CHAPTER-II

GOVERNMENT POLICIES AND ECONOMIC EMPOWERMENT OF WOMEN

India like many other nations too faced the development problems in respect of women. Initially, there was very little realization on the part of planners to see any inter relationship between the situation of women and the development trends. The movement which had developed along with the freedom struggle had ended by the mid-1950's with the acceptance of women's claims for complete equality in the constitution of India. Most of the groups then believed that the women's movement had achieved its objectives and the overall benefits would percolate down in the society with time.

The growing problems of poverty, unemployment, malnutrition, socio economic inequalities, overall stagnation and population crises completed a shift to focus on the need for a more humane strategy for development and narrowing of disparities in income and levels of living and distributional equity within and between the nations in the late seventies in place of heavy emphasis on macro economic growth. A search for alternative road to development was noticed. Amongst the many groups searching for better strategies was a section of the new women's movement. This movement brought to focus the traditional role of women as biological partner of men with very little role to play in other areas. Pressure from this movement resulted in a declaration by the UN general assembly for the elimination of discrimination against women (1967).
In pursuance of the UN resolution, the Indian Government formed a committee to review the results that had taken place in the status of women as a result of the constitutional equality legal reform and educational and other measures introduced by the government since independence.

*In the words of India's first Prime Minister:*

"We talk about a welfare State and direct our energies towards its realization. That welfare must be the common property of everyone in India and not the monopoly of the privileged groups as it is today. If I may be allowed to lay greater stress on some, they would be the welfare of children, the status of women and the welfare of the tribal and hilly people in our country. Women in India have a background of history and tradition behind them, which is inspiring. It is true, however, that they have suffered much from various kinds of suppression and all these have to go so that they can play their full part in the life of the nation". ¹

Indian planners have generally seen development as a process comprehending the entire social system. According to the Planning Commission on the First Five-Year Plan:

"Maximum production, full employment, the attainment of economic equality and social justice constitute the accepted objective of planning. Plan for development must place balanced emphasis on all these. Development touches all aspects of Community life and has to be viewed comprehensively. Economic planning thus extends out into extra economic spheres—educational, social and cultural. This broad approach to development was to give shape to the policy of transforming India into a welfare State, as directed by the Constitution.

The overall development process envisages a share in the development with equality for women and men. Since the Constitution stresses the need for
promoting with special care the educational and economic interests of the weaker sections of the people, the welfare and development of women received particular attention from the beginning.

The Planning Commission's 'Plan and prospects for Social Welfare in India', spells out social welfare services as intending to cater for the special need of persons and groups who by reason of some handicap-social, economic, physical or mental are unable to avail of or are traditionally denied the amenities and services provided by the community. Women are considered to be handicapped by social customs and social values and therefore social welfare services have specially endeavoured to rehabilitate them.

The Planning Commission defined three major areas under which they have paid special attention to women's development: (a) education, (b) social welfare, and (c) health. In this Chapter, an attempt has been made to examine the policies, provisions and programmes for women's development in the fields of social welfare and health including the administrative agencies created by the Government in India to implement the overall polices regarding women's development in order to assess the achievements in this regard.

Programmes for women's welfare and development can be classified under the following broad base:

B. Programmes in urban areas: Welfare Extension projects and Working Women's Hostels.

C. Other programmes: Grant-in-aid to voluntary organizations, Condensed Courses of Education for Adult Women, Adult Literacy and social education for women. Craft training centres, Socio-economic Programmes, Nutrition programmes, Social Defence Programmes, Border Area Programmes, Shelter Homes for Women.

Programme Implementing Agencies: The national machinery set up in India to develop policies and programmes for women consist of -

1) A national committee,

2) A steering committee of national importance,

3) An inter departmental coordination committee,

4) A women welfare development bureau.²

Agencies at the Centre: At the Centre, the major responsibility for planning and implementing women's welfare and development programmes rests mainly with the following: (i) Planning Commission; (ii) Ministry of Education and Social welfare with its two specialized agencies- the Central Social Welfare Board and the National Council for Women's education; (iii)
Ministry of Health and Family Planning; (iv) Ministry of Home Affairs; (v) Ministry of Labour and Employment.

**Agencies at the State level:** At the State level, there is no uniform pattern. Programmes for women's and children's welfare and development are administered by a large number of departments. All States have separate departments for Health, family Planning and Education. With the exception of a few States, the Department of Agriculture and Community development also is responsible for some women's programmes. In some States, the department of Local-Self Government is involved in these programmes. Social Welfare departments or directorates as well as Social Welfare (Advisory) boards have been set up in most States. In some cases, they exist independently while in others they have been combined with education, tribal welfare, etc. A few States have set up separate directorate for women's Education, or Women's Welfare.

**Department of Women and Child Development:** In 1985 the Government of India constituted a separate Department in the Ministry of Human Resource Development, for the development of women and children. This Department funds the Central Social Welfare Board that has developmental and welfare programmes for women. The Department also plans and executes programmes for women besides monitoring programmes for women in other Ministries /Departments. A number of these programmes were envisaged in the Sixth/Seventh Plan period-viz., Women's Development Corporations, Support to Training and Employment Programme (STEP),
Training-cum-Production Centres for Women, Awareness Generation Camps for Rural and Poor Women, Women's Training Centres or Institutes for Rehabilitation of Women in Distress, Short Stay Homes for Women and Girls, Voluntary Action Bureau and Family Counselling Centres, Free Legal Aid & Para Legal Training, Working Women's Hostels, etc.

Women specific programmes implemented by the Department of Women and Child Development include:

- Strengthening and improvement of women's work and employment in agriculture, small animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, and sericulture;

- Economic rehabilitation of women from weaker sections of society in the form of training and employment on a sustained basis;

- Better employment avenues for women to bring them into mainstream national development;

- Providing Short Stay Homes for women and girls in moral danger together with counseling, medical care, psychiatric guidance and treatment and services, and development of skills; and

- Preventive and rehabilitative services to women and children who are victims of atrocities and exploitation.
The thrust of these various programmes is to provide five principal categories of services:

- Employment & Income Generation Services;
- Education & Training Services;
- Support Services;
- General Awareness Services; and
- Legal Support Services

**Central Social Welfare Board**: It was founded in 1953.

It was given the status of a charitable company in 1969 to meet adult objections in the way of giving grants.

The justification for creating an agency outside the ministerial framework of the Government lay in the peculiar nature of welfare work, which required a flexible, personalized and committed approach, not easily possible within a government department because of procedural rules and regulations. The intention of the government was thus undoubtedly to create a specialized agency with its membership drawn from the ranks of social workers, with direct experience of voluntary welfare activities. Some other specialized agencies created by the government have been given statutory autonomous status. The unfortunate vagueness of the status of the Central Social Welfare Board, created administrative difficulties and led to its registration as a company in 1969. This arrangement has been admittedly unsatisfactory, and there is an increasing demand for a more autonomous status.
It may also be noted that at the time of the creation of the Central social Welfare Board, the Government of India had no central department responsible for social welfare. With the establishment of the Department in 1966, and its increasing role in planning and execution of various welfare programmes, the Central Social Welfare Board's position has become still more anomalous. Uncertainty regarding its ultimate status and consequently of the State Boards has had a very adverse effect on their functioning.

At a Conference of State Ministers of Social Welfare held in July, 1992, recommendations were made for the reorganizations of the central Board. This reorganization was dependent upon the adoption of a general enabling enactment. The State Governments, who had been advised in implement recommendations of this Conference with regard to the State Welfare Boards, were asked to defer action until the reorganization of the Central Social Welfare Board.

At a second conference of the Social Welfare Ministers and Secretaries held in January 1994, discussion covered four major points. In regard to functions of the Central Social Welfare Board, it was decided that in addition to its executive functions, the Central Social Welfare Board should be responsible for the following:

(a) To advise the government on the problems and provision of measures for the welfare of women, children and handicapped;

(b) To promote investigation into the study of problems in specific areas, particularly those affecting women and children;
(c) To arrange training for social workers at all levels for promoting the involvement of women in national activities; and

(d) To provide technical guidance to voluntary organizations for effectively rendering welfare services.

In regard to the composition of the Central Social Welfare Board, the Conference urged that all the governments of States and Union Territories by rotation should be represented on the executive committee and the general Council of the Central Social Welfare Board. In conformity with their demand for greater control over the State Boards, the States and Union Territories wanted a greater voice in the nomination of State Board members. With regard to relationship between the Central and State Social Welfare Boards, some States wanted them to be set up by State Governments, while others wished to register them as independent societies.

