CHAPTER 1
INTRODUCTION

1.1 Status of Women: Issues of Empowerment and Economic Empowerment

The term ‘empowerment’ is not a new one now, world has been acquainted with this since years ago. Although, many times it is used to refer many interchangeable meanings such as self worth, self esteem, self power, self reliance, own choice, freedom, living life in accordance with one’s values, capacity to fight for own rights, own decision making, being free, having awareness, capability etc in not a very conscious manner. However, by the time, a vast literature has been created on issues of empowerment and a number of definitions have also come out. Some of those are as follows:

“Empowerment refers broadly to the expansion of freedom of choice and action to shape one’s life” (Narayan, 2002:14). It is known that people’s freedom is threatened by the powerlessness and voicelessness inflicted upon them by the surrounding unequal institutional arrangements. Thus, empowerment denotes being in power from a state of powerlessness. Hence, it implies control over both resources and decisions by marginalized peoples, such as women and the poor. Empowerment and Poverty Reduction: A Source book in its institutional definition of empowerment for poverty reduction states- “Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives.” (Narayan, 2002:14). Another definition underscores, “By empowerment we mean increasing both the capacity of individuals or groups to make purposeful choices and their capacity to transform these choices into desired actions and outcomes”. [Petesch, Smulovitz and Walton in Narayan (ed) 2006: 40]

In academic literature, one of the first articles including the word ‘empowerment’ was written in 1975 and called ‘Toward Black Political Empowerment – Can the System Be
Transformed. This article spoke for the empowerment of black community, but its sparkles attracted people to use the word empowerment in other circles. In 1978, the social work community used this word in an article entitled ‘From Service to Advocacy to Empowerment’. Similarly, the word of ‘empowerment’ got its place from the sphere of politics to health, e.g. the articles of ‘Grassroots Empowerment and Government Response’, ‘Counselling for Health Empowerment’. Gradually, the term was attached to the marginalised group of people, the vulnerable sections of the society. In 1983, the Women’s Studies International Forum discussed empowerment of women in ‘Power and Empowerment’, since then until now the word ‘empowerment’ is mostly being associated with women in the literature available (Lausch, 2011).

Women are almost half of the total population of the world. The role of women in human society is different from that of men particularly in family life and this difference triggers down to the economic, political and social life. Women have been remained the second sex in family as well as in society. In the societal level, the roles defined for women are subordinated to those defined for men and women’s rights and participations are more limiting than those of men are. Because of this substandard nature of women folk, the issue of ensuring empowerment of women or the rise of the power or capacity of women is of much concern in today’s world. Conferences, seminars claiming women’s rights are being organised increasingly in last couple of years in all over the world. The United Nations has organised four world conferences on women and those took place in Mexico City in 1975, Copenhagen in 1980, Nairobi in 1985 and Beijing in 1995. Beijing conference has been followed by a series of five-year reviews. The 1995 Fourth World Conference on Women in Beijing took a significant stance for gender equality by accepting the Beijing Declaration and the Platform for Action by 189 countries. Beijing Declaration and the Platform for Action is an agenda for women’s empowerment and considered as the key global policy document on gender equality.

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This agenda sets strategic objectives and actions for the advancement of women and the achievement of gender equality in twelve critical areas of concern. Those areas are: “women and poverty, education and training of women, women and health, violence against women, women and armed conflict, women and the economy, women in power and decision-making, institutional mechanism for the advancement of women, human rights of women, women and the media, women and the environment, the girl child.” After Beijing conference, four reviews have been undertaken at five years interval until now in the years of 2000, 2005, 2010 and 2015 respectively striving for women empowerment.6

Like the word ‘empowerment’, one more word called ‘economic empowerment’ is often used now-a-days in the literature in a loose manner denoting economic independence, economically self reliant, income earning, being employed and as such a couple of interchangeable meanings. From the very beginning, the term ‘women empowerment’ has encompassed an economic dimension. However, the term ‘economic empowerment’ has come much later. The Beijing Platform for Action spoke about the need to promote women’s economic independence including employment and “ensuring equal access for all women ........ to productive resources, opportunities and public services.” The Millennium Development Goals on gender equality and women’s empowerment adopted an increase in women’s share of non-agricultural employment as one of its indicators of women’s empowerment. “Full and productive employment and decent work for all including for women and young people” were later added as a target in relation to poverty alleviation. The Convention for the Elimination of Discrimination Against Women also argued for “equal access to opportunities through employment or self employment”. While neither of these documents attempted to define women’s economic empowerment. In 2006, the World Bank was among the first to offer an explicit definition of the economic element of empowerment using the term ‘economic empowerment’ itself (Kabeer, 2012; Loveday, 2015)


