 2011. But these figures are too small to influence the decision making at government level. In 2016 state assembly election too, only 6.35 seats were occupied by women. This does not justify the empowerment of women. The 2021 election witnessed rather less number of elected women members. Only 6 MLAs were elected in the 126-member Assam Assembly. The number of women contested was 74 in this election. The present ministry also contains only one female minister. This condition is very pathetic, especially, when the global share of women in national parliament is stated to be 25.5% as on January, 2021 as per data published by the *World Economic Forum*.

Though women are not visible as per expectation in active politics, they are noticed to be vigorous in casting their votes. As per the *Election Commission on India's* data, in 1962, the percentage of female voters who cast their votes was 42.05 in Assam; in 2011, it was counted to be 74.94%. This signifies the political awareness of women of the state, though it does not contribute at policy making.

At Local Self Government level, Assam witnessed more than 33% elected women representatives after the amendment of *Assam Panchayati Raj Act, 1994*. But, in

most cases, due to several reasons, the performances of the elected members are found to be surrogate of their male counterparts. Therefore, at the local level too, though the panchayati raj institutes are well represented by women, participation in true manner is not satisfactory at all.

6. Overall Scenario of Participation at Decision Making

People often opine that Charity begins at home. Women's participation in decision making at household level indicates a positive signal towards empowerment. NFHS-5 observes that a large number of women have started taking part to decide as how often to visit the relatives, how to take care of their own health, how to use their savings and so on. It also has collects responses for the indicators they prepared to measure their empowerment. Some of these are shown in table-6.

Table-6: Share in Decision Making

INDICATORS/ AREAS OF DECISION MAKING	% OF WOMEN RESPONDENT (15-49 YRS)
1. Women who can decide how to use their own money	29
2. Women who have own bank account & use by themselves	79
3. Women who know about micro credit programme	63.45
4. Women who have a mobile phone of their own and use by themselves	57.7
5. Women who do money transaction through mobile phone	19
6. Women who own a house alone or jointly with someone	42.2
7. Women who own lands or alone jointly with someone	34.8
8. Women who participates in decision of household purchase with her husband	84.4
9. Women who takes decision of household purchase alone	3.7
10. Women who alone makes decision to visit her family or relatives	5.1

Source: NFHS-5.

The table compiled from data given in the Assam Chapter of the *National Family Health Survey-5, 2019-20* gives an insight view to the progress made by women

at different walks of household life in the process of empowerment. The NFHS has separate data for rural and urban areas from where one can distinguish the differences between rural and urban women's empowerment. They have started taking part in household decision making, but, still, the data show that a few of them can take their own decision even in buying goods for the house. Even they do not have the capacity (?) or liberty (?) in taking decision to visit a family or friend alone!

The scenario may be different for different group of women based on income, education or societal norms. Many others indicators can be added to measure the progress of gender equality. But, as a whole, from the above narration a conclusion can be drawn that women in Assam have to go miles to reach the goal of empowerment through participating in decision making at different fronts. This asks for strong action plan in the style of the UN's massive plans of gender equality. They need to be redesigned as per the state's own socio-cultural norms. In fact, India, being the member of international community has already designed several women-friendly policies and formulated both legal and socio-political framework to implement those. But, it is not a task which can be completed successfully at the Government level only. It requires proper synchronization of individual, government agency and non-governmental organisation along with a comprehensive policy that addresses each and every issue and ensures decision making participation of women.

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SELF HELP GROUPS (SHGS) AND EMPOWERMENT OF WOMEN-A SURVEY IN BAJALI DEVELOPMENT BLOCK

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ABSTRACT

Women constitute half of the total human resources of a country. So it is a needful duty of a nation to empower women community for rapid economic development. Women empowerment is an important tool in nation building activities. Women empowerment means women become strong and self-dependence economically, socially and politically. Self generating income is considered to be the major factor of empowerment of women.

Self Help Groups (SHGs) are important tools to empower women. SHGs can alleviate poverty and creating employment place to rural people specially women community. It enhances the abilities of women to communicate with others and increase their skill to engage in income generating activities which results women become more self-dependence and able to take part in decision making activities of family affairs. SHGs improve social status of women and eventually, they understand their right and justice.

The study tries to highlight the opportunities of self-employment in income generating activities through SELF HELP GROUPs and empowerment of women members of SHGs. The study is mainly based on secondary data from various sources and primary data collected from 100 women members of various SHGs during field investigation report.

Keywords: Empowerment, development, generating income, skill, status.

1. Introduction

Empowerment of women means creation of that situation where women can stand themselves as independent and can take decision in all sphere of their own of their right and for the entire society. Women constitute half of the total population. Hence, it should be the basic duty of a nation to empowered women as they can take part in all activities of a society. It is not possible to measure the real development of a society without proper discussion of all women issues in a particular society. The issue of women empowerment is very complicated and multi-dimensional process which should capable women to understand their full identity and used their power in all spheres of life. It consists of greater autonomy in decision making, greater ability to plan their lives, have greater control over their circumstances, freedom from shackle imposed on them by custom, belief and practice. Economic empowerment is the key of empowerment. It is realized that women become empowered if and only they make themselves economically empowered first. Self generated income is considered to be the major means of empowerment of women. Employment help women to move from their home to an extended field, express their views, exchange their problems and evaluate their position in the society.

Status and role of rural women and their problems are linked to the history and social system of Assam. Women constituted half of the total population, yet, they are not able to take part in every aspect of social life. Though, seven decades have passed since independence, yet, women are into the economical dependence, socially neglected and political ignorance, eventually preventing them to attain their due place in society. Women status in society can be measured in terms of educational level, income, employment as well as the role played by them in the family, society and the community. In-fact education and employment of women are the first pre-requisite not only for improving the status of women but also for moving towards gender equality.