**Programme Implementation In Pre-80s period**

The developmental concept has evolved through different phases. In the first phase in the fifties, there was a heavy emphasis on the economic improvement of the under-developed countries (now called the third world) by the injection of foreign investment and technology transfer with voluntary organizations having a negligible role to play. Development in the first phase meant raising per capita income and an increase in agricultural production to meet acute food shortages. Soon it was realized that, along with per capita income, vital areas of life such as health, nutrition, education and sanitation must also be created to provide the social services. Official agencies boasted
of the number of social facilities created instead of realizing the importance of reaching out to the poorer people in a meaningful way. Though women were offered courses in crafts within the household, the social service of teaching women certain household crafts reinforced the old thinking that the main function of women is to become a good wife and a mother. Gram-sevikas, or village level workers, received training in food preparation, nutrition, kitchen gardening, poultry raising, child hygiene, tailoring and knitting. Soon, classes in these subjects became irrelevant to a large number of rural women who had to work throughout the day to earn a bare living. In the fifties, no real attempt was made to change the village infrastructure, as the focus centered on increased industrialization and agricultural production. The community development programmes in 1952 was a landmark in the history of India and ushered in an era of development with participation of the people. The community development programmes adopted a systematic integrated approach in rural development with a hierarchy of village level workers and block level workers drawn from various fields to enrich rural life. Agriculture, animal husbandry etc. formed a special niche in the framework cast for this purpose.³

In the sixties, development gained a new dimension. The official planners began to delink the importance of “integration” in any developmental process; that term implied that the third world countries must carry on development from within, instead of looking up to development imposed from outside. Still this phase suffered from one serious drawback.
The urban elite planners could not visualize the problems of workers in villages, women in villages, women workers in factories, mines, and plantations, and housewives. The committee also held discussions with representatives of governments at both central and state levels and met delegations from political parties, women's organizations, and trade unions. In addition, the committee also sought the support of scholars from universities and research institutes to undertake specific studies.

The report was submitted in 1975 to the minister for family and social welfare which then presented it to the parliament which set up a division for women's welfare and development in the ministry of family and social welfare to coordinate and initiate policies for women's development. The parliament also passed the following laws: the equal remuneration act of 1975, which mandated equal salaries to both the sexes; SITA of the suppression of immoral traffic in women act, amended in 1978 to make penalties more stringent; the Hindu marriage law, amended to introduce new grounds for divorce and the anti-dowry act, amended to make sanctions more strict; and the family courts were set up to help arbitrate family disputes.

The report of the committee on the status of women emphasized that women's problems would not take care of themselves. The report stated that a concerted effort would be needed to deal with them and that mahila mandals would have to play a vital role. This rural women and women in urban areas had to be organized with the help of external agencies like gram sevikas and voluntary organizations. The report also emphasized that income generating
projects would be necessary to make women aware of their dignity and rights. Since agriculture had long been their main occupation, modern skills in agriculture should be taught to them. The report went on to point out that, so far, the government's laws had mainly affected the organized sector of the economy; the government would have to pay equal attention to the unorganized sector which exists massively in rural India and urban slums.

The planning commission appointed a working group on employment of women which presented its report in 1978. It stressed the importance of giving employment to women in jobs which brought decent incomes—Jobs in agro-based industries, animal husbandry, and large-scale poultry and livestock operations. The ministry of social and family welfare had also presented a national plan of action for women in 1976 before the parliament. It advocated the participations of women in these jobs where they are as productive as men. This would help change women's general status in society to a great extent. The above recommendations were embodied in the sixth and seventh five-year plans. (1980-90) which provided substantial funds for income generation programme for rural women. For the first time in the planning history of India, the sixth plan (1980-85) document included a chapter on women and development. The plan emphasized economic independence for women along with health and family planning services. A programme called DWCRA introduced specifically to help women take up and conduct income generating activities was launched in 1982. The national perspective plan for women (1988) noted that allocation of more funds for women within existing
structure of development did not ensure more efficacious development for women. It envisaged a continuation of approaches which included a creation of new structures to absorb more women into the fold of progress and the enhancement of women’s component in existing development programmes.\(^4\)

The sixth plan identified the magnitude of problems women faced and suggested specific development strategy for them. The Sixth Plan accepted poor rural women to be targets of rural development strategies. The specific problems identified concerning rural poor women were:

i) Marginality of attention and services to them in rural and agricultural development;

ii) Special constraints that obstruct their access to available assistance and services such as, lack of training to develop their awareness and skills; lack of information and lack of bargaining power;

iii) Low productivity and narrow occupational choices;

iv) Low level of participation in decision making;

v) Inadequate finance and expert guidance for-promoting socio-economic activity of rural women and their participation;

vi) Inadequate monitoring of women's participation in different sectors;

vii) Wage discrimination;

viii) Inadequate application of science and technology to remove drudgery; and

ix) Low health and nutrition status.
The Sixth Plan document stated that one of the most important means of achieving improvements in the status of women would be to secure for them a fair share of employment opportunities, to earmark a percentage of allocation for women, and to fix for them a quota in all the poverty alleviation programmes. The Seventh Plan reiterated the strategies suggested in the Sixth Plan with a sharper focus on the increased coverage of women in various rural development programmes. The eight five year plan emphasized specially empowerment of women. The objective is to make women equal partners and participants in development programmes, not just as beneficiaries of different schemes of development.5

The economic position and social status of women in any society is influenced by the extent of their participation in income generating activities outside the household. Economic development does influence female participation in the labour force and education either partly or wholly compensating for the decrease in male participation. There are regions where female participation has decreased even during the process of economic development.6 The role of women in economy is more often linked to services which surely cater to the market. The child bearing and child rearing besides household maintenance (cooking, cleaning, working etc.) affect the thrive and mobility of the women to ensure for themselves employment, education and health care. Increasing women economic productivity affects their status and survival in the family as well as in the society. Raising female earning power therefore is essential in increasing the demand for education, health and
family planning service, which are necessary for improving women's status. Programmes and skill upgrading can be more fruitful for enhancing the economic status of women and make them stand better in the bargaining power as far as employment is concerned.

**Women employment and training**: Women in developing countries play a crucial role in almost every economic and social sphere of life. The integration of women in development, therefore, is an urgent necessity which relates to every sector of development e.g. agriculture, animal husbandry, fisheries, forestry, industry and trades.

**Hostels for working women**: The scheme envisaged provision for safe and affordable accommodation for working women and women being trained for employment and girl students trained for employment studying in post-professional courses. This scheme is implemented through non-government organizations and other agencies engaged in the field of women welfare.

Approaches towards economic upliftment of women almost till sixth five year plan period were mainly welfare oriented. The first two plans emphasized on delivery of essential services of health and education through organizations like mahila mandals and community development programmes. C.S.W.B. primarily looked after these programmes. The third, fourth and fifth plans, including the periods of plan holidays before the fifth plan, continued the same approach.

**Integrated Rural development programme**: A multiplicity of agencies carried on the task of providing rural employment. These include employment
guarantee schemes, food for work programme, small farmers development agency, marginal farmers and agricultural labourers, drought prone area development programme, command area development programme etc. The need of Integrated rural development came into vogue with the need for a multipurpose thrust to rural planning.7

The IRDP programme replaced the multiple programmes as a single integrated programme in 1980. Coverage of women under IRDP increased from 9.89% in 1985-86 to over 32% during 1992-93. The IRDP has been renamed as Swarnajyanti Gram Swarozgar Yojana in 1999.

Development of Women and Children in Rural Areas (DWCRA): It is a sub-scheme of IRDP. It was started in 1982-83 on a major pilot basis in 50 districts but has now been extended to all districts of the country. The programme was so named because it is widely believed that with the development of mothers, development of children also comes simultaneously and this two fold development is inseparable—one influences the other.8

The basic objective is to provide income generating skills and activities to poor women in rural areas, thereby improving their economic status. Through such social and economic empowerment, the programme seeks to improve the access of rural women to health, education, sanitation, nutrition etc. and to bring about an enhancement in the quality of life. A revolving fund of Rs 25,000 is given to each group to meet its working capital requirement. N.G.O.s have been involved since inception of this programme. Childcare activities were incorporated into this programme during 1995-96 with the
objective of providing crèche services for children of DWCRA women and setting up literacy centres for DWCRA women with specific focus on girl child.

During the seventh plan this programme was implemented in the following districts of Assam: Dhubri, Darrang, Nagaon, Sibsagar, Karbi Anglong, Sonitpur.

During the seventh plan period 1000 numbers of groups were organized for taking up income generating ventures in group efforts. The total expenditure incurred during the seventh plan was Rs.100.56 lakhs out of which Rs.33.90 lakhs was state share, Rs.33.66 lakhs was central share and Rs.33.00 lakhs was UNICEF share.

**NREP and RLEGP:** The food for work programme was restructured and renamed as National rural employment programme since 1980. This is being implemented through 50% central assistance. Additional employment of the order of 300-400 million man days per year was envisaged for the unemployed under NREP. On the 15th August, 1983, the rural employment guarantee programme was launched with the objective of generating gainful employment, creating productive assets in rural areas and improving general quality of life in rural areas. Preference under the scheme is given to landless labourers, S.C/ S.T. and women.

**Swadhar:** The scheme was launched in 2001-02, recognizing the need for project based approach to address requirements of women in difficult situations. The objective of the scheme is to comprehensively rehabilitate
widows, victims of trafficking, victims of natural calamities, mentally disordered and destitute women. The scheme provides for support like food and shelter, counseling and medical facilities and vocational training to women. In addition to the budget allocation of Rs.13.50 crore, an additional amount of Rs.1.50 crore was provided for the north eastern states in the 10th plan.

Training of Rural Youth for Self Employment (TRYSEM): A centrally sponsored scheme, it started functioning in 1979. It aimed at providing technical and entrepreneurial skills to rural youth from families below the poverty line to enable them to take up self employment in broad fields of agriculture, industries and business activities. This objective was enlarged in 1989 to include taking up wage employment for the trained youth. Special provision of 40% reservation was made for women. The scheme of TRYSEM should be revamped with a view to organizing training in trades with assured employment potential to women in rural areas, as well as for wage employment in peripheral metropolitan and rural areas. State emporia, marketing channels etc. should be tapped to ensure elimination of middlemen and better prices.  