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markets work for women (at the policy level) and empowering women to compete in markets (at the agency level). Another definition of economic empowerment states that “Economic empowerment of women comprises economic opportunities (e.g. expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance); legal status and rights (e.g. improving women’s property, inheritance and legal rights); and voice, inclusion and participation in decision-making (e.g. developing mechanisms to enhance women’s involvement in decision-making bodies)” (UNDP, 2008: 9).

Economic empowerment ensures overall empowerment of women. “Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth” (Eyben, R and others, 2008: 9-10). Thus, it offers women the sense of self-worth and equality with men and offers more control over their own lives. Funmi Soetan also stated in the same line that, “in all discussions of empowerment, women's access to critical resources and their control over such resources are regarded as prerequisites for the enhancement of their political participation. Women's economic empowerment is thus a starting point of women's empowerment in other areas” (1999:118). “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” (Sweden, Ministry for Foreign Affairs, 2010:17).

Economic empowerment is crucial to poverty reduction, economic growth and human development. Economic empowerment of women shows the way for the development of their children with better nutrition, better health and better education than before, which in turn results in human development. Moreover, participation of women in economically productive activities increases national production and resultant economic growth. “Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments” (OECD, 2010:8). It is evident from the experience of a range of countries that if the women’s share in the household income increases then the way of spending also changes and that becomes beneficial to children (World Bank, 2012).
OECD (2012), in its report “Gender Equality in Education, Employment and Entrepreneurship” states that increased educational attainment of girls and women leads to higher economic growth. United Kingdom Department for International Development (2010) mentioned in Agenda 2010- The turning point on poverty: background paper on gender- “Higher female earnings and bargaining power translate into greater investment in children’s education, health and nutrition, which leads to economic growth in the long-term. In India, GDP could rise by 8% if the female/male ratio of workers went up by 10%. Total agricultural outputs in Africa could increase by up to 20% if women’s access to agricultural inputs was equal to men’s” (cited in DAC Network on Gender Equality (GENDERNET), 2011:7). Studies (OECD, 2012; Klasen, Lamanna, 2009) also state that there exists negative relationship between the gap of women’s and men’s labour force participation and the economic growth. When more women work, economies grow fast. Evidence shows that women’s access to employment and education opportunities not only reduces the likelihood of household poverty but resources in women’s hands show the way for a range of positive outcomes for human capital and capabilities within the household. Such findings suggest a strong instrumental rationale for ensuring women’s participation in processes of growth because it not only contributes to the inclusiveness of growth to the 50% of the world’s population, but also improves distributional dynamics within the household (Kabeer, 2012). Golla, Malhotra, Nanda, Mehra (2011) also emphasize the goal of women’s economic empowerment in development programs as it is one of the most powerful routes for women to achieve their potential and advance their rights. Thus, since majority of the world’s poor are women, to meet poverty-reduction goals, it requires addressing women and their economic empowerment. Besides, they argue that women who are economically empowered contribute more to their families, societies and national economies as it has revealed that women invest extra income in their children, providing a route to sustainable development. Moreover, Ashburn, Warner (2010) in their report for ICRW7 ‘Can Economic Empowerment Reduce Vulnerability of Girls and Young Women to HIV? Emerging Insights’ state that economic empowerment programs have become an increasingly popular approach for the prevention and

7 ICRW—International Centre for Research on Women is a global research institute whose mission is to empower women, advance gender equality and fight poverty with its headquarter in Washington, D.C., United States.
mitigation of HIV as economic vulnerability is found to be a driver of HIV risk and therefore ‘economic empowerment’ has been cited as a promising strategy for overcoming that vulnerability.