Employment is an important indicator of empowerment. The percentage of non-workers in Assam was 64.12% as compared 60.74% in India (Census 2001). A higher proportion of female are non-workers in Assam as compared to India it is 50.23% of male and 77.72% of female in rural areas and 48.97% male and 89.71% of female in urban areas in Assam; where as 47.64% of male and 69.02% of female in rural areas and 67.77% of male and 88.48% of female in urban areas are non-workers in India. The percentage of rural female non-workers depicts a wide gender gap in respect of employment in the state. In this situation, commercialization of agriculture through changing cropping pattern and by using

modern agricultural technique of production in small and marginal farm will provide employment opportunity to both educated and uneducated women living in rural areas of Assam.

Micro finance was started to meet the required financial needs of small entrepreneurs and can be regarded as an important tool to minimize poverty as well as empowerment of rural weaker section of the people. The micro finance programme was launched by NABARD (National Bank for Agriculture and Rural Development) in 1992 with organization of 500 Self Help Groups (SHGs) which was the largest micro finance programme in the world.

Self Help Groups (SHGs) play an important role to alleviate poverty and creating employment opportunities especially among the weaker section of the society. SHGs are small voluntary associations which are generally a group of 10 to 20 members of below the poverty line (BPL) people of rural areas. They are organized themselves for the purpose of solving their common problems through self help and mutual help. The SHGs collect savings from members on monthly basis and inter-lend the fund among themselves over time. In a SHG, everyone is involved in decision making and is encouraged to gear up the leadership of the group. SHGs have been introduced as a new generation grass root level institutions for meaningful delivery of needy services and credit requirement. These groups can be regarded as an engine of rural development. Though, historically, the initial steps in the direction of SHG movement was taken by NABARD in 1987, the SHG movement in Assam started somewhat later and it gains popularity only after the introduction of Swarnajayanti Grami Swarojgar Yojana (SGSY) in 1999. Under this programme, the development activities are to be implemented through SHGs. Today, it is widely recognized that the institution of SHG is an important instrument of fighting against poverty, unemployment and dependency of rural women. Ultimately, it can empowered the rural women.

2. Objectives of the Study

The study is based on the following objectives-

- The study highlights the role of SHGs in empowerment of women in Assam.
- To highlight the current status of rural women in Assam.
- To find out the socio economic conditions of women beneficiaries and their families, particularly those engaged in SHGs.
- To find out the benefits of weaker section of women community from SHGs.

3. Methodology

The study is based on both primary and secondary data. The secondary data are collected from various publications of state govt., economic survey, Assam Govt., Statistical Handbook of Assam, Govt. of Assam, various journals.

The primary data has been collected in the year 2019 by undertaking field study for investing women's employment in SHGs. The survey was conducted with the help of a well designed questionnaire meant for each of the areas about the participation of rural women in various Self Help Groups. The total number of respondents was 100 For a better investigation, the respondents were personally interviewed with the help of the questionnaire.

4. Review of Related Literature

Sankaran (2009)¹ conducted a study on various problems which had been faced by rural women entrepreneurs in India. The study concluded that women have the power to cop up any problem. They have the creative skill, easy adaptability and easy manageable capacity.

Pandey and R.Roberts (2011)² explained the role of SHGs on women's empowerment in Chamarajnagar District of Karnataka. The authors mentioned that it is essential to provide a convergence of inputs, ascertain the women members direct involvement in all programme, changing social norms and principles with the improvement of society.

K.K.Sahu (2011)³ has made an attempt to analyse about poverty and backwardness in Orissa mainly associated with the tribal community live in forest and forest is the main source of their livelihood. The tribal women community have remained backward, neglected, unrecognized and deprived. Micro finance through SHGs is an powerful weapon for empowerment of tribal women both socially and economically. It gains self confidence, participation in decision making and control over resources and live.

Dhanalakshmi and Rajini (2013)⁴ discussed the historical background of Self Help Groups I Indian perspective. The study is based on secondary data and shows SHGs as a powerful instrument of empowering rural women. The transforming of banks service to rural area particularly in women group through SHGs bank linkage scheme is an adventure to a rural economy.

K. Kondal (2014)⁵ attempted a study on the empowerment of women through SHGs in Medak district of Andhra Pradesh. The study explained the positive impact of SHGs on income of rural people through micro credit and production of local product by the SHGs groups.

Index of Women's Empowerment

The index of empowerment of women shows the degree of autonomy in making decision and increase self confidence in controlling property and life. They become more stronger and can establish their right and self identity in the society.

Economic Empowerment of Women

Economic empowerment of women refers to increase the ability and skill of women to engage in economic activity. Women can earn more income from Self Help Group and they become financially more self-sufficient. The SHGs bring more benefits to women by giving them chance to engage in income generating activities. It helps in building self confidence and independently, they can make decision in financial matters of family.

Social Empowerment of Women

Women are most exploitative, neglected and suppressed section in a society. Social empowerment of women means ability of women to participate in every sphere of society which provides women equal status with men in the society by reducing gender inequalities. This is possible only through SHGs. Social empowerment of women refers some indicators such as gender equality, gain self confidence, gain respect in the family and society, keep opinion in or outside the family, can move freely within and outside their local places.

Political Empowerment of Women

The constitution of India Provides equal status to both men and women, but in our society, women are deprived from their right. They are, generally staying inside their house associated with domestic works. Women's Self Help Groups enhance the abilities of the member women to participate in public meeting and increase their communication skill to deliver lecture in public meeting. Women enable to demand their right in democratic way.

Psychological Empowerment of Women

Self Help Groups enhance the ability of women to take decision in every sphere of life. Women become economically empowered through SHGs which increase their confidence in mind to success in every field of work. Psychologically, they become more strong to face any situation of life and able to tackle all problems of life.

Analysis of field data and Discussion

Bajali development block is situated in the Bajali district. The researcher have selected one hundred SHG members from various SHGs of Bajali development block and conducted a study on the socio economic conditions women members of SHGs. For this purpose, the researcher prepared a scheduled and collected data through field survey.