In Assam, in order to provide technical skill to enable rural youth for taking up self-employment and wage employment, it was proposed in the eight five year plan and the annual plan to impart training to 60,000 youths.

Under TRYSEM more emphasis has been put on taking up programmes on unconventional trades like welding, fitting, fabrication,
motor-mechanic, dynamo mechanic, T.V. mechanic etc. so that the employment avenues of the rural youths could be diversified during the eight five year plan period.

**Jawahar Rozgar Yojana (JRY):** Launched on 28th April, 1989, by Prime Minister, this programme merged in it all the existing programmes like NREP and RLEGSP. Unlike these two programmes which covered, during 1980-81 to 1988-89, only 55% of the village panchayats, JRY targeted reaching every panchayat. Apart from providing sustained employment and strengthening and upgrading skills, the programme emphasized on poverty alleviation and rural water supply. The programme all over the country, created a wide range of physical infrastructures. After the merger of the programmes in the year 1989-90, 122.61 lakh mandays were generated and the financial expenditure involved was Rs,1055.78 lakhs in Assam.

**Short stay homes:** The scheme seeks to protect and rehabilitate women and girls who face moral and social danger due to family problems, mental strains, ostracisms, exploitation and other problems. The scheme provides services like medical care, occupational therapy, education, vocational and recreational activities and social facilities for adjustments.

**Indira Awas Yojana:** This government sponsored scheme was started in the year 1985 as a sub scheme of Jawahar Rojgar Jojana. From 1st January, 1996, it is being implemented as an independent scheme. The scheme stipulates that houses are preferentially to be allotted in the name of the female member of the beneficiary household.
Swarnajayanti Gram Swarojgar Yojana: A new self employment programme to assist the rural poor to enhance income and improve their quality of life had been introduced with effect from 1.4.99 by replacing the erstwhile programmes of IRDP, TRYSEM, DWCRA, SITRA, GKY & MWS. Its objectives were to enable the identified families to cross the poverty line over a period of time, to cover atleast 30% families in every block during five years. The programme implemented put thrust on mobilizing rural poor into SHGs, skill upgradation and transfer of technology, cluster planning, filling up critical gap in infrastructure, credit support and establishment of marketing linkages. 40% of the swarozgaris were to be women among other provisions for reservation.

Support to Training cum Employment Programme (STEP): The programme launched in 1987, aimed to upgrade the traditional skills and knowledge of women through training besides employment, credit and market linkages in the traditional sectors of agriculture, animal husbandry, dairying, fisheries, handlooms, khadi and village industries, sericulture, social forestry and wasteland development for enhancing their productivity and income generation. Since the inception of this programme, about 4.42 lakhs have been covered under 81 projects launched in the states (excluding Assam). In the year, 1999-2000 two new projects benefiting about 4500 women have been sanctioned. Of the ninth plan outlay of Rs. 88.32 crores, an expenditure of Rs. 44-48 crores have been incurred during 1997-2000.
Employment cum Income Generation cum Productive Units (NORAD): The programme assisted by Norwegian agency for development cooperation aims at providing young women/girls training in non-traditional trades like electronics, watch assembling, computer programmes, fashion designing, beauty culture etc. Since 1996-97 when assistance from Norway was phased out, towards better monitoring of the programme, the women development corporations have been involved not only at the pre-appraisal stage but also at the mid-term evaluation of these projects. The programme benefited 2.28 lakh young women/girls through 1477 projects. Of the ninth plan outlay of Rs88.98 crore, an expenditure of Rs. 43.83 crore was incurred during 1997-2000.

Socio-Economic Programme (SEP): The socio economic programme, implemented by the CSWB, aims to extend opportunities to women on the principles of work and wage and earn while you learn. The same is being implemented through voluntary organizations for whom financial assistance is being given to take up a wide variety of income generating activities which include the production of industrial components in ancillary units, handloom, handicrafts, agro-based activities such as animal husbandry, sericulture, fisheries and self employment ventures like vegetable and fish vending etc. The scheme of SEP has been reviewed and modified. New organizations working for the handicapped, women cooperatives organizations and institutions like jails, nari-niketans are eligible to receive the grants under this programme.
**Indira Mahila Yojana (IMY):** IMY launched in 1995, aimed to empower women through generating employment by disseminating information and knowledge through micro-level income generating activities. It also worked for establishing convergence of various services such as literacy, health, non-formal education, rural development, water supply, entrepreneurship etc. Around 40,000 SHGs have been formed under the scheme till Dec, 1998. For the purpose of sensitizing implementation of IMY a series of workshops were conducted with the assistance of National Institute of Public Cooperation & Child Development (NIPCCD) at the district/state level. On the recommendations of joint committee of planning commission and department of women and child development which conducted a quick evaluation of IMY, the scheme is restructured with the special provisions of income generation, capacity building through training, credit and market linkage etc. The recast scheme was expected to merge Mahila Samriddhi Yojana that could not continue due to cost ineffectiveness. The ninth plan outlay for IMY was 165.00 crore.

**Support to Training and Employment Programme (STEP):** The scheme intends to strengthen and improve women’s skill in traditional sector such as agriculture, animal husbandry, dairying, fisheries, handlooms, handicraft etc. thereby encouraging their participation in income generation activities. In the tenth plan, in addition to the budget allocation of 12.00 crore, an amount of 3.00 crore was earmarked for implementing the scheme in north eastern states.
**Rastriya Mahila Kosh:** RMK was set up in 1993 as a registered society intended to meet credit needs of poor women particularly in the informal sector. It is run by a governing board and the minister of state, department of women and child development is the chairperson of the kosh. 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 institutions will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through existing financial institutions and banks so that all women below poverty line have easy access to credit.¹⁰

**Employment Assurance Scheme:** The scheme was launched on 2nd October, 1993 for implementation in 1778 identified backward blocks of different states. The blocks selected were in the drought prone areas, desert areas, tribal areas and hilly areas. Later, the scheme was extended to the remaining blocks of the country in phased manner. At present, the scheme is being implemented in all the rural blocks of the country. The programme has been restructured from 1st April, 1999.

The primary objective of the programme is to provide gainful employment during the lean agricultural season in manual work to all able bodied adults in rural areas who are in need and desirous of work, but can not find it. The work may be either in farm or on other allied operations or on the normal plan/no-plan works during such a period. The secondary objective is
the creation of community, social and economic assets for sustained employment and development.

**Mahila Samriddhi Yojana:** MSY was launched in 1993. It is a major initiative to empower women by raising their economic status. It aims to promote among rural women the habit to save and improve their financial assets, apart from enabling them to exercise greater control over their own household resources. The scheme offers facilities of small deposits with attractive rate of interest through the network of post offices.

The process of organizing women into SHGs started during the ninth plan to provide them a permanent platform for articulating their needs and contributing their perspectives to development. The tenth plan ensures provision of training, employment, income generation activities with both forward and backward linkages with the ultimate objective of making all women economically independent and self reliant through organizing women into SHGs under various poverty alleviation programmes. The programme also sought to increase credit to women either through the establishment of new micro-credit alongwith the expansion of limited scope of RMK.

**Voluntary Organizations:** The country wide network of 12,000 voluntary organizations have been playing significant role in the empowerment of women and development of children as they share major burden of implementing government policies and programmes. The measures have proved to be successful alternatives in the areas of women literacy, support services, micro credit for poor women, employment and income generation,
gender sensitization, organizing women into SHGs, and fight against atrocities on women and children. The CSWB which is an autonomous organization at the national level to promote voluntary action, supports the country wide network of voluntary organizations working for women and children.

**Mahila Mandals:** Practically from the beginning it was realized that the objectives of the rural development programmes could not be achieved without the active participation and leadership of the local community. Government functionaries, however, efficient and dedicated they may be, can only provide some stimulus and act as catalytic agents to train and facilitate efforts for self-help of the people. This was particularly true of women who had been paralysed by generations of social oppression, and denial of basic rights. Both the Central Social Welfare Board and the department of Community development concluded that the proper agency for the success of this programme would be a committee of local women. The organization of Mahila Mandals thus became one of the objectives of these rural development programmes.

The declared objective of community development is to enable rural women to organize themselves at the village level to assemble on a regular basis to learn from each other and from workers appointed by the Government. The basic idea is to create opportunities for rural women to improve their status as housewives and to take part in public affairs. The
department therefore organizes Mahila Mandals, imparts training facilities to their members and provides incentive awards for performance.

Mahila Mandals were organized in villages and blocks for promoting women's programmes. Nutrition, education health, mother and child care, home improvement, adult literacy, recreation and cultural activities and training and house and family planning were part of the programmes. There were about 53,000 Mahila Mandals with a total membership of 14,00,000 with an average 11 Mahila Mandals per block. Under the Applied Nutrition programme, additional facilities are being provided for the promotion of economic activities of Mahila Mandals towards development and management of kitchen and school gardens, organization of fishery units, etc. During the Fourth Plan 7,500 awards in various categories were given to Mahila Mandals.

The Central Social Welfare Board and the State Social Welfare Advisory Boards also realized the importance of Mahila Mandals and now they are being given grants up to 75 per cent for running some programmes of the Board. Subsequently, they are also running some Welfare Extension Projects of the Board.

The SHG movement: The SHG movement has been supported through schemes of a large number of departments including women and child development, urban development, handlooms and handicrafts, sericulture, agriculture etc. at the state and national level. Women SHGs are now implementing a large number of developmental initiatives including
watershed development, social forestry and employment oriented initiatives. These have become the main vehicle for providing women with access to savings and credit mechanism and institutions through micro credit schemes. Rastriya Mahila Kosh provides credit for livelihood and related activities to poor women. About 507,770 women are beneficiaries of this scheme and Rs1220 million have been disbursed upto 31.12.04.