Thus, studies prove that economic empowerment initiates the overall empowerment of women as well as it is a factor of economic growth and human development. Nevertheless, women are experiencing inequality in terms of their economic possessions than their male counterpart all over the world. The World Development Report 2012 of World Bank has shown the differential behaviour between women and men regarding time use. Women devote 1 to 3 hours more a day to housework than men do; 2 to 10 times the amount of time a day to care (for children, elderly, and the sick) and 1 to 4 hours less a day to market activities. Thus, women spend a large part of their day’s time for economically unviable work that inhibits their access to paid work. In 2013, the global male employment-to-population ratio stood at 72.2 per cent, while the ratio of females was 47.1 percent (ILO, 2014). According to Food and Agriculture Organization (2011), the percentage of women landowners in the world is even less than 20. In spite of that, engagement of women in agriculture sector is found largely. In developing countries, women comprise an average of 43 per cent of agricultural labour force (FAO, 2014). While, the most of the non-agricultural jobs, where women are involved fall under informal sector. UN Women in their report Progress of the World’s Women, 2015-16 states that in South Asia, over 80 per cent of women in non-agricultural jobs are in informal employment. Moreover, there exists large wage differences between male and female workers even for the same nature of work all over the world. According to, World Bank Gender Data Portal, women in most countries earn on average only 60 to 75 per cent of men’s wages.

“If we look into the status of women from the context of their economic possessions, women perform two-thirds of the world’s work, receive one-tenth of its income and own less than one-hundredth of its property”. (Desai and Thakkar, 2001:40).

Such distressing conditions of women on the economic front necessitate the significance of the studies addressing the issue of economic empowerment of women. This unfair holding of females in economic dimension in comparison to their male counterpart is not only a cause of concern from equity and ethical point of view; it is a major
bottleneck for economic growth and overall development of nations. Moreover, possession of economic powers enables women to get rid of the enforced powerlessness inflicted on women by the patriarchal ideology and makes women less vulnerable especially to the domestic violence. Therefore, the priority should be on ensuring women’s access to economic assets (i.e. income, land, saving, credit etc), to the decision making power to spend own as well as household income and utilise the resources of household and community.

1.2 Geography, Demography and Economy of Assam: The Study Area

Assam is a North Eastern state of India bordering seven states viz. Arunachal Pradesh, Manipur, Mizoram, Meghalaya, Nagaland, Tripura and West Bengal and two countries viz. Bangladesh and Bhutan. Assam covers a geographical area of 78438 Sq. km. with a population of 31205576 as per 2011 census. It has 33 districts as on 8th September, 2016 with 26395 villages and 214 total towns as 2011 census. Demographic statistics of 2011 census survey of India reveal the following things. Assam has 159394443 (51.07%) male and 15266133 female (48.93%) population. In Assam, 86% of the population live in rural areas while 14% live in urban areas. Assam has a sex ratio of 958:1000. The overall literacy rate for Assam is 72.19% with 77.85% for male and 66.27% for female. The total estimated Below Poverty Line (BPL) population found in Assam in 2011-12 using Tendulkar methodology is 31.98%, of which 33.89% lie under rural poverty and 20.49% lie under urban poverty. Following the feature of Indian economy, in Assam also the contribution of service sector in the Gross State Domestic Product (GSDP) has been increasing coupled with the unsatisfactory contributions of the sectors of agriculture and allied activities and industry. According to Economic Survey, Assam, 2015-16, the share of ‘Agriculture, Forestry & Fishing’ sector in the GSDP at constant 2011-12 prices has marginally increased from 20.12% in 2011-12 to 20.28% in 2014-15. The share of service sector, which was 43.96% in 2011-12 has increased to 45.47% in 2014-15. But in case of industry sector, its contribution to GSDP shows a declining trend from the year 2011-12 to 2014-15 as the contribution in the year 2011-12 was 30.78% which has come down to 29.80% in the year 2014-15. In the context of employment, the report of the third annual Employment and Unemployment Survey, conducted during the period from July 2012 to June 2013, reveals that 40.5%
households of rural Assam are self-employed in agriculture, 19.0% are self-employed in non agriculture, 21.3% are regular wage or salary earners, 8.3% are agricultural labour, 8.5% households are other labour and 2.4% are other households. While in case of urban areas, the report says that 43.2% household are self employed, 42.7% are regular wage or salary earners, 9.5% households are casual labour and 4.6% are other households.

1.3 Statement of the Problem

As the term of ‘Women’s Economic Empowerment’ is relatively new, in spite of its great importance of the term in women’s lives as well as in the nation’s economy, no effort has been given to estimate economic empowerment of women with an appropriate definition of it in any literature in Assam as well as in whole India. However, it can be expected that the level of economic empowerment of women of a state and nation will rightfully reflect the status of women of the same.