Table 1: Age of the Self Help Groups Member

Age (Year)	No of Respondents	Percentage
Below 30	28	28
30-40	38	38
40 and above 40	34	34
Total	100	100

Source: Field Survey in 2019.

The above table shows that out of 100 respondents 28 percent members of SHGs belong in the age group of below 30 years, 38 percent members are between 30 to 40 years and rest of 34 percent are belonging above the age group of 40 and above 40 years. Thus, it is concluded that maximum of the respondents are in the age group of 30 to 39 years.

Table 2: Educational Status of the Self Help Group Members

Educational Qualification	No. of Respondents	Percentage
Illiterate	05	05
Below HSLC	15	15
HSLC Passed	29	29

Educational Qualification	No. of Respondents	Percentage
HS Passed	38	38
Graduate	10	10
Post Graduate	02	02
Others	01 (ITI)	01
Total	100	100

Source: Field Survey in 2019.

The table reveals that 5 percent members of SHGs are illiterate, 15 percent are below HSLC, 29 percent are HSLC passed, 38 percent are HS passed, 10 percent graduate and only 2 percent have passed PG level and other qualification only 1 percent.

Table 3: Reasons of Joining as a Member of Self Help Groups

Statement	No. of Respondents	Percentage
To earn income as a occupation	25	25
For passing time	05	05
To get recognition from the society	10	10
For saving money	40	40
To show efficiency	18	18
Other	02	02
Total	100	100

Source: Field Survey in 2019.

The table No 03 shows the main motto of members of SHGs and their opinion regarding joining as a member of SHGs and found that 25 percent respondents took SHGs as their occupation, 05 percent for time pass only, 10 percent for getting recognition from thr society, 40 percent respondents joined in SHGs for saving money, 18 percents to show their talents in the society.

Table 4: Involvement of women in income generating activities through SHGs

Type of activities	No. of Respondents	Percentage
Poultry, Piggery, Goatery	14	14
Farming	05	05
Cane and Bamboo Works	03	03
Tailoring	29	29
Weaving	33	33
Own business	07	07
Investment in Family business	09	09
Total	100	100

Source: Field Survey in 2019.

Note- During the period of investigation, It is found that generally respondents are involved more than one activities.

From the above table no-04, it is found that highest 33 percent members women are engaged in weaving cloth activities in rural areas, second 29 percent respondents are doing tailoring works, lowest 3 percent are engaged in cane and bamboo products.

Table 5: Participation of women in family decision making

Time Factors	No. of Respondents	Percentage
Sometimes considered	17	17
Most of the time considered	83	83
Total	100	100

Source: Field Survey in 2019.

The table no-05 shows that 83 percent women members are considered as important in making decision of family affairs and only 17 percent women members are opined that they take part sometimes in family decision making process. Thus, it is observed that women are more empowered in society after starting SHGs.

5. Suggestions

The following few suggestions may be considered seriously for the improvement of condition and status of women members of various Self Help Groups

- ❖ Self Help Groups is considered as powerful instrument for women empowerment. Thus, numbers of SHGs should be increased in rural areas as maximum numbers of women can engaged in SHGs for their earning income.
- ❖ Government should provide training facilities for women members of Self Help Groups.
- ❖ Government should arrange conferences and seminars among the rural women in different corners of the country as they can understand about the beneficiary of SHG.
- ❖ Micro credit delivery system should be easy or simple as the rural illiterate people can enjoy the opportunities of micro finance through SHGs.
- ❖ Various schemes should be implemented through SHGs as women members of SHGs become economically empowered and eventually improve status in the society.

6. Major findings of the study

Major findings of the study are summarized as follows

1. The study reveals that majority of rural women are economically dependence, socially neglected and political ignorance for which they can't reach their due place in the society.
2. Generally social status of rural women is determined on the basis of education, occupation, social customs and level of earnings. From this point of view social status of rural women are very low in the rural society. SHGs can improve the social status, confidence of women and eventually, empowering them.
3. Self Help Groups are the important tools to alleviate poverty, creating opportunity of employment, income generating source specially to rural women and increase production.
4. It is found that majority of women members of SHGs are in the age group of between 30 to 39 years and most of them are HS passed
5. The study reveals that 40 percent women members are joining in SHGs to earn money to save for future and 33 percent women members are engaged in weaving cloth activity.

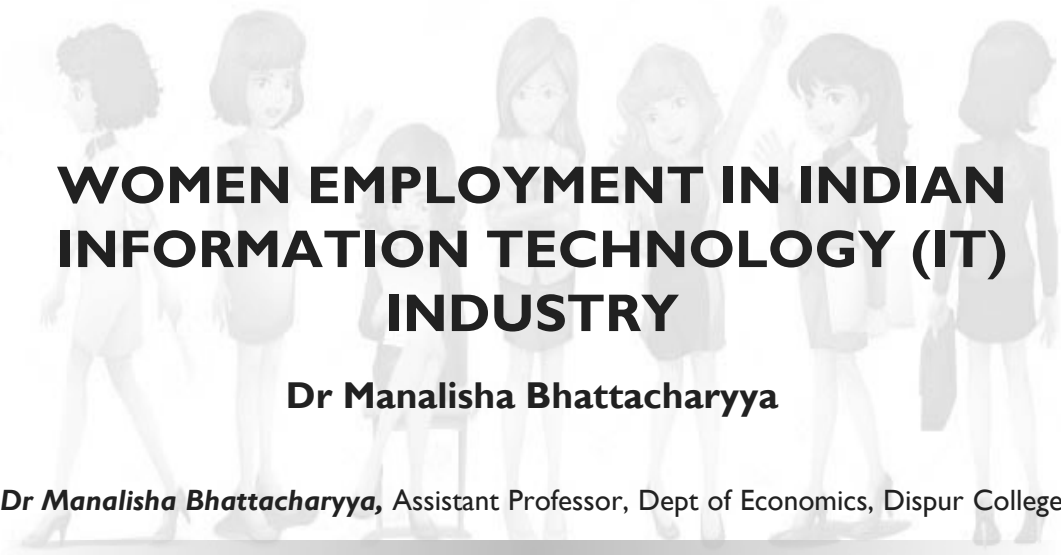
6. The study found that 83 percent women members are getting important in take part of making decision in family matters.