Swaymsidha: The flagship scheme of the department of Ministry of women and child development for holistic economic empowerment of women is Swaymsidha. The scheme for economic empowerment also includes the support for training and employment programme. Swaymsidha, the integrated women empowerment programme, was launched in 2001. It aimed at all round empowerment of women by ensuring their direct access to and control over resources through formation of SHGs. The programme is a sustained mobilization and convergence of all sectoral programmes.

Under Swaymsidha phase-1, it was implemented in 650 blocks across the country in 33 states and UTs. The phase-2 programme is proposed to be launched as a country wide programme covering all blocks and a larger share for the states lagging behind in women development.

The scheme was launched in Assam in the year 2002-03. All total 1400 SHGs were formed in 24 blocks. The activities covered by the SHGs are weaving, poultry farming, sericulture, awareness of programmes and camps, cultivation of mushrooms and rearing of silk worms.
The objective of the scheme is establishment of self reliant women self help groups to involve village women actively in the developmental process as well as helping poor women in having access to available opportunities in income enhancement. Each Swayamsidha block under ICDS scheme is to form 100 SHGs consisting of 20-25 women living below poverty line in each group at village level.

The Anganwadi workers as animators encourage and motivate the women of the village to form groups according to the needs of the social, economic status and felt needs. These self help groups at village level form village societies, by sending their representatives consisting of village post master, the primary school master, village panchayat member and women panchayat member as ex-officio worker.

NABARD has a package of schemes for poverty alleviation within which emphasis is laid on gender related aspects of credit and support services. At Majuli, Dimoria and Najira Swayamsidha projects, 100 nos of self help groups have started the cultivation of mushroom and corn, rearing of silk worms and poultry farming for which they earn handsome income.

**Swarma Jayanti Gram Swarazgar Yojana (SJSY):** Launched in 1999, it is a holistic programme covering all aspects of self employment. The rural poor are organized into self help groups and provided access to training, credit, technology, infrastructure and marketing. About 40% of the benefits under this programme are earmarked for women.
**Wage Employment Programmes:** Wage Employment Programmes are seen as an important component of the anti-poverty strategy. The objective is to generate employment and income during lean agricultural seasons, and also at the times of flood, droughts and other calamities. Some 30% of the employment opportunities created under this programme are earmarked for women.

**Employment Gurantee Scheme:** This scheme aims to implement the right to work by guaranteeing in rural areas, 100 days of employment for one adult per household per year, doing casual manual labour as the statutory minimum wage programme. It is modeled on the Maharashtra employment guarantee scheme which has been in operation for last three decades.

**National Food for Work Programme:** This is a 100% centrally sponsored programme to provide additional resources apart from the resources available under the SGRY to 150 most backward districts of the country. The objective is to generate additional wage employment and provision of food security through creation of need based economic, social and community based assets.

**National Rural Employment Guarantee Act/Scheme:** Under the scheme launched in 2006, the government ensures livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do manual labour.

With the exception of few area specific programmes for economic upliftment comprising skill formation, employment as well as income
generation almost all the policies and programmes with specific centre state financial burden have been implemented in Assam.

It is important again to note that the welfare-oriented measures for girls/women have been continued under the stewardship of central social welfare board, the department of women and child development and other Government departments. The role of the countrywide of more than 12,000 leading N.G.Os in implementing women specific development schemes is equally noteworthy. In Assam, Assam Pradeshik Mahila Samiti was the pioneer in this regard.

Total empowerment is hardly possible without significant economic upliftment. Need of the hour is a well planned productive employment process, particularly for women workers engaged in the informal economy. The experience shows poor and particularly women among them are vulnerable human resource and underestimation of them leads to only perpetuation of poverty and squalor. Vocational education for the vast majority of rural women in general and urban women in particular, may be one way out. Success in extending the vocational training/skill development infrastructure to women in informal employment requires on the one hand the creation of appropriate material and modules, lowering of entry barriers and creating a supportive environment within which the training is offered, which includes assisting in the setting up of facilities like crèches, and developing market linkages.\textsuperscript{12} As has been discussed in the preceding pages there are definite parameters for measuring economic development.
The following data compiled with regard to Assam presents the position of women in Assam.

**Employment in Public and Private Sectors in Assam**

In Assam the female work participation rate rose from 4.66 percent (1971 census) to 21.61 percent according to 1991 census. The FWPR higher in the districts of Dhemaji, Lakhimpur, Karbi Anglong, Sibasagar, Gologhat, Tinsukia, Dibrugarh, N.C. Hills, Darrang, Sonitpur than other lower Assam districts, indicated two trends. One is that tribal women tend to participate in economic activity more than the general population and the other is that the above mentioned districts have a relativity higher concentration of female tea garden labourers. However better work participation rate of female among tribal population including tea tribes is not indicator of their higher educational status. In fact there is a comparatively lower performance level in education. Some problems of women in unorganized labour were discussed at the National Seminar on Rural Unorganised Labour held in New Delhi in 1984 organised by the Ministry of Labour. The issues taken up included:

1) The problem of displacement of women from work due to technological innovations and inadequacy of organizations,

2) The need to organize women around occupational tasks,

3) The need for extending the employment Guarantee scheme.
Table 1
Percentage of Main and marginal worker in Assam, 2001. Main worker as a% of total population

<table>
<thead>
<tr>
<th>Place</th>
<th>Rural Male</th>
<th>Rural Female</th>
<th>Urban Male</th>
<th>Urban Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assam</td>
<td>41.46</td>
<td>9.86</td>
<td>48.26</td>
<td>8.40</td>
</tr>
<tr>
<td>India</td>
<td>44.51</td>
<td>16.77</td>
<td>47.46</td>
<td>9.12</td>
</tr>
</tbody>
</table>

Marginal worker as a% of total population

<table>
<thead>
<tr>
<th>Place</th>
<th>Rural Male</th>
<th>Rural Female</th>
<th>Urban Male</th>
<th>Urban Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assam</td>
<td>8.31</td>
<td>12.42</td>
<td>2.77</td>
<td>1.89</td>
</tr>
<tr>
<td>India</td>
<td>7.85</td>
<td>14.21</td>
<td>3.38</td>
<td>2.43</td>
</tr>
</tbody>
</table>

Source: Statistical Handbook Assam, 2002, Govt. of Assam.
Table-2
Distribution of Assam Government Employees According to the status/caste/tribes and sex as per employees census, 1999

<table>
<thead>
<tr>
<th>Status</th>
<th>S.C</th>
<th>S.T(H)</th>
<th>S.T.(P)</th>
<th>OBC</th>
<th>OTHERS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Class-1</td>
<td>433</td>
<td>50</td>
<td>118</td>
<td>34</td>
<td>585</td>
<td>68</td>
</tr>
<tr>
<td>Class-11</td>
<td>458</td>
<td>44</td>
<td>74</td>
<td>21</td>
<td>512</td>
<td>61</td>
</tr>
<tr>
<td>Class-111</td>
<td>12069</td>
<td>2516</td>
<td>3872</td>
<td>1674</td>
<td>21373</td>
<td>4851</td>
</tr>
<tr>
<td>Class-1v</td>
<td>5932</td>
<td>718</td>
<td>1729</td>
<td>142</td>
<td>5310</td>
<td>365</td>
</tr>
<tr>
<td>Total</td>
<td>18892</td>
<td>3328</td>
<td>5733</td>
<td>1871</td>
<td>27780</td>
<td>5345</td>
</tr>
</tbody>
</table>

Source: Directorate of Economics and Statistics, Assam.
This analysis for the year 2001 shows that much fewer women were formally employed in the agricultural sector than men. Only 9.68% women were classified as main workers, while 41.6% of men were classified as main workers. Only 7.58% of men worked in a marginal capacity, while 11.12% women worked as marginal workers. This lop-sided work participation by female compared to men is reflective of their low income shares and less control over family resources.

A majority of women, approximately 51% in rural sector work on their family land for no wages. On the other hand they enjoy little right over that land. While the produce from land is generally marketed by men among some tribal communities in Assam, women do market their produce themselves. While this is reflective of their social mobility and freedom that hardly always empowers them economically.

The employment of women in the organized sector in proportion to total organized sector employment was around 30%. Women presently recount for 3.8% of the total work force in the organized sector. Women constitute a little less than 15% of the employees in the public sectors.