The governments of various countries have been undertaking women centric policies since years to bring about overall empowerment of women. In India also, efforts had been started since the first Five Year Plan to achieve empowerment of women intellectually, socially, economically and politically. The First to Fifth Five Year Plans treated women as a subject of ‘welfare’. There occurred a shift of approach from ‘women welfare’ to ‘women development’ during the Sixth Plan (1980-85) and then, the Eight plan (1992-97) encompassed the approach of ‘women empowerment’ followed by sector specific approaches of economic empowerment, social and political empowerment in the Tenth plan (2002-2007), which is being continued till now. A large number of women centric policies have been introduced in India since long ago attending different issues related to women. In Assam, most of the central government policies have been implemented (where Assam has received more funds under centrally sponsored women centric schemes in comparison to most of the other states of India). Besides that, state government of Assam also has introduced schemes to upgrade the status of women though less in number. Nevertheless, the women of Assam as well as the women of whole India have not been able to experience any better status socially as well as economically. According to Himachal Pradesh Development Report, women

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8 Details have been discussed in chapter 4
economic empowerment index\(^9\) of Assam is only 0.12, whereas the same is 0.63 for Himachal Pradesh. According to 2011 census, FWPR (Female Work Participation Rate) per 1000 is 212 in rural areas in Assam whereas the same for India is 300. Similarly, the FWPR in urban areas of Assam per 1000 is 148, while the same for India is 154. The ratio of male-female WPR per 1000 in Assam i.e. 520:224 shows the male-female difference regarding the participation to the gainful employment. These statistics speak for two things: first is that women of Assam are behind the women of all India and secondly, the women centric schemes that have been implemented in Assam might not be effective for economic empowerment.

The women centric schemes will be successful to lead economic empowerment of women only if the issues addressed by these schemes show the way for economic empowerment. Besides, the schemes should match with the specific needs of women of the region, where it is being implemented. This is the strategic requirement in part of the schemes to be effective for economic empowerment. Moreover, in some cases the authority introduces schemes at different points of time with different names but with the same content like ‘old wine in a new bottle’. Where, it seems that new scheme is introduced without analysing the impact of the earlier schemes. The impact evaluation of the schemes reveals their areas of strengths and weaknesses, which can be an effective base for the formulation of new schemes. However, the study of impact evaluation of women centric schemes in Assam is missing.

In the present study, the attempt has been made to assess the level of economic empowerment of women in Assam in comparison to their counterparts in other regions of India. Besides, an endeavour has been given to identify and analyse the women centric schemes introduced to India and Assam for approximately 40 years period of 1975-2014 with the impact evaluation of some selected schemes.

1.4 Significance of the Study

The goal of economic empowerment of women not only exists in the agenda of Government of India but also in international organisations. International organisations such as World Bank, United Nations, ICRW are working consistently to achieve the goal of women economic empowerment. In spite of that economic empowerment of women has been remained a far cry. This study is expected to provide a vivid picture of the status of women of Assam with respect to economic empowerment vis-a-vis the rest of India. It can expect that the outcome of this study will provide an insight to find out the effectiveness as well as the merits and limitations of the available policies of central and state authorities to bring about economic empowerment in the state. It will be helpful for the researchers and policy makers in the future to formulate effective policies towards economic empowerment of women.

1.5 Conceptual Framework

Economic Empowerment of Women

The present study defines ‘Economic Empowerment of Women’ as women’s access to seven dimensions. A woman is being called economically empowered if she is entitled to the following seven dimensions-

(a) **Access to Income (Economically Productive Work)**
(b) **Access to Land**
(c) **Access to the Decision Making**
(d) **Access to Education**
(e) **Access to Banking (Finance)**
(f) **Access to Health**
(g) **Access to High Paying Reputed Job**

With the access to paid work, women own the ability to share the burden of household expenditure. Women’s access to land make them owner of resources. Thus, these two render bargaining power to women at the household as well as at the community level. When a woman has the power to make decisions over purchases in the household, it indicates her control in the household as well as her
freedom to choose. Education offers a person the wisdom to be rational in all the transactions of life including the economic ones and it helps in capacity building for job market. Access to banking takes women closer to the financial services. It facilitates women the access to credit to start businesses on own and generates their saving habit. Both credit and savings show women the way to own income, resources and in turn to own power. A woman apart from being subjected to the other general heath related risks, by virtue of her gender, she faces the risks related to reproductive health especially during the time of motherhood. As health is considered as a human capital, here, access to heath (reproductive health) by women has been taken as a criterion for their economic empowerment. Besides these, women’s engagement in better jobs where they get the same wage for the same nature of work breaks the constraint of gender gap in wage rates. Taking this concern women’s access to high paying reputed job is being considered as an element for economic empowerment.