7. Conclusion

Women communities in our society are known as exploitative, neglected, weaker section and economically dependence on others. Self Help Groups can enhance the ability of women members to take decision in all sphere of life, economically become strong, increase confidence and eventually, understand their right and justice. Hence, SHGs are most important instrument for empowering women socially, economically and politically.

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WOMEN EMPLOYMENT IN INDIAN INFORMATION TECHNOLOGY (IT) INDUSTRY

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ABSTRACT

The Information Technology industry in India is a major part of the country's economy and has played a key role in employing the female workforce. It gives direct employment to 3.1 million people and has occupied a significant position in engaging urban women employees. However the increase participation of women workforce in IT industry has left severe impact on the society. It has been seen that most of the women workforce are engaged in lower and middle level management jobs where they faced several constraints. This paper examines the factors that encourage women workforce to participate in the IT industry and it's impact on women's life for being employed and also explained the challenges faced by them in the IT sector.

Keywords: Information technology, economy, urban, women.

1. Introduction

With introduction of new economic policy in the year 1991, Indian economy has accepted the challenges of facing globalisation of the economy. This has made various changes in all sectors of our economy and one of the visible changes of globalisation is the emergence of information technology sector in the Indian economy. Globalisation provides high speed data communication links, which paved the way for growth of information technology (IT) industry in India. Development of IT industry in India, in recent decades, facilitated by several factors such as quality of labour pool, cost advantage, linguistic capabilities, project management skills and overall quality control. In addition, India is able to offer a 24*7 service and reduction in turnaround times by leveraging time zone differences. The industry has increased its contribution to India's GDP from 1.2% in 1998 to 7.7% in 2016 and continues to remain the highest impact sector for India among all industries with 8.1% relative industries share in national GDP. It also gives direct employment to 3.1 million people and has occupied a significant position in engaging urban women employees. India's IT-BPM is the largest private sector employer which delivering 3.7 million jobs where majority workforce are women. The ratio of males to females is 31:69 in the IT- BPO sector and this figure is expected to continue to rise. As such IT industry has the potential to become leading examples of women-friendly employers. Hence the industry has contributed a lot to the economic and social transformation of women in India. Since 1990s there has been an increase in number of women in engineering education and mushrooming growth of private engineering colleges in India have paved the way for women employment in tech industry.

According to NASSCOM, women constituted 21 percent of the total IT workforce. This number is increasing to about 30 percent in 2012, (NASSCOM 2013) and in the FY 2017-2018, the IT and ITES sector employs 34 percent of women according to Ministry of Electronics & Information Industry. This participation rate is higher than the 20.5 percent average level of female participation in the formal economy in 2011, for which statistics are available (OGD 2012-2015) and higher than either in public or private sector separately. According to NASSCOM 2018; Raghuram et al. 2017, women's participation in IT workforce is second highest among all non-agricultural sectors in the country after e-commerce (67.7%) and retail (52%). This rising trend of women participation in IT industry in India is in contrast to the decline in many countries in the West like US, and stagnation in the UK. According to the Women in Technology, the facts report from the National Centre for Women and Information Technology (NCWIT), the US has witnessed a continual decline in the number of women working in its IT industry. The percentage of women working

in the sector decreased from 36% in 1991 to 24% in 2015. In the UK this picture is even lower. In the period 2005-2015, the percentage of women in the sector has fluctuated between 16-18%.

2. Objectives of the study

- 1) The study seeks to examine the factors that encourage women workforce to participate in the IT sector.
- 2) It seeks to analyse the impact on women's life for being employed in the IT sector.
- 3) It also explained the challenges faced by the women in the IT industry.

3. Methodology

The study is mainly based on secondary data. Information and related data are collected from various journals, newspaper, articles, books, websites etc. The study is descriptive in nature as it is dealing with various aspects of the problem under investigation encompassing the encouraging factors and associated consequences and challenges. Literature review has been conducted by going through various print and online available journals on the issue.

4. Factors encouraging women workforce to participate in the IT sectors

It has been seen that IT industry in India is an important source of employment for young professional and an unprecedented amount of those young professional are women. According to the data from 451 Research, a technology industry research firm, women now make up 34% of the IT workforce in India and the country is now almost at 50:50 gender parity rate in STEM graduates (Brinda Sarkar, 2021). Thus Indian IT companies are at potential to become the leading examples of women-friendly employers. There are several important factors that encourage women workforce to participate in the IT sectors. Some of them are:

- The employment of women in the IT sector has been encouraged by the fact that computers enjoy a women-friendly image and specialisation in computers is suitable for women to have a job into the overall gendered socio-cultural context. It has been considered that women are “safe” in computer related jobs which provides highest social approval.