Table-3
Organized sector employment in Assam 1999

<table>
<thead>
<tr>
<th>Number of total establishment</th>
<th>Employment of men</th>
<th>Employment of women</th>
<th>Total Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>7206</td>
<td>726986</td>
<td>354445</td>
<td>1081431</td>
</tr>
</tbody>
</table>

Source: Statistical Handbook Assam,2000, Govt. of Assam.
### Table- 4
**Distribution of Assam government employees 1994**

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Women</th>
<th>Percentage of women employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class-I</td>
<td>8145</td>
<td>713</td>
<td>8.75</td>
</tr>
<tr>
<td>Class-II</td>
<td>6242</td>
<td>374</td>
<td>5.99</td>
</tr>
<tr>
<td>Class-III</td>
<td>236916</td>
<td>41025</td>
<td>17.31</td>
</tr>
<tr>
<td>Class-IV</td>
<td>53532</td>
<td>3582</td>
<td>6.69</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>304835</td>
<td>45694</td>
<td>14.98</td>
</tr>
</tbody>
</table>

*Source: Statistical Handbook Assam, 1995, Govt. of Assam.*

### Table-5
**Employment of Women in the Organised sector (in thousand nos)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Public Sector</th>
<th>Private Sector</th>
<th>Public &amp; Private sector</th>
<th>Percentage share in organized sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Women</td>
<td>Total</td>
<td>Women</td>
<td>Total</td>
</tr>
<tr>
<td>2001</td>
<td>75.4</td>
<td>525.9</td>
<td>286.6</td>
<td>605.0</td>
</tr>
<tr>
<td>2002</td>
<td>77.4</td>
<td>530.4</td>
<td>244.5</td>
<td>553.7</td>
</tr>
<tr>
<td>2003</td>
<td>77.4</td>
<td>528.0</td>
<td>241.1</td>
<td>551.1</td>
</tr>
<tr>
<td>2004</td>
<td>77.3</td>
<td>525.1</td>
<td>255.6</td>
<td>572.0</td>
</tr>
<tr>
<td>2005</td>
<td>81.5</td>
<td>524.5</td>
<td>264.8</td>
<td>605.2</td>
</tr>
<tr>
<td>2006</td>
<td>81.8</td>
<td>519.7</td>
<td>299.0</td>
<td>599.7</td>
</tr>
</tbody>
</table>

*Source: Directorate of Employment and Craftsman Training, Assam.*

### Table-6
**Sex-Wise unemployed in urban and Rural Areas as per 1000 persons**

<table>
<thead>
<tr>
<th>State/Country</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Assam</td>
<td>24</td>
<td>31</td>
</tr>
<tr>
<td>India</td>
<td>12</td>
<td>8</td>
</tr>
</tbody>
</table>

Table-7
Employment in Public and Private sectors in Assam: 2007

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Public sector (total)</td>
<td>437959</td>
<td>81783</td>
<td>519740</td>
<td>442040</td>
<td>84944</td>
<td>526984</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Private sector (total)</td>
<td>380110</td>
<td>298944</td>
<td>599654</td>
<td>329773</td>
<td>310756</td>
<td>640529</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Directorate of Employment and craftsman training. Assam.

Table-8
Physical achievement under SGSY, Kamrup & Assam

<table>
<thead>
<tr>
<th>Area</th>
<th>No of SHGs formed</th>
<th>No of SHGs taken up economic activity</th>
<th>No of women SHGs taken up economic activity during the year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total since 1.4.99</td>
<td>During the current year</td>
<td>Total since 1.4.99</td>
</tr>
<tr>
<td>Kamrup(R)</td>
<td>9982</td>
<td>1114</td>
<td>1885</td>
</tr>
<tr>
<td>Assam</td>
<td>151966</td>
<td>14333</td>
<td>36320</td>
</tr>
</tbody>
</table>

Source: Statistical Handbook Assam, 2008, Govt. of Assam.

Table-9
Physical achievement under SGRY in Kamrup & Assam, 2006-07

<table>
<thead>
<tr>
<th>Area</th>
<th>SC</th>
<th>ST</th>
<th>Others</th>
<th>Total</th>
<th>Women</th>
<th>Landless</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kamrup</td>
<td>6.22</td>
<td>9.32</td>
<td>10.35</td>
<td>25.89</td>
<td>2.92</td>
<td>2.75</td>
</tr>
<tr>
<td>Assam</td>
<td>82.05</td>
<td>97.78</td>
<td>154.33</td>
<td>334.16</td>
<td>62.98</td>
<td>123.54</td>
</tr>
</tbody>
</table>

Source: Statistical Handbook Assam, 2008, Govt. of Assam.
Table-10
Distribution of main workers, marginal workers and non-workers in Kamrup and Assam, 2001

<table>
<thead>
<tr>
<th>Area</th>
<th>Population</th>
<th>Total workers</th>
<th>Main workers</th>
<th>Marginal workers</th>
<th>Non workers</th>
<th>cultivators</th>
<th>Agricultu ral labourers</th>
<th>Household &amp; other Industrial workers</th>
<th>Other workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kamrup</td>
<td>P</td>
<td>842253</td>
<td>697810</td>
<td>144443</td>
<td>1680071</td>
<td>207262</td>
<td>75974</td>
<td>46758</td>
<td>512259</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>666968</td>
<td>600299</td>
<td>66678</td>
<td>660013</td>
<td>167429</td>
<td>49580</td>
<td>16747</td>
<td>433212</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>175285</td>
<td>97520</td>
<td>77765</td>
<td>1020058</td>
<td>39833</td>
<td>26394</td>
<td>30011</td>
<td>79047</td>
</tr>
<tr>
<td>Assam</td>
<td>P</td>
<td>9538591</td>
<td>7114097</td>
<td>2424494</td>
<td>17116937</td>
<td>3730773</td>
<td>1263532</td>
<td>344912</td>
<td>4199374</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>6870960</td>
<td>5849032</td>
<td>1021928</td>
<td>6906077</td>
<td>2634068</td>
<td>832508</td>
<td>133902</td>
<td>3270482</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>2667631</td>
<td>1265065</td>
<td>1402566</td>
<td>10210860</td>
<td>1096705</td>
<td>431024</td>
<td>211010</td>
<td>928892</td>
</tr>
</tbody>
</table>

*Source: Directorate of census operation, Assam.*
Figures presented in the tables show the percentage of women in Government departments and also in the organized sector. Employment generation through SGSY is a meagre 2.92% for women in Kamrup district in 2006-07. Marginal workers, household and industrial workers constitute the highest percentage among women. The picture is somewhat improved in private sector. But, it is observed that most of the women working in the private sector are from the urban areas. However, the performance of women in SHG formation and consequent income generation through it is highly encouraging. This is reflected in field study also.

The districts with the highest proportion of women employees were Dibrugar (23%), Sibsagar (21%), Jorhat (20%). Better showing in this direction is the result of higher educational attainments and work participation rate in these districts.

Most women workers in the organized sectors are employed in the tea gardens. Though tea garden labour belongs to the organized sector and is predominantly women, practically they have little say in union activities.

The tea garden labour community is characterized by high infant and maternal mortality rates and illiteracy is quite high among them. The high FWPR in the tea industry has not empowered women. Though, the overall FWPR in Assam is high, the majority of women workers are unpaid and belongs to the category of casual labour. Their contribution to the overall economic activity in the state, and their production is under valued. Unemployment among women leading to so called feminisation of poverty, is
rampant in Assam and the situation is more alarming than the rest of the country. In 1993-94 educated unemployment (both male and female) was nearly three times higher in rural area and also high in urban areas of Assam than the national average. In rural areas more than half the educated women are unemployed. In urban area nearly half are unemployed. Women in developing countries play a crucial role in almost every economic and social sphere of life. The integration of women in development therefore, is an urgent need which relates to every sector of developing e.g. agriculture, animal husbandry, fisheries, poultry rearing, industry and trades.

The field survey undertaken also throws light on the extent of economic empowerment of women. The study reveals several significant facets of economic issues affecting women. The relationship between the educational status and training of the respondents with their present occupation, the component of share occupied by women in various government sponsored programmes, benefits derived through these programmes and also the changes in the standard of living of the respondents as a result of their participation in economic activities, are important parameters to judge how far women in Assam have been empowered in the economic sense.
Table-11

<table>
<thead>
<tr>
<th>Relationship between present occupation and education / training</th>
<th>Goreswar Dev. Block</th>
<th>Hajo Dev. Block</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whether Relationship between present occupation and education exist or not</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship exists</td>
<td>109 (27.25%)</td>
<td>128 (32%)</td>
</tr>
<tr>
<td>No relationship</td>
<td>178 (44.25%)</td>
<td>192 (48%)</td>
</tr>
</tbody>
</table>

Figure in the parentheses indicate percentage.

The date collected shows that only in case of 27.25% women in select area of Goreswar Development Block and 32% women under Hajo development Block have connection with their present job for which they have undergone some skill acquisition training or their basic education has come handy. The jobs of a vast majority of women have no relationship with their educational background. The picture will be more clear when we look at the female work participation rate of women in these areas.

Table-12

<table>
<thead>
<tr>
<th>Female work participation in organized / unorganized sector</th>
<th>Goreswar Dev. Block</th>
<th>Hajo Dev. block</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational background</td>
<td>62 nos of women</td>
<td>75 nos of women</td>
</tr>
<tr>
<td>Cultivation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wage labour (daily)</td>
<td>27</td>
<td>32</td>
</tr>
<tr>
<td>Employees public/private sector</td>
<td>32</td>
<td>27</td>
</tr>
<tr>
<td>Skilled workers/SHG</td>
<td>92</td>
<td>88</td>
</tr>
<tr>
<td>Housewives</td>
<td>187</td>
<td>128</td>
</tr>
</tbody>
</table>
Table-13
Household facilities among respondents for villages surveyed under Hajo development Block and Goreswar development Block (field study)

<table>
<thead>
<tr>
<th>Basic facilities</th>
<th>Hajo Development Block (p/c)</th>
<th>Goreswar Development Block (p/c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safe drinking water from hand tubewell water supply etc.</td>
<td>150 (37.5%)</td>
<td>109 (27.25%)</td>
</tr>
<tr>
<td>Pucca houses</td>
<td>100 (25%)</td>
<td>87 (21.75%)</td>
</tr>
<tr>
<td>Electricity</td>
<td>50 (12.5%)</td>
<td>62 (15.5%)</td>
</tr>
<tr>
<td>Gas stove</td>
<td>73 (18.25%)</td>
<td>55 (12.5%)</td>
</tr>
<tr>
<td>Sanitary latrine</td>
<td>60 (15%)</td>
<td>49 (12.25%)</td>
</tr>
</tbody>
</table>

Table-14
Responses of women respondents on some socio-economic issues in Goreswar and Hajo area of field study.

