CHAPTER 6

SUMMARY OF FINDINGS AND CONCLUSION

6.1 In the foregoing chapters, a detailed discussion has been carried out in terms of estimation of the economic empowerment of women in Assam and other states and union territories of India, policies introduced for women and the impact evaluation of the policies as well. The chapter has been designed to present a brief summary of the major findings of the study as well as to draw broad inferences and extract policy implications. This chapter has been divided into three sections. Section 6.2 summarises the major findings of the study. Section 6.3 provides an overall conclusion to the study. Section 6.4 derives the policy implications of the study.

6.2 Summary of the Major Findings

6.2.1 Economic Empowerment of Women in Assam vis-à-vis their counterparts in other states and union territories of India

- Women of Assam are found lagging behind the women of most of the regions of India in terms of seven dimension indices (i.e. Women’s Access to Income Index, Women’s Access to Land Index, Women’s Access to Decision Making Index, Women’s Access to Education Index, Women’s Access to Health Index and Women’s Access to High Paying Reputed Job Index) and in the composite index of Women Economic Empowerment Index constructed in the study from the secondary data.

- Women of Assam have stood at a much lower level in comparison to women in rest of India in terms of their access to income or paid work. Assam has been ranked 19th among 31 states and union territories in 1991, while the ranks calculated for the years of 2001 and 2011 are 28 and 24 respectively among 35 states and union territories. Within North East, apart from Assam, only women from Tripura are found to have poor engagement in income generating activities. Otherwise women from the states of Nagaland, Arunachal Pradesh, Mizoram
have shown their satisfactory stands in terms of their accessibility to paid work. On the same line, women from western and southern states of India are gainfully employed at a larger scale. Showing an interesting phenomenon, fewer women in Kerala have access to employment in spite of being a state known for advanced status of women. While, women from the states of Uttar Pradesh, Bihar, Orissa, West Bengal stand at bottom in this case.

- It is observed that women of Assam with other North Eastern states have shown decline in their access to income in the decade just after the introduction of New Economic Policy in India.
- The condition of women in Assam in terms of access to land is worse. It has been ranked 32\textsuperscript{nd} in 2001 and 34\textsuperscript{th} 2011 among thirty four and thirty five states and union territories respectively. While, another north eastern state, Meghalaya has achieved the rank 2\textsuperscript{nd} in its women’s access to land holding.
- Women of Assam are observed to have relatively better access to decision making power on spending money or the decisions on purchases in comparison to women of all India. Except Tripura, all other states of North East have achieved higher values of women’s access to decision making index.
- During the decade of 2001-2011, women’s power to decision making throughout India has been increased significantly, where women of Assam have experienced the increase even by a higher amount than all India level.
- Fewer women in Assam are educated in comparison to women at national level. Assam has been ranked 27\textsuperscript{th} in 1991 among 31 states and union territories, while, 28th in 2001 and 26\textsuperscript{th} in 2011 among thirty five states and UTs. More women from the North eastern states of Mizoram, Tripura have attained primary education. While Bihar, Uttar Pradesh are the states that stand behind Assam in this case too.
- In case of access to banking also, the condition of women of Assam is discouraging. Assam has attained lower values of women access to banking index in comparison to all India levels throughout the years. It has been ranked in the positions of 28\textsuperscript{th} and 24\textsuperscript{th} out of thirty five states and union territories in the years of 2001 and 2011 respectively. More women from all the states of South India are found to have access to banking. Similarly, Mizoram and
Meghalaya from North East and Goa from west have better access in this case. While, Bihar, Orissa, Arunachal Pradesh, Manipur are some states that have positioned behind Assam in case of having bank accounts by women.

- Women of Assam are found to have poor access to health (reproductive health) also and stand below the women at all India level. Assam has been ranked 24th and 21st among 25 regions in 1991 and 2001 respectively, while it has been ranked 24th in 2011 among 29 regions of India. The top three states of India regarding their women’s access to reproductive health are Kerala, Goa and Tamil Nadu.

- Women’s engagement to high paying reputed job (teaching) in Assam is also discouraging. Assam has been ranked in the positions of 32nd in 2001 and 28th in 2011 among 35 states and union territories as per women’s access to high paying reputed job index. The states of Kerala, Tamil Nadu, Goa, Gujarat, Punjab are better in this case, while the states of Rajasthan, Uttar Pradesh, Bihar, Arunachal Pradesh, Orissa with Assam fall in the backward category in this regard.