- The educated women workforce has the tendency to enter into a white collar job which given them a comparatively high salary and it is the IT companies who offer a handsome salary to their employees.
- Again women by nature prefer physically less demanding work process. The nature of the IT jobs is such that employees can perform their works in indoor environment.
- Flexible work routine of this sector improves women employees financial autonomy and given them a larger social acceptance in male dominated society. As a result they have enhanced economic capital (high income, foreign travels), social capital (role model and greater prospects of marriage) and symbolic capital (prestige attached to profession). All these encourage young women to participate in the IT sector.
- In most organised sector traditional gender role prevails in professional realm which create discomfort to female workforce. But it is often expected that in the IT sector there exist gender-neutral policy based on knowledge centric skill possession which attract young female professional to join in the IT sector.
- There are some other factors such as transportation, parental leave, anti-harassment, health care etc., which attract women workforce to join in this sector. Besides these this sector emphasis on recognizing and supporting women's needs especially mothers. As a result more women now were entering into this sector. In 2012, only 22 percent of the IT firms had more than 20 percent of women at senior level. But the number of such firms had risen to 33 percent on 2015. Recently it has been observed that many IT companies in India making serious efforts to bring in diversity and gender balance by encouraging women in many ways. For example, IBM India Collaborated many state governments for a STEM for girls programme with an aim to encourage over two lakhs girls to enter STEM. Similarly, Talent Sprint's Women Engineer program in support of Google aims to build world-class women engineers for world Technology Company. Again Wipro Technologies, as a part of the Wipro Diversity Council, launched its Women of Wipro with an aim to facilitate increased numbers of women at a senior level and reduce the attrition of women employees. The tech giant Infosys has launched several programs for women workforce to nurture women employees. It received the first NASSCOM-India Today Award in 2007 for Gender Inclusivity and American society for training and development award in 2009. Thus these initiatives of the IT firms helped to enhance the representation of the women in IT industry.

Thus we have found that increasing number of women participation in the IT sector is due to the following factors:

- a) White-collar job with comparatively high salary.
- b) Easy international mobility
- c) Gender neutral policy
- d) Flexible work routine
- e) Physically less demanding work process in comfortable indoor work environment

5. Impact

The increase participation of women workforce in IT industry has left severe impact on the society. The most important impact among them are:

- Since higher and technical education is necessary condition for entering into the IT sector women are bound to take higher education. As a result now we have higher and technically skilled women in total population which is the result of IT industry.
- Women working in this sector become socially mobile and this nature of the job bound to live them in other cities away from the male partners and families. In some cases for the sake of the job they move internally for a long period. Thus high mobility of the women workforce in IT sector leads to change of residence and employment. As a result there is the decline in the social bonds with the family and neighbourhood and increased dependence on Association/Clubs.
- The IT industry gives more autonomy to workers by decentralisation of work tasks, segmenting work and coordinating it in an interactive network communication in real time. This has led divided in their collective action, more in competition in their colleagues, greater mobility of labour and enhanced individual capacity to bargain for income and incentives, thus individualising work. Emerging individualisation phenomena of the IT industry implies liberating women from patriarchal constraints and they ascribed demands. Thus individualising capacity practiced in the workforce helped in redefining traditional gender norms.
- It leads to another impact on the society i.e. exposes them to the risks of divorce, extra family conflicts etc. In some jobs of IT industry like in ITES-BPO sector, working hours are starting from evening five to night two o'clock. So this type of working hours for women hampers to maintain a healthy family especially when children come to their life.

6. Constraints

Though IT industry is considered as women-friendly industry, women are still underrepresented, underpaid and often discriminated against in the tech industry. Statistics from the various facets of IT work, ranging from higher education to workplace environment, give a clear picture of the challenges women workforce face in while getting employment in IT sector. Some of the important constraints that have been faced by the women in tech industry are:

1. The IT industry, which is among the leading recruiters of women, has a gender pay gap with males earning a higher salary. Women employees of IT firms are paid up to 20 percent less than men in both supervisory and non supervisory categories, according to the Monster Salary India IT Sector Report 2014. In the non-supervisory category, while the medium gross hourly wage for a man is around Rs 255.2, for a woman, it is Rs 206.28. In the supervisory category, the figure is Rs 461.89 and Rs 375.29, respectively. This pay gap emerges from the fact that men get promoted to supervisory positions more often than women. This is because women not were being preferred for IT jobs that required night shifts and socio-cultural reasons such as men refusing to work under women. As such they are victims of pay gap .Further Monster Salary Report 2016 reveals that there is a gender pay gap at all levels, lowest for 3-5 years' experience level and highest for 6-10 years of experience.
2. Despite national conversations about gender diversity in tech industry, women employment is still lowered. According to the data from the National Centre for Women and Information Technology, in the U.S., 2015, women make up 47% of all employed adults, but they hold only 25% of computing role. According to Womenintech.co.uk, "Only one-in-six tech specialists in the UK are women, only one-in-ten are IT leaders, and, worse still, despite significant growth in the number of women working in IT roles, female representation in the technology sector has stalled over the last ten years." In our country also IT sector has shown a widening gender gap. India's IT companies have nearly three times more males than female. Universal India Talent Survey 2019 reported that IT sector in India has nearly 26% female students, compared to 74% of males. Since 1990 the situation of overall job market was constantly improving but these inequalities do not change. A major evidence of gender inequalities in the IT profession is that in India men and women start their career in IT at similar ages but men at senior positions are often younger than women at similar level. It implies that women with career breaks or part-time work take longer time to

reach higher positions. A large proportion of women bound to exit from their jobs after the first five years of employment

3. Along with pay gap and employment gap there is also vertical and horizontal segregation prevails in IT industry. It has been observed that in the IT sector more than 51% of entry-level recruits are women, more than 25% of women are in managerial positions but less than one percent are in the top level /C-Suite (Raghuram et al. 2017) According to NASSCOM Report 2018, 88.5% IT companies reported that less than 10% of their C-Suite is female and 80% companies had less than 20% at the senior management levels. Again in senior management level more than 50% companies have stagnated at the same level of women ie. 4%. Thus it is revealed that over the years the proportion of women workforce at the entry level as well as the middle level management jobs has increased considerably but there is lack of adequate representation of women at senior level and the gender gap significantly widens over the years. High employment potentiality in this industry inspired a large number of girls to go for professional education, especially for the computer engineering courses. But after joining in IT sector they have not get any promotion and remain stagnant at entry or middle level.
4. Various studies relating to women workforce in the IT sector reveal the problem of “glass ceiling”. Since most of the women in this sector are concentrated at the entry and lower level of job and at the senior level women representation is only 5%. Women engaging in entry and intermediate position are failed to bargain for proper perks, stock options, pay scales etc. And as such they are not able to raise high in the company and thus facing glass ceiling. The term glass ceiling gained momentum in 1980’s when the gender difference in carrier and under-representation in senior management gained prominence. Arflen et al (2004) defines it glass walls that restrict women to certain field and position, such as human resource management and other stuff duties. Women are held back from other corporate advancement due to lack of informal network of communications, prejudiced male preconceptions and stereotyping of women in certain organisation.
5. The IT companies require those employees who continuously upgrade his or her skills, flexible make itself to put up late hours to build informal networking etc., but for women employees these are not easy tasks. However, distance from home, domestic responsibilities, job securities and for other social reasons their carrier choices are constrained.
6. The recruiters or team leaders are often male persons. Their impression of “stereotypical image” for women also hampers promotional prospects of women software professionals.