<table>
<thead>
<tr>
<th>Issues on which response sought</th>
<th>No of women with positive reactions</th>
<th>No of women with negative reactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control over own income</td>
<td>88</td>
<td>312</td>
</tr>
<tr>
<td>Whether faced gender bias in choice of occupation</td>
<td>185</td>
<td>215</td>
</tr>
<tr>
<td>Whether over-burdened with household &amp; other job</td>
<td>267</td>
<td>133</td>
</tr>
<tr>
<td>Whether satisfied with delivery of services by Govt. agencies</td>
<td>77</td>
<td>323</td>
</tr>
<tr>
<td>Ownership of property</td>
<td>69</td>
<td>331</td>
</tr>
<tr>
<td>Whether faced Exploitation&amp; health hazards at place of work</td>
<td>12</td>
<td>388</td>
</tr>
<tr>
<td>Whether faced discrimination in respect of remuneration</td>
<td>56</td>
<td>344</td>
</tr>
</tbody>
</table>

The occupational pattern of women in the field survey yields interesting outcome. A significant nos. of these rural women are engaged in agricultural activities in the family farm land. Their labour mostly goes unrewarded in the economic sense. First, being family concern, they receive
no wages for their labour. Secondly, they seldom have any economic right over the produces and thirdly all women more or less have to carry out their domestic duties of child rearing, cooking etc. The daily wage labourers, it is seen, live on subsistence level and scarcely enjoy any economic freedom over their earned money for most of this goes to upkeep of family. In some cases, it is observed that due to the migration of male workers to urban areas in search of employment, the burden of home keeping falls on women, forcing them to search for petty jobs to maintain themselves and children. Real economic empowerment of women can take place only when they are skilled and equipped with requisite knowledge, technique and financial resources to embark on a project of sustainable employment and income generation activity like the works undertaken by trained Self Help Groups. From the table it is clear that a sizable section of women have involved themselves in some sort of income generation activity and a huge number is yet to follow suit. The poverty alleviation measures undertaken by government might have helped women in needs at subsistence level but for real economic upliftment, the stress must be on self employment. Data from field sources reveal that majority of women in Assam are yet to attain economic independence. They lack property rights, control over their own income and are not having the freedom to choose their vocation. However, the incidence of sexual and other exploitation are not reported in large number in the field study.

Women are given priorities in many central and state sponsored programmes for poverty alleviation and employment generation.
The share of women in individual beneficiary schemes like IBS, SGSY, SGRY and IAY under Goreswar Development Block and Hajo Development Block for the year 2005-06 was respectively 32% and 44%.

Under Indira Awas Yojana women below poverty line and widows are given preference. Same is the case with individual beneficiary schemes where one time grant of equipments and fund is made to single beneficiary to enable them to eke out self employment in chosen area. The beneficiaries under IBS are S.C. and S.T. Swarnajoyanty Grameen Swarajgar yojana presently in operation in India has built the vast network of SHGs in Assam including the select areas for field study. However out of the total numbers of SHGs formed under both the Blocks, at least 30% are defunct.

The SHGs which are not functioning attribute their stagnancy to different reasons. These can be cited as follows.

- Lack of bank linkage.
- Lack of requisite training for the SHG members.
- Lack of market linkage etc.

Findings regarding low status of economic empowerment of women:

E.T. Matson has identified five specific factors responsible for the low status of women in India. There are Hindu religion, Caste system, Joint family system, male domination and British colonialism. The purdah system and dowry are other social practices which discriminate against women in degrading way. Yet another important factor which affects women’s self
perception and maintain traditional images inspite of social and economic changes is religion.

**Employment in unorganized sector:** Women engage in wider variety of employment but usually in the unorganised sector. In India they are concentrated in occupations which are usually at the low rung of the ladder. Lack of organisation and unionization make their bargaining position very weak. One of the major hurdles in the development of employment opportunities for women is the lack of adequate training. Women should have access to production resources such as land, building, credit, housing and skill training. Supportive service provision would make women more functional and productive by reducing their drudgery and will provide them with more time for employment.

Creche, fodder, recreation, energy saving devices, etc. vertically influence the working capacity of the women and if taken care of properly will enable women to work with more meaningful outputs.

Rural and urban women development has another angle based on population distribution in the urban areas. Field study data shows that the rate of women’s work participation is the highest in the unorganized sector.

**Agriculture-primary occupation:** During the last two decades women’s total agricultural employment has increased dramatically. It is the least desirable employment as it is normally taken up by the poorest agriculture labourers. Women are the lowest wage earners as agricultural labourers. Lack of mobility and marketable skills make them vulnerable in other areas of
production. In Assam women are engaged in agricultural production as 1) unpaid family labourers who work in their own farms, 2) as wage paid agricultural labourers. Women work as casual labourers in specific agricultural operations. The nature and extant of female workers in agriculture is determined by cropping patterns, crop intensity, farm size and technology adopted. As Assam is predominantly a rice growing state, the economic role of women in agriculture is directly related to the area under rice and the agricultural operation relating to rice production.¹³

Although women in urban areas are better off than their rural counterparts in many spheres their participation in labour force is much smaller. The service sector is the single most employers for urban women. In the rapidly growing informal sector, women in rural areas seldom get employment and majority of them fall below the poverty time. This is observed in the field study also. A sizable number of women work in their family agricultural field without any economic control over the output. **Feminization of poverty:** Poverty is more acutely experienced by women because of gender based discrimination. The gender based problems faced by poor women are unequal share of food, inadequate or lack of medical care, and employment due to illness. These problems need to be solved at the earliest so that women can walk on the path of development boldly and early. Poverty among women is both a cause and effect of the backwardness of women. Poverty reduction appears to be right approach for raising the status of women. Women's relative economic power is conceptualized in terms of
degrees of control of key economic resources, income, property, food and other means of production. Greater the women's relative economic power, the greater their control over their own lives. Women's economic power affects control over fertility patterns, life options, decisions about marriage and divorce and overall household activities.¹⁴

The various welfare schemes implemented so far have had two kinds of impacts on women as observed in the field study. First, the piecemeal welfare measures like one time assistance in cash or materials fail to strengthen women's economic position on most occasions. Secondly, self employment generation initiatives such as SHGs have been able to empower women in the economic sense.

**Shortfall in the implementation of women welfare programmes for poverty alleviation:** Integrated rural development programmes were started for generation of income and employment opportunities for the very poor. (30% reservation for women but achievement is only 10%). Area development programmes were for the betterment of the impoverished areas emphasising infrastructure development to increase productivity of the poor. Special programmes were taken for the target groups i.e. small farmers, rural women and landless labourers. It is observed that while rural women have become marginally visible in anti poverty programmes they are yet to be recognized adequately in agricultural development, land reform and rural industrialization programmes. Women's access to productive resources such as land and credit must be ensured. Women need better access to organization
and mobility within labour market. They need to be viewed as critical agents in achieving developmental goals rather than as mere beneficiaries of the programmes. Women's components of development packages are prone to the normal ills of all government programmes and therefore efficient management strategies are to be evolved for better implementation of such programmes. During the period 1977-82 the public sector accounted for 74 percent of the total increase in women employment. A disturbing trend of women participation in agriculture during the last decade is the progressive shift from the cultivator to the labourer status. The rise in the rank of women agricultural labourers from less than one third of the female work force in 1951 to more than half in 1971 points to the striking employment opportunities in family farms and growing pressure on women to resort to wage labour often under exploitative conditions.  

For the poor direct attack on poverty is indispensable. Indirect measures through social development activities do not help the poor particularly the bottom most poor. The most important element in goal setting for these programmes is the identification and articulation of real developmental need of the target groups and participation of the poor in their development are crucial for the success of the development programmes. When women realize that they have to take care of these interests themselves towards achieving the goals set by them it work wonders.

The proportion of population below poverty line has declined over the last decade and improvement in the quality of life has percolated down to the
poorest of the poor. But, there is dire need for continued effort for
development and poverty alleviation from economic as well as social points
of view. Society benefits by averting poor from being social liability to social
asset by the returns to investment in education, health and employment.
Because poor expect the environment for survival purposes, Persistent
poverty threatens the social and sometimes causes social instability. In the
eighties government began to acknowledge that women constitute not just a
segment but the core of the Indian poor. As such women need special
programmes for their development. The national commission of self
employed women in informal sector (NCEW), national perspective plan for
women (NPPW), support to training and employment programme for women
and network of state level women’s development operations (VIDCS) do
justify government’s concern about women’s development.

An inter-ministerial empower committee was appointed in 1975 to
consider the recommendations and to take decision thereon. Simultaneously
as a follow up measure to the international women’s Decade (1976-85) the
Government of India started the national plan of action for women. In 1976,
the prime minister announced the constitution of national committees on
women under his chairmanship. Being signatory to Non-Aligned summit,
India pursued the related issues and some programmes were specially framed
for women.