- As a whole, women of Assam are economically less empowered in comparison to women of all India. The values of Women Economic Empowerment Index (WEEI) estimated for Assam are 0.11, 0.15 and 0.20 in the years of 1991, 2001 and 2011 respectively, while the values of WEEIs estimated for all India as 0.21, 0.29 and 0.38 in the years of 1991, 2001 and 2011. Assam has been ranked 26th among 31 states and union territories in 1991 and 32nd among 35 states and union territories in 2001 and in 2011 as well. Women of Mizoram and Meghalaya from the North East are economically more empowered, while women of Tripura with Assam are found as deprived ones. Women of Uttar Pradesh, Bihar and Orissa are the worst cases in terms of economic empowerment of women. While, southern and western states of India stand at the front positions led by Tamil Nadu, Goa and Kerala More women from Assam have become economically empowered over the two decades as in the case of all India.

- It is proved that there exists a positive correlation between women’s economic empowerment and development as significant negative correlation has been
found between the values of WEEI and underdevelopment index of twenty-seven states of India.

6.2.2 Implementation of Women Centric schemes introduced by Government of India and Assam

- Two schemes namely ICDS and JSY that address reproductive health of women are the two highest funded schemes among the women centric schemes introduced by Government of India.
- Government of India has been introducing a large number of schemes that aim at the capacity building and income generation; however, it is found that most of these schemes have been discontinued after some years of operation. These schemes contribute to economic empowerment of women giving them training on vocational skills, providing education to them, making the provisions of credit for them and encouraging their saving habit.
- One distinct nature of most of the schemes is to consider the group creation among women as an important mechanism to give them a platform to participate and interact together and in turn to lead the process of empowerment.
- ‘Swadhar Greh’ and ‘Ujjawalla’ two schemes that aim at rescue and rehabilitation of vulnerable women.
- The schemes that have been introduced in India to strengthen the status of women initiating changes in the provisions of constitution, law, budget and government in favour of women are National Commission for Women, National Policy for Empowerment of Women, Gender Budgeting, National Mission for Empowerment of Women etc.
- Assessment of the implementation of the women centric schemes sponsored by central government in Assam and in other states and union territories in terms of the criteria of ‘region-wise share of funds released for the schemes’ and ‘region-wise share of beneficiaries of the schemes’ reveal Assam that stand at the upper positions in comparison to most of the other states and union territories of India in terms of fund extension and beneficiary coverage as well.
6.2.3 Findings from the analysis of Primary Data

- It is evident that except having bank account by a significant percentage of surveyed women, their access in the other dimensions of economic empowerment is poor. More than half of surveyed women do not have their access to income, land, decision making and high paying reputed job.

- The benefits of ICDS, JSY and Mamoni are not being percolated to all. Among the women from the age groups of (21-30) years and (31-40) years, the percentages of mothers having access to ICDS, JSY and Mamoni are less.

- Religion of a woman (i.e. is she Hindu or Muslim?) affects her access to primary education. In other words, Hindu women are more educated in comparison to Muslim women.

- Women’s marital status (i.e. married or unmarried) affects their access to income. In other words, being married a woman has more chance to be engaged in income earning activities than an unmarried woman. A married woman has more power in decision making (i.e. decision of spending money in the household) than an unmarried one. In the same line, married women have more chance to have a bank account than unmarried women.

- Women members of SHG groups have more access to income than non members. Similarly, being a member of SHG, a woman get more chance to have decision making power.

- Women, who are the members of Bandhan Group have more access to bank account than non members.

- Probabilities of having access to income as well as access to decision making are greater for beneficiaries of ICDS and Mamoni in comparison to non beneficiaries.

- No positive effect is found of JSY intervention on the economic empowerment indicators of access to income and decision making.

- The schemes (ICDS, JSY and Mamoni) have no influence on women’s access to bank account.

- 100% of women who are the beneficiaries of JSY and Mamoni have accessed institutional delivery. While, in case of ICDS beneficiaries also, the probabilities
of women of having access to institutional delivery are higher than non beneficiaries.

- The scheme of STEP has significant positive impact on women’s access to income, decision making and bank account. Besides, it is revealed that STEP has increased the monthly income of the beneficiaries though it has not shown any impact on amount of bank deposits of the beneficiaries.