7. Conclusion

Thus we may conclude that globalisation paved the way for the growth of IT industry in India which opened up new opportunities for young women workforce. IT sector has its inherent spill over benefit of creating employment potential for educated unemployed youth and an unprecedented amount of those youth are women. India's IT-BPM industry currently employs nearly 3.9 million people, and over 34% are women (1.3 million). This figure is much better than the overall female share (24%) of India's total workforce. In this women-friendly industry, over 51% of entry level recruits are women, over 25% of women are in managerial positions, but less than 1% are in top level positions or C-suite. Thus it has been seen that most of the women workforce are engaged in the IT industry in lower and middle level management jobs and they have faced many constraints ranging from higher education to workplace environment in finding equal footing in a career in IT. Women in Tech Statistics show that the industry still has a long way to go toward equity and equality in the workplace. So time has come to think how these educated women workforce could be freed from traditional gender roles within the employing organisation and the community in which they reside. Some steps can be taken such as educating youths about technology and its role in shaping the universe, increasing access to tech careers and STEM education among girls, increasing visibility of female role models in the IT industry etc so that women are no longer underrepresented in the industry and enable to achieve their full potential. In this aspect, the Digital India programme introduced by Prime Minister Narendra Modi in the year 2015 continues to give a positive support in changing social norms within the country and has given a big push to STEM education among women especially in small towns. It is the time to see how India and its leading IT industries have taken its talent female workforce to achieve gender parity and higher levels of workplace inclusion so that it may overtake West in near future.

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A COMPERATIVE STUDY OF THE PERFORMANCE OF MEN AND WOMEN SHGS UNDER SGSY

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ABSTRACT

In this paper an attempt has been made to make a comparative study of performance of SHGs run by men and women SHGs under SGSY in Kamrup district (rural) of Assam separatly before joining the SHGs and completing at least 3 years of joining the SHGs. Moreover I have applied t-test for significance difference of two population means for testing whether the average annual income of the population of female beneficiaries is significantly higher than that of the male beneficiaries. We have found that the average annual income of the female beneficiaries is significantly higher than that of the male beneficiaries

Keywords: Self-Help Groups , SGSY, Beneficiaries, Household, Income, Employment

1. Introduction

This study investigates the performance of men and women SHGs formed under Swamajayanti Gram Swarojagar Yojana (SGSY), a national level anti-poverty scheme sponsored by the government of India with regard to poverty eradication by organisation of the rural poor at grassroots level through a process of social mobilisation. It explores the underlying dynamics behind the encouragement of a larger number of women Self-Help Groups (SHGs) and women members linked with this program in comparison to involvement of male members though the scheme does not explicitly state this and is presented as gender neutral. The study examines the perceptions of both male and female beneficiaries of the SGSY scheme as well as that of government officials involved in this program in order to find out the effectiveness of the scheme with regard to poverty eradication and women's participation and explores the implications of the special focus on women

2. Statement of the Problem

India is struggling with a high rate of economic growth accompanied by poor social indices. One of the reasons for such a paradox is poor position of women in the society. Low employment content of growth has excluded large section of the population and socially, this exclusion is concentrated among women especially in rural areas. The women SHG movements have merged as one most promising interventions. Self-Help Groups are the informal voluntary associations, where people are associated to improve their socio-economic conditions. The Government is giving increased importance to rural development by implementing various socio economic programmes for the upliftment of the poor and providing self employment opportunities to the rural masses. The importance of promoting women to engage in economic activities is being increasingly realized in all developing countries; the need is two-fold, (i) to empower women by bringing them into the mainstream of development and improving their economic status and (ii) to provide new employment opportunities by way of income generation, self employment and entrepreneurship to women from different socio economic sectors. Although the SGSY scheme only focuses on poverty reduction and does not have an explicit gender equality objective but the review of literature on it raises an interesting puzzle. More women SHGs are encouraged to be linked with this programme than that of men. Without explicit objective of gender equality, the encouragement of more women members to be linked with this program would lead towards contradictory implications. On the one hand women are most vulnerable to poverty, the rise of women's self-help groups in

this anti-poverty program may lead to women's empowerment by improving their poverty level through involvement in entrepreneurial activities. On the other end, in order to improve the economic conditions of the family, this program could increase the responsibilities and burden of women by increasing their activities besides their usual daily chores of household, thereby leading towards the feminisation of responsibility for poverty reduction. Given the above contradictions that could arise within the SGSY program, this study explores what effect this gender neutral anti-poverty program has on the performance of Men and Women SHGs under SGSY with respect to their income, employment, health and education in Kamrup district (rural) of Assam.