Despite these rigorous efforts to take the shortcut from the women
emancipation to gender equality Indian women are still facing severe
development problems. The tradition has bequeathed to Indian women an ambivalent legacy, secondary status in patriarchy plus the reverence accorded to motherhood.

**Labour segmentation based on gender:** In developing countries societal discrimination with regard to occupational choice starts in the childhood itself. This results in occupational segregation. Segmented labour markets make it possible to pay lower wages to women than men. As a result the sexual division of labour may result in lower female participation. Higher fertility and occupational segregation implies that there are certain occupations which are more convenient or appropriate to women. Thus, sexual discrimination against women results from a strategy of development and economic growth.

**High fertility rate—a bane:** Under many circumstances number of children reduce female labour force participation as much as low literary. Large and poor families prevent little girls from joining schools. They are forced to stay at home to look after the young children as the mother has to go out either for work or for picking up fuel etc for household work. While in the middle income families girls are allowed to partake in education while the mothers stay at home, thus denying their labour market participation. In such families the mothers take up labour market activities only when the children are old enough to take care of themselves. This too happens only in urbane areas.

**Age at marriage:** Age of females at marriage is likely to affect labour force participation. The higher the age of marriage of girls the more are their
chances of giving birth to lesser number of children as the reproductive time is also lessened. Moreover, girls married at higher age are likely to be more educated. This enhances their chances of more participation in labour force.

If fertility decreases, there is apparently less burden on women in the home front, allowing her ample time to partake in income generation activities which have a positive effect on her status.

Changes in fertility and child mortality rate do not have proportionate effect on women’s maternal responsibilities. In this manner correlation may be expected between female activity rates and number of children to women of child bearing ages.

**Negative impact of some tradition and culture:** Women’s lower status is imposed by traditional culture and distortions in the process of development which in turn generates inequalities for them. Any approval of women’s economic independence and their opportunities for participation in economic activities can not be done in isolation of society’s stage of development. The improvement in the socio economic state of women would depend to a large extent in the social change in the value system, attitude and social structure prevailing in the country.

**Low educational status:** Earlier research on women’s education in the context of development countries have demonstrated that such education does not have same social and economic outcome for women as it has for men. Similarly the relationship between education of women and their status is different from that for men. In some cases, the individual rates of return for
women's investment in education are lower. Most of these studies have ignored demographic and cultural aspects of the problem. It may be possible that in many of the situations the sex differences in education outcome may have been socially generated. Women education depends upon innumerable other factors.

**Lack of sufficient number of women specific programmes:** Programmes for development of women need to be formulated only exclusively for women. People's participation is a necessary precondition for the successful implementation of any plan or programme. This is based on the assumption that the process of people's development is not likely to strike deep roots unless the target groups themselves are a part of it. Participation is a means of reducing power differences, and is therefore contributory to equalization and social justice.\(^\text{16}\)

When programmes are of a general nature they never reach the poor women. Even programmes with quota reservation sometimes do not give women equal opportunity to derive benefits. Therefore, programmes exclusively for women would give women better opportunity to be beneficiaries of the programmes. Activities dealing with self employment which builds capital assets are more effective in improving the plight of poor women than wage employment. If better results from the programme participants are expected, due attention need to be given to their needs and views. The cardinal principles here would be that the poor are to be empowered and not pampered. Empowerment has to be in terms of
information, knowledge, skills awareness and it has to be against powerful forces of domination and exploitation. A woman is truly empowered if she can enhance her confidence and status within the family as independent producer of wealth and provider of finance to her household.17

The provision of basic services like water supply, sanitation, health care etc can benefit women specially when their perspectives and needs are considered. For sustainability the experiences and knowledge of women should be used as resources for planning, implementation and evaluation. Women must not be regarded as mere receivers of public support. There are however certain constraints that limit their productivity and hence programmes need to be redesigned so as to enable them to overcome the constraints of time, energy, security and mobility. Increased women’s income would definitely get translated into better child health and nutrition and reduction in fertility and improvement in child survival rate. Women’s earnings increase the aggregate income levels of the poor households. They contribute much larger share of their earning for basic family maintenance.

**Education and Health status of Women:** Women are less endowed than men with education. Health and education are productive assets and that would increase their returns to labour. Women have little access to land and other productive assets. They have little access to health services and nutrition as well. Serious gender gaps remain in health outcomes such as mortality and morbidity rates, High fertility, debilitating impact on health of girls and women, diseases like anaemia stemming from nutritional deficiencies persist.
Therefore health outcomes depend on many factors, including sanitation, clean drinking water, food security etc.

Serious attention is also needed to tackle the total health cases in the country of which 25 percent are reported to be women. Another area that has received sufficient attention is occupational health.

There is an inverse relationship between household economic status and female labour force participation. Labour force participation rate is higher in economically weak and lower caste female. Policies and programmes need to facilitate women’s access to health and education.

The national committee on development of backward areas is constituted by the planning commission. Government of India in 1981 on the question of improvement of female education among the tribal communities recommended that-

- In regard to education and training of women, it is necessary to enable girls and women to achieve not just equal access to schools but also throughout schooling sustained effort is needed to address stereotypical socialization patterns.

- Gender sensitization can be incorporated in the curriculum in the co-educational institutions from the initial stage. Increased interventions like bridge courses and residential camps for girls should be supported to allow girls especially the drop-out girls enter and re-enter regular schools.
• The quality and relevance of the school system needs strengthening especially in the light of the growing gap between the government and private educational systems.

• It is also suggested that increased opportunities for adolescent girls for further study or vocational training needs to be created.

Problem of illiteracy among Tribal and Minority women: The literacy among the tribal women is particularly very low. Therefore a special programme should be prepared for girls of those communities where the level of literacy amongst women is substantially low from the primary classes. This should continue at the middle school and higher secondary levels.

The following points may be offered by way of solution.

The challenges of the widening illiteracy gap will have to be taken into consideration in determining priorities in educational development of tribal areas. More primary and secondary schools and colleges have to be established to give more coverage of girls of such areas along with hostel facilities for tribal girls in distant areas.

Literacy programme should be incorporated into and correlated with economic and social development plans.

Poverty is also bottleneck in the path of tribal women’s progress. As the parents can not provide textbooks, school dress and other amenities at home the children, mostly girls are deprived of education. Conservatism, superstition and outmoded beliefs are also the chief hurdles of tribal women’s development in the changing world.
Lack of voluntary women's organizations is also an important cause for absence of awareness among tribal women for education. Organizations for popularizing the Government policies and programmes and making the womanhood assessing their fateful condition needs attention.

Adult tribal women are not motivated as their major interest of earning mostly is not catered to by education.

**Impact of Globalisation:** It is well known that liberalization, privatization and economic reforms—these three are considered as the pillars of globalization. During the last decade of 20th century globalization has brought enormous changes in the working patterns and conditions of both men and women of the Asian countries. As a result, working men and women have faced severe problems and constraints in the employment sector. But in patriarchal social set-up, men and women experience poverty in different ways. As a result after the implementation of the economic reforms the working women have become poor to poorer and large number of women have lost their jobs due to privatization. The advent of globalisation brings with it a marked change in our outlook as far as management of national economy is concerned. Under economic globalisation, country after country has opened up their economies to free flow of finance capital, technology and goods. Four distinct trends subsequent to globalization of the economy are visible—(1) a loss of existing employment without the creation of new employment (2) changes due to new technologies and skills (3) informalisation of works and (4) creation of new employment opportunities.18
Globalisation has led to the reduction in the role of the state and shift from welfare to a market friendly system of governance. Thus, it brings with it a set of advantages as well as disadvantages. With globalization, the affluent sections of the cities find the opportunity to grow and expand. The poor on the other hand are unable to take advantage of the globalization process. It is because of these dynamics, that the disparity between the affluent and poor rise, manifesting a wide disparity in the quality of life of the two. This disparity has also been widened for men and women, especially when they are working in different producing sectors.

Liberalization, which is part of globalization, has caused an increasing inequality in employment opportunities and incomes. Economic opportunities created by the liberalization are highly unequal. Those better endowed, with more access to skills, to markets, and with more resources or better links internationally have been able to benefit.

Women are most affected by changes due to mechanization. The employment of manual workers is reduced and is displaced by workers who run the machines. In these cases the total number of jobs is reduced drastically. Moreover, women are generally replaced by men, although the income earned may actually increase.

In the agricultural sector men have taken over from women those activities in which technology has substituted machinery for manual labour.

Various micro studies have shown that technical change has eliminated many jobs traditionally performed by women and alternative job opportunities.
have not been created for women at the same rate as for men. Weeding in
paddy producing areas is a female dominated task. When chemical spraying
replaces weeding, the spraying is performed by men. Similarly, the
introduction of rice mills has displayed hand pounding done by rural women.
Rice mills utilize husking equipment with the consequence that women who
use traditional husking mechanisms have lost their means of livelihood.

Even in sectors where liberalization has increased employment, women
workers are getting paid less than men and, in most cases, much below the
minimum wage. It is unjust that a worker spends many hours at difficult work
and do not earn enough to feed herself and her family. It is surprising, that
even when opportunities have increased, women are earning a pittance. For
the majority of women engaged in paid economic activity, the fact of being
female means being paid less than men for their work. Gender-based wage
disparities exist across all sectors and all occupations.