- **Policies**

By ‘Policies’ this study refers to the women centric schemes introduced by central government of India as well as state government of Assam during the period 1975-2014

**1.6 Objectives**

The main objectives of this study are-

1) To examine the status of women in Assam with respect to Economic Empowerment vis-à-vis their counterparts in rest of the India over time.

2) To analyze the schemes for women adopted at the national and the state level by Government during 1975-2014.

3) To evaluate the impacts of the schemes on economic empowerment of women.

**1.7 Hypothesis**

The main hypothesis to be tested under this research is:

The women centric government schemes do not have any impact on the economic empowerment of women in Assam.
1.8 Methodology

1.8.1 Data Source:

Both secondary and primary sources of data are being used in the study.

1.8.1(a) Secondary Data Source:

To assess the economic empowerment of women in Assam as well as in rest of the country, secondary data on female main worker participation, women’s access to primary education have been collected from Census of India data of the years 1991, 2001 and 2011. Data on female land holding is collected from Agricultural Census of India, 2000-01 and 2010-11. The data on percentage of women having access to the decision of spending money as well as percentage of births delivered in health facility and in medical institutions have been collected from National Family Health Survey reports. For the percentage of women with access to the decision of spending money, the present study has relied on the data of National Family Health Survey-2 (1998-99), National Family Health Survey-3 (2005-06). While for the percentage of births delivered in health facility and in medical institutions, it has relied on National Family Health Survey-1 (1992-93), National Family Health Survey-2 (1998-99), National Family Health Survey-3 (2005-06). Data on female accounts in Scheduled Commercial Banks has been taken from RBI release of Basic Statistical Returns of Scheduled Commercial Banks of 2002 and 2012. While, the data on Percentage of Female Teachers in the Upper Primary, Secondary & H.S Schools have been collected from the online release of District Information System for Education (DISE), state report card (2010-11) and 7th All India Education Survey.

To analyse the women centric schemes introduced by the Central as well as the State Government of Assam, the information have been collected from www.indiastat.com, reports of the Ministries of Women and Child Development and Human Development, Planning Commission, Department of Social Welfare, Government of Assam, Economic Survey of Assam and official websites of the policies studied.
1.8.1(b) Primary Data Source:

To evaluate the impact of the women centric schemes on the economic empowerment of women in Assam, primary data have been collected on four women centric schemes namely Integrated Child Development Services (ICDS), Janani Suraksha Yojana (JSY), Support to Training and Employment Programme for Women (STEP) of Central Government and Mamoni of State Government of Assam from two different groups of women i.e. ‘treatment group’ that covers the beneficiaries of the scheme and ‘control group’ that covers the non beneficiaries of the schemes from a sample area. Besides, in case of STEP scheme, the data has been collected at two points of time, ‘before the intervention’ i.e. before the implementation of the scheme in that particular area and ‘after the intervention’ i.e. after the implementation of the scheme in that particular area. During the survey, a well-framed questionnaire has been used with the questions of close-ended type nature to inquire the access to economic empowerment indicators among the control and treatment groups of the study area.

1.8.1(b) Sampling Design\textsuperscript{10}

In order to evaluate the impact of the schemes of ICDS, JSY, Mamoni and STEP, respondents have been selected in two ways so that beneficiaries of all the four schemes can be covered as well as the respondents belong to both advanced and backward areas.

In one procedure of data collection, multi-stage mixed sampling design has been adopted in the study. At the first stage, two districts of Assam namely Jorhat and Nagaon are selected purposively based on HDI and GDI as the advanced district and backward district respectively. At the second stage, two Gram Panchayats are selected randomly from each of the districts. At the third stage, sub villages are selected at random basis from each Gram Panchayat. One sub village is being selected randomly from each of the GPs of Jorhat district namely Khongia, Baligaon. While, two sub villages are selected from the Jakhalabandha GP and one sub village is selected from Borhola GP of Nagaon district. Total 125 sample households have been selected randomly within the range of (5%-15%) of the total households from sample villages. 63

\textsuperscript{10} Sampling design has been discussed in more detail in chapter 5
sample households are selected from Jorhat district and 62 households are selected from Nagaon district.