3. Objectives of the Study

The objectives of the study is

- a) To make a comparative study of performance of SHGs run by men and women under SGSY

4. Methodology of Study

There are altogether 14 Development Blocks in the District of Kamrup (Rural). These Development Blocks are - 01). Rani; 02) Rampur; 03) Chayani Barduar; 04) Chayagaon; 05) Goroimari; 06) Boko; 07) Bongaon; 08) Chamariya; 09) Hajo; 10) Sualkushi; 11) Bezera; 12) Kamalpur; 13) Bihdiya Jagikona; and 14) Rangia. We have selected at random five blocks from 06-09-2021 the population of 14 blocks. For this random selection, we have numbered the above mentioned blocks as 01, 02, 03, etc..... 14. Then with the help of 4 digit random number tables, we have drawn five blocks which are Rani, Boko, Chayani Barduar, Sualkuehi and Kamalpur. From the record maintained in the office of the DRDA, we have found that there were altogether 9029 SHGs as on march, 2008 in all the 14 blocks. We have selected a sample of SHGs from the selected blocks which have completed at least 3 years from the date of their formation. The reason behind this is that a SHG requires a minimum period of 3 years to earn income. The total number of SHGs in each selected block is shown below:

Table-1.1: Total No's of SHG in Selected Five Block

SLNo.	Name of Block	No's of SHGs
1	Rani	448
2	Chayani Barduar	606
3	Boko	707
4	Sualkuehi	618
5	Kamalpur	668
	Total	3047

Source: Field Survey.

15% percent of the total SHGs of 3047 i.e. about 457 SHGs belonging to the selected blocks have been studied. For this purpose, we have selected SHGs from these selected five blocks by the principle of proportionate allocation under stratified random sampling technique. By following the principle of proportionate allocation under Stratified Random Sampling Technique, we have selected 457 SHGs from the selected 5 blocks which are as follows:

Table-1.2: SI.No Name ofBlock Calculation Selected SHGs

SLNo.	Name of Block	Calculation	Selected SHGs
1	Rani	$457 / 3047 \times 448$	67
2	Chayani Barduar	$457 / 3047 \times 606$	91
3	Boko	$457 / 3047 \times 707$	106
4	Sualkuehi	$457 / 3047 \times 618$	92
5	Kamalpur	$457 / 3047 \times 668$	101
	Total		457

Source: Field Survey.

The data collected from 457 SHGs have been processed keeping in view the quantitative objectives of the study. Relevant statistical techniques like t-test for significance difference of means besides using interval estimation and some elementary statistical technique like average, variation, etc.

5. Hypotheses to be Tested

1, There is no significant difference between the average income of male SHGs and the average income of female SHGs (H_0).

Vis-a-vis

There is a significant difference between the average income of male SHGs and the average income of female SHGs (H_1)

6. Relevancre of the Study

As the creation of employment opportunities is instrumental for generating for generating income in rural areas and since a general study relating to a country or a state cannot properly reflect the implications of a programme in a particular district hence this study is thought to be great significant.

7. Periuodicity of the Studies

We have collected data during the period from April, 2019 to march 2020 in respect of sample of SHGs which completed at least three years till march, 2020. Hence our periodicity of study is the period from April, 2019 to march, 2020.

8. Limitations of the Study

This study is purely based on primary data collected through sample survey. Hence the data collected are subject to both sampling and non sampling errors.

9. Analysis and Interpretation of Data

9.1. Number and Type of SHG

Table 1.3 shows that total sample consisted of 457 SHGs of which 109 (23.85 per cent) were exclusively Men's and 340 (74.40 per cent) were exclusively women's SHG. There were 8 (1.75 per cent) Mixed SHGs; of these 2 group leaders were women while other mixed SHGs had men as their group leader.

Table: 1.3: No of Men and Women SHGs in the sample block

SLNo.	Name of Block	No of Men SHG	%	No of Women SHG	%	Mixed Group	%	Total	%
1	Rani	12	2.6	55	12.0	00	0.0	67	14.7
2	Chayani Barduar	31	6.8	66	14.4	04	0.9	101	22.1
3	Boko	24	5.3	66	14.4	02	0.4	92	20.1
4	Sualkuehi	23	5.0	67	14.7	01	0.2	91	19.9
5	Kamalpur	19	4.2	86	18.8	01	0.2	106	23.2
Total		109	23.9	340	74.4	08	1.7	457	100

Source: Field Survey.

9.2. Sex Wise Distribution Ofswarozgaris

Sex is the important factor which is considered in case of formation of SHGs under SGSY programme. According to the guidelines of the SGSY at least 50 per cent of the SHGs should belong to women SHGs. In the following table-1.4, sex wise distribution of swarozgaris in the study area has been shown. It shows that out of 4914 sample swarozgaris, 1348 (27.43 per cent) were men and 3566 (72.57 per cent) were women categories. It shows that the participation of women in the formation of SHGs is higher than men in the study region.

Table-1.4: Sex wise distribution ofswarozgaris

Sl. No.	Sex	No. of Swarozgaris	%
1	Male	1348	27.43
2	Female	3566	72.57
Total		4914	100.00

Source: Field Survey.

9.3. Demographic Features of Swarozgaris Households

Table-1.5 shows that demographic profile of the swarozgaris' households in five different sample blocks. The total swarozgaris worked out is 4914 belonging to

457 sample SHGs, out of which 1348 (consisting 27.4 per cent) are male and 3566 (i.e., 72.6 per cent) female. It was observed that out of total 1348 male beneficiaries, 373(7.6 per cent) are from the Rani Dev. block, 173 (3.5 per cent) fell in the Boko dev. block, 107(2.2 per cent) in Chayani Borduar dev. block, 269(5.5 per cent) in the Sualkuchi dev. block and 426(8.6 per cent) in the Kamalpur dev. block. Again, in case of female swarozgaris, out of a total 3566 beneficiaries, 752 (15.3 per cent) fell in the Rani dev. block, 871(17.7 per cent) fell in the Boko dev. block, 469(9.5 per cent) fell in the Chayani Barduar dev. block, 689(14.0 per cent) fell in the Sualkuchi dev. Block and 785(16.1 per cent) fell in Kamalpur dev. block. The highest number of male beneficiaries i.e. 426 (consisting 8.6 per cent) fell in the Kamalpur dev. block and the highest number of female beneficiaries i.e. 871 (17.7 per cent) fell in the Boko dev.block.