6.3 Conclusion

Empowerment and economic empowerment of women are two frequently discussed topics of women related literature. Economic empowerment of women is not only required from the perspective of right and equity, but also it is necessary for economic growth and human development of a nation. Women of India stay at a disadvantaged position regarding their control over economic dimensions in comparison to men. However, when at the national level the interest lies in bringing about gender equality, women of Assam are still struggling to achieve equality within the same gender, with their counterparts in rest of India. Women of Assam stand at a very distressing stage in terms of economic empowerment. The substandard status of women in Assam are found throughout all the dimensions of economic empowerment. The advent of globalisation during 90s pushed women of Assam and of whole north east India into the grasp of unemployment. Globalisation reduced the role of household economy with the characteristics of low skill, labour intensive and female dominated sector. With the introduction of new economic policy, restrictions on trade of goods and services were abolished, multinational companies entered into India and as a result the indigenous industries got destroyed gradually in the emergence capital intensive, better quality production equipped with newer technologies. The whole process led to the marginalisation of rural, indigenous women in Assam and north east India in the employment sector. Hence, it is found that during the decade of 1990-2001, the index value of women’s access to income declined drastically in Assam and other north eastern states. On the other hand, relatively backward position of women in Kerala in terms of access to paid work might indicate one important phenomenon of negative effect of education on workforce participation. It refers that the educational attendance of young girls drives them out of the work force. The inheritance rights of the
matrilineal tribes viz. Garo, Khasi, Jainitia of Meghalaya where inheritance is granted through mother and daughter becomes the heir have contributed to make Meghalaya the second best state in case women’s access to land holding. However, women of Assam stand nowhere in case of the control over land. The fact of having higher decision making power in terms of purchases by women of Assam is encouraging as it indicates women’s power to make choices. In spite of large scale fund inflows in case of the schemes like JSY, it is strange that women of Assam still stand at the bottom position in terms of women’s access to institutional delivery. The low value of Women’s Access to High Paying Reputed Job Index and the fact of finding one woman with teaching job and no more women in service sector clearly indicate Assam’s women’s poor access to equal paid jobs. Such unsatisfactory position of women refers to the fact that the mainstream interventions are not enough to upgrade the standing of women in Assam and raises the need for implementation of women centric policies. It is known that women centric schemes have been implemented by central government and state government since long ago. If we judge the schemes based on the issues addressed, it might be said that central government has addressed the basic needs of women by prioritising the schemes that address motherhood, the health of adolescent girls and rescue and rehabilitation of distressed women. While, many schemes that act on skill development, employment and income generation among women have been discontinued after some years of operation. The evidence of the fund extension proves the negligence of central government towards capacity building and income generation among women. For example, Government has been extending very low amounts of funds to function STEP (Support to Training and Employment Programme) and MSS (Mahila Samakhya Scheme), where STEP meets the needs of women providing them training, credit as well as the avenues to get employed and MSS targets adult women’s education and capacity building through participation and interaction at the community level. Therefore, it can be rightfully claimed that although the issues of empowerment and economic empowerment of women always get their place in planning agenda, Government of India are only concentrating the basic needs of women paying no heed to their strategic needs, which are necessary for economic empowerment. It is found that ICDS has positive impact on women’s access to income. This relation can be judged by analysing the point of time sharing between paid and unpaid work by an
ICDS beneficiary. Under ICDS, the children of ages between 3 years to 6 years are sent to Anganwadi centres, where anganwadi workers and helpers take care those young children and provide education to them. Thus, the mothers get the release from the care work of their children and that is why, get the chance to go for paid work. On the other hand, in case of positive impact of Mamoni on access to income, it might be expected that the cash benefit received by the beneficiaries under Mamoni to treat their reproductive health has been invested by poor women in income generating business activities. In consequence, their probabilities of having access to income have become higher than non beneficiaries. However, this fact cannot be encouraged and it speaks for credit needs of women to start up new business. Besides, the impacts of both ICDS and Mamoni on women’s access to decision making show the positive impacts of participation and interaction at the community level. Being beneficiaries of ICDS and Mamoni, women get the chance to go to the community level institutions (i.e. anganwadi centre, medical institutions in this case), which make beneficiaries aware and smart enough to take the decisions on household purchases. STEP is a scheme with the criteria enabling women to be economically empowered and it is working on the expected line.

6.4 Policy Implications of the Findings of the Study

The immediate policy implication of the study is that more programmes like STEP need to introduce. The policies, which can enable women to participate efficiently in the labour market by training, education, are needed in this context. Similarly, schemes that provide poor women the fund necessary for starting up business activities on own need to be initiated by government. Besides, during introduction of the schemes the authority must be conscious of the strategies of the schemes. Strategically schemes should be such that facilitate space for participation and interaction of women providing them the platform of community level institutions. In the same way, the need is to prioritise the existing capacity building and income generation schemes. The prioritisation can be done through extending more funds so that it can be implemented all over Assam and India, not like now, being existed insignificantly in some small areas with very limited number of beneficiaries. The study finds that in spite of being available to all by criterion in Assam, the schemes like JSY and ICDS are not being accessed by all
concerned. Therefore, the requirement is to find out the lacunae in case of implementation mechanism. Apart from these, Assam Government should introduce such programmes, which can fulfill the needs of women not covered by central government. Moreover, the mainstream development programmes also should percolate the benefits of development evenly across the genders. The functioning of gender budgeting must be effective and government needs to give adequate attention. It is necessary to monitor by the government that whether women are being able to exercise their rights regarding education, property, work etc. Or not. Realisation of all these can only make the goal of economic empowerment of women feasible. Thus, this study will definitely be proved a guide to government, researchers to explore the status of women in Assam and in rest of India over time and to find out the critical areas to work on.