As the scheme of STEP is not implemented all over Assam, hence the survey in the sample villages of Jorhat and Nagaon cannot provide any information on the implementation and impact of STEP. Hence in the present study, two implementing agencies of STEP namely Golaghat Nirman Mahila Gut of Golaghat district and Man & Wild NGO of Village: Futuri, of Kamrup(rural) district have been selected purposively for collecting the data on the implementation of STEP. Golaghat Nirman Mahila Gut implemented Goatery Project in the areas of Tengani Gaon Panchayat(GP), Golaghat District and the other Man & Wild NGO has implemented a Handloom project in the village of Futuri of Bejortari Gaon Panchayat of Kamrup(r) district. Thus, in the second procedure, sample villages have been selected purposively based on the implementation of STEP. Three villages of Golaghat district namely Chabis Ghoria, Samukjan, Pachgharia belonged to Tengani GP and the village of Futuri belonged to Bejortari GP of Kamrup(r) district are selected. 46 sample households from three villages of Golaghat and 40 sample households from the villages of Futuri are being selected purposively. Women from the age group (18-65) are being considered as the respondents in the study. The study has been conducted with 240 sample respondents from 211 sample households.

1.8.2 Analytical Framework

<table>
<thead>
<tr>
<th>Tasks</th>
<th>Data Source</th>
<th>Line of Analysis</th>
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</table>
| OB-1: Assessment of the status of women in Assam vis-à-vis their counterparts in the rest of India with respect to Economic Empowerment over time. | Secondary Data | Estimation of Women Economic Empowerment Index of Assam, India and all other states and union territories for three periods of $T_1(1991)$, $T_2(2001)$, $T_3(2011)$ taking the geometric mean of dimension indices. The dimension indices have been calculated in the present study as follows using UNDP method:  
Dimension index  
$\frac{Actual\ Value - Minimum\ Value}{Maximum\ Value - Minimum\ Value}$ |
OB-2: Analysis of the schemes for women adopted at the national and the state level by Government during 1975-2014.

<table>
<thead>
<tr>
<th>Secondary data</th>
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<tbody>
<tr>
<td>Identification of the schemes and the analysis of the schemes with the issues addressed by them</td>
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<tr>
<td>Assessment of the status of Assam vis-à-vis other parts of India in case of the implementation of Women Centric Schemes with the tools of percentage and rank.</td>
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OB-3: Impact Assessment of the Schemes

<table>
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<tr>
<th>Primary data</th>
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<tr>
<td>The analytical tools used are:</td>
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<tr>
<td>(a) Fisher’s Exact Test</td>
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<td>(b) Binomial Logistic Regression</td>
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<td>(c) Difference in Difference Method</td>
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</tbody>
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1.9 Layout of the Thesis

The thesis has been organised in six chapters including this introduction chapter. The chapter 2 consists of the relevant theoretical and empirical literature on the topic under study. The definitions provided by different authors for the terms ‘Empowerment of Women’ as well as ‘Economic Empowerment of Women’ and their estimation methodologies have been discussed in the chapter 2. It also presents some empirical literature consist of the discussion about women centric schemes primarily aiming at economic upliftment of women implemented in different areas of the world with their impact evaluation. The chapter 3 estimates economic empowerment of women of Assam with a comparative analysis of the same with their counterparts from rest of India over two decades (1991-2011). It gives an account of the relationship between development and economic empowerment of women showing the negative correlation between the underdevelopment index constructed by Raghuram G. Rajan Committee and the women economic empowerment index. The chapter 4 covers an analysis of women centric schemes introduced by the central government of India as well as the state government of Assam during the period (1975-2011) with an evaluation of the position of Assam vis-à-vis other states and union territories of India in terms of implementation of centrally sponsored schemes. The chapter 5 consists of the discussion about economic empowerment of women of the surveyed areas with a detailed investigation of the impacts of four women centric schemes viz. ICDS, JSY, STEP and Mamoni on economic empowerment of women. The chapter 6 concludes the study summarizing the findings and drawing inferences for policy implications.