Table-1.5: Gender wise classification of total beneficiary under five sample blocks in the study region

SLNo.	Name of Block	Male beneficiaries	%	Female beneficiaries	%	Total	%
1	Rani	373	07.6	752	15.3	1125	22.9
2	Chayani Barduar	173	03.5	871	17.7	1044	21.2
3	Boko	107	02.2	469	09.5	576	11.7
4	Sualkuehi	269	05.5	689	14.0	958	19.5
5	Kamalpur	426	08.6	785	16.1	1211	24.7
	Total	1348	27.4	3566	72.6	4914	100

Source: Field Survey.

9.4. Key Activity-Wise Classification of Swarozgaris:

The success of SGSY depends upon the choice of activities. The key element is that the choice of activity should be based on the local resources, the aptitude as well as the skill of the people. It is also necessary that the products have ready market. Table-1.6 below shows the activity-wise classification of the sample swarozgaris. Weaving emerged as one of the most popular activity among the group swarozgaris. As many as 2999 (constituting 61.03 per cent) swarozgaris have taken up this activity. This is followed by piggery, agriculture, poultry, goatery and orange farming

respectively. Non-firm activities like cane and bamboo works, business, etc. were the least preferred activities among the sample swarozgaris

Table-1.6: Key Activity -wise classification of Male and Female beneficiary of the sample

SL No.	Name of key Activities	Male Beneficiaries	%	Female Beneficiaries	%	Total	%
1	Weaving	308	6.3	2691	54.7	2999	61.0
2	Piggery	210	4.3	527	10.7	737	15.0
3	Agriculture	509	10.4	101	2.1	610	12.4
4	Poultry	161	3.2	136	2.8	297	6.0
5	Goatery	47	0.9	63	1.3	110	2.2
6	Horticulture	–	–	19	0.4	19	0.4
7	Muga Reeling	13	0.3	–	–	13	0.3
8	Local Cow	33	0.7	–	–	33	0.7
9	Orange Farm	56	1.1	–	–	56	1.2
10	Phenail	11	0.2	–	–	11	0.2
11	Defunctioning	–	–	29	0.6	29	0.6
	Total	1348	27.4	3566	72.6	4914	100

Source: Field Survey.

10. Increase in Average Annual Income of Male and Female Beneficiaries After Joining the SHGs

The following table-1.7 shows that the increase in average annual income of male and female beneficiaries after joining the SHGs in five different sample blocks. The total swarozgaris are 4914 that belongs to 457 sample SHGs, out of which 1348 (consisting 27.43 per cent) male and 3566 (i.e. 72.57 per cent) females. It has been found that the average annual income of male beneficiaries has increased by Rs. 3,645 against the female beneficiaries of Rs. 4,640 in the Rani dev. Block; in the Boko dev. block the average annual income of male beneficiaries has increased by Rs. 3,593 against the female beneficiaries of Rs. 4,994; in the Chayani Borduar dev. block the average annual income of male beneficiaries has increased by Rs. 3,894 against the female beneficiaries of Rs. 4,541; in the Sualkuchi dev. block the average

annual income of male beneficiaries has increased by Rs. 4,951 against the female beneficiaries of Rs. 6,589 and in the Kamalpur dev. block the average annual income of male beneficiaries has increased by Rs. 4,148 against the female beneficiaries of Rs.4,870. This shows that the income of female beneficiaries has proportionately increased than that of male beneficiaries.

Table No-1.7: Increase in average annual income of male and female beneficiaries after joining the SHGs (Amount in Rupees)

Sl. No.	Name of Block	Number of male beneficiaries in the select block	Increase in average annual income of male beneficiary	Number of female beneficiaries in the select block	Increase in average annual income of female beneficiary	Total	Total Increase in average annual income of male and female beneficiary
1	Rani	373	3645	752	4640	1125	8285
2	Chayani Barduar	173	3593	871	4994	1044	8587
3	Boko	107	3894	469	4541	576	8435
4	Sualkuehi	269	4951	689	6589	958	11,540
5	Kamalpur	426	4148	785	4870	1211	9018
	Total	1348	4046	3566	5127	4914	9173

Source: Field Survey.

11. Estimation of Confidence Interval for Average Annual Income of the Population of Male and Female Beneficiaries

On the basis of our collected data we have estimated the average annual income of the male and the female beneficiaries for each block and we have presented these in the following table.

**Table-1.8: Average annual income of male and female swarozgaris
(Rounded to the nearest rupees)**

SL No.	Name of Block	Average annual income of male beneficiary	Average annual income of female beneficiary
1	Rani	26,257	29,636
2	Chayani Barduar	26,431	30,529
3	Boko	27,105	31,513
4	Sualkuehi	31,538	34,621
5	Kamalpur	28,269	31,968
Overall average		27,920	31,653

Source: Field Survey.

The 95% confidence interval for average annual income of the population of male beneficiaries after joining SHGs and completing at least 3 years is from Rs.27,283 to Rs.29, 767. This means that we can be 95% confident that the average annual income of the population of male beneficiaries under SGSY in the District of Kamrup (Rural) who have completed at least 3 years of joining SHGs lies between Rs. 27,283 to Rs. 29,768. The corresponding confidence interval for the population of the female beneficiaries is from Rs. 29,248 to Rs. 32,017.

12. Tests For Significant Difference Of Average Annual Income Of The Male And The Female Beneficiaries:

Since the number of sample blocks is 5, hence, it is a case of small sample test. Since t-test is a small sample test, therefore, we have applied t-test for significance difference of two population means for testing whether the average annual income of the population of female beneficiaries is significantly higher than that of the male beneficiaries. By applying t-test for significance difference between two population means, we have found that the average annual income of the female beneficiaries is significantly higher than that of the male beneficiaries. This may be due to the following reasons:

- i. The activities in which majority of the female beneficiaries are engaged, yield higher return in comparison to the activities in which majority of male beneficiaries are engaged.
- ii. Women beneficiaries, in general, are more devoted to their work than the male beneficiaries in general.

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