Impact of modernization: There are lesser opportunities for local women to
work as the modernisation phase starts. Human labour is replaced by
mechanical labour and women become locally dependent on their husband for
support. When the agricultural sector shrinks in the middle level of
developments a lot of migration takes place from rural to urban. Agricultural
works shift to non agricultural works like construction, home or other cottage
industries. Women in this situation join the industries at the lower strata.
Finally at the third stage of development when the service sector expands only
the educated women join the labour market.
A dramatic expansion in labour market has been experienced by all the countries along with increased participation rates. The key component of the higher participation is the increased participation of women in labour supply. An increase in participation is the outcome of economic development. Female work participation in Assam and in the country as a whole is quite low.

From the supply sides the expansion of education may mean that more and more urban women would join the market labour force. In rural sector women would migrate to the cities thereby increasing urbanisation. Besides improvements in life expectancy and general health levels better education have also tended to increase the labour force participation especially of women.

Physical quality of life of women, in relative term is known to have been influenced by their participation in productive labour as distinct from their reproductive and domestic labour. This along with their share in the allocation of limited resources and their voice in decision making at the levels of the family and the work place and the social network determine women status in the society. In development economics women’s subordination and suppression is evident as deriving primarily from their distance from economically productive labour outside home.

However against some glaring drawbacks which are to be eradicated with sustained effort, some positive developments with regard to economic development of women are taking place in Assam. One such instance is the SHG movement. The present study conducted in two development blocks of
Hajo and Goreswar in Kamrup District shows encouraging signs. Under Goreswar Development Block, there are 500 SHGs out of which 255 nos. have received revolving fund for starting their joint production ventures. In Hazo Development Block where the 1st SHG was found as long back as 1979, the total nos. of SHGs formed up till now is 677 out of which majority are women. These women SHGs are involved in handloom, Sericulture, Poultry, piggery farming, mushroom culture and animal husbandry and even in agricultural production. The state government and particularly the SIRD have taken special initiatives in providing requisite training and infrastructural help, bank credit and even organized market linkages in favour of SHGs.

**Women Participation in Work**

The following table shows the status of women workers' participation in the selected Asian countries.

**Table-15**

**Women participation in Different Sectors of Production**

(As Percentage of Male rate)

<table>
<thead>
<tr>
<th>Country</th>
<th>Agriculture</th>
<th>Industry</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>124</td>
<td>48</td>
<td>67</td>
</tr>
<tr>
<td>Pakistan</td>
<td>164</td>
<td>46</td>
<td>50</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>144</td>
<td>82</td>
<td>40</td>
</tr>
<tr>
<td>Nepal</td>
<td>N.A.</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>129</td>
<td>96</td>
<td>74</td>
</tr>
<tr>
<td>Bhutan</td>
<td>N.A.</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
<tr>
<td>Maldives</td>
<td>55</td>
<td>67</td>
<td>172</td>
</tr>
<tr>
<td>Malaysia</td>
<td>68</td>
<td>85</td>
<td>162</td>
</tr>
<tr>
<td>Thailand</td>
<td>95</td>
<td>85</td>
<td>119</td>
</tr>
</tbody>
</table>

From this table we can see that in the Indian sub-continent women participation in agriculture is more than that of male workers, but the countries where reform measures have been taken earlier like Thailand, Maldives etc. women participation is more in the service sector. The major reason behind this is that in the Indian sub-continent countries the major economic activity is agriculture which is mostly based on family farming. On the other hand the East-Asian countries are more developed in service oriented economic activity. In industrial sector also we can find the same trend. This clearly demonstrates the informalisation of women worker because in most of the cases agriculture is extensive both in terms of labour and farm management decisions. The already heavy workload of women in the agriculture sector is increasing as women become responsible to a greater degree for agricultural production in addition to household activity.

Table-16
Women in informal sector (%)

<table>
<thead>
<tr>
<th>Country</th>
<th>1982-83</th>
<th>1994-95</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>93</td>
<td>97</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>44</td>
<td>75</td>
</tr>
<tr>
<td>Nepal</td>
<td>56</td>
<td>77</td>
</tr>
<tr>
<td>Thailand</td>
<td>46</td>
<td>71</td>
</tr>
</tbody>
</table>


(Note: Percentages of women workers in this sector are the percentages among working women.)
Table-17
Round-Wise number of persons employed per 1000 persons according to usual status

<table>
<thead>
<tr>
<th>Place</th>
<th>NSS Round</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Assam</td>
<td>59th Round Jan, 2003-Dec 2003</td>
<td>569</td>
<td>197</td>
</tr>
<tr>
<td></td>
<td>60th Round Jan, 2004-June 2004</td>
<td>527</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td>62nd Round July 2005-June 2006</td>
<td>526</td>
<td>135</td>
</tr>
<tr>
<td>India</td>
<td>59th Round Jan, 2003-Dec 2003</td>
<td>547</td>
<td>311</td>
</tr>
<tr>
<td></td>
<td>60th Round Jan, 2004-June 2004</td>
<td>527</td>
<td>228</td>
</tr>
<tr>
<td></td>
<td>61st Round Jul, 2004-June 2005</td>
<td>546</td>
<td>327</td>
</tr>
<tr>
<td></td>
<td>62nd Round July 2005-June 2006</td>
<td>537</td>
<td>224</td>
</tr>
</tbody>
</table>

Source: Directorate of Economics and Statistics, Assam.

Overburdened Workers

The women workers spend more time in work compared to male workers. In general it was found that farm women are less able than men to raise their productivity because they have (a) less access to information, resources, extension services, (b) lack of education, skill, training, suitable women oriented technology and (c) serious constraints on time and mobility because of their dual role in domestic and agricultural activities.
The following table shows the present situation of the burden of work.

**Table-18**
Burden of female worker (of male)

<table>
<thead>
<tr>
<th>Country</th>
<th>Female work time (% of male)</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>117</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>110</td>
</tr>
<tr>
<td>Nepal</td>
<td>105</td>
</tr>
<tr>
<td>Thailand</td>
<td>124</td>
</tr>
<tr>
<td>Malaysia</td>
<td>104</td>
</tr>
</tbody>
</table>

*Source: Human Development report.*

**Table 19**
Deprivation of Women regarding income Share (1995)

<table>
<thead>
<tr>
<th>Country</th>
<th>Economic activity Rate (Female as % of male)</th>
<th>Earned income Share (female as % of male)</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>50</td>
<td>34</td>
</tr>
<tr>
<td>Pakistan</td>
<td>40</td>
<td>26</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>76</td>
<td>30</td>
</tr>
<tr>
<td>Nepal</td>
<td>67</td>
<td>50</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Maldives</td>
<td>79</td>
<td>55</td>
</tr>
<tr>
<td>Thailand</td>
<td>73</td>
<td>67</td>
</tr>
<tr>
<td>Malyasia</td>
<td>62</td>
<td>54</td>
</tr>
<tr>
<td>Bhutan</td>
<td>65</td>
<td>48</td>
</tr>
</tbody>
</table>

*Source: ILO Report*

This table clearly shows that compared to the economic activity rate the female workers get lower wages than male workers. This situation is alarming in the Indian sub-Continent. This is because of the fact that in lead to such this region the percentage of informal worker is high compared to
East-Asian countries. Actually social structure of the Indian society leads to such deprivation. In patriarchal society the women workers are supposed to be second-grade workers; so they are eligible for lower wages. Women respondents in the area of field study i.e Goreswar and Hajo are found to be under-employed. The primary reason is the lack of required skill and training to be absorbed in productive works.

Health Hazards among Women Workers

Apart from all kinds of deprivation the women workers work in very unhealthy environment. Working women all over Asia share the same experience. Even in the industrially development countries the condition of working women living below poverty line is not better. In South Korea where 'economic miracle' has supposedly worked wonders, the same unhealthy miserable condition of the women workers is reported. If one looks into the working condition of women workers in the garment factories, One can find that working under extremely high temperature and dealing with cotton fibers have resulted in 70 percent of women suffering from lung ailments. Besides, they have to work for a long time in a moist atmosphere due to which they suffer from diseases like arthritis and rheumatism. In many factories the workers have to face the ordeal of compulsory 'overtime'.

Other Exploitation at Work

Apart from economic deprivation and health hazards the women workers often face sexual harassment in place of their work. Globalization has opened up the scope for the women workers to enter in different industries but
in many cases they are facing sexual harassment from their male colleagues or bosses. The widest source of human insecurity is a lack of economic security. Physical insecurity, the fear of conflict, the fear of violence from different sources is, without doubt, very wide in its prevalence.\textsuperscript{20}

### Table-20
**Census figures on population**

<table>
<thead>
<tr>
<th>Head</th>
<th>Unit</th>
<th>1991 Census</th>
<th>2001 Census (P)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Assam</td>
<td>India</td>
</tr>
<tr>
<td>Population</td>
<td>Lakh</td>
<td>224</td>
<td>8463</td>
</tr>
<tr>
<td>Decadal Growth</td>
<td>Percent</td>
<td>24.24</td>
<td>23.86</td>
</tr>
<tr>
<td>Change in percentage of decadal growth</td>
<td>Percent</td>
<td>-</td>
<td>(-5.39)</td>
</tr>
<tr>
<td>Density Km.</td>
<td>Per Sq.</td>
<td>286</td>
<td>273</td>
</tr>
<tr>
<td>Sex-Ratio per 1000 male</td>
<td>Percent</td>
<td>923</td>
<td>927</td>
</tr>
<tr>
<td>Literacy</td>
<td>Percent</td>
<td>52.89</td>
<td>52.21</td>
</tr>
<tr>
<td>Urban population</td>
<td>Percent</td>
<td>11.10</td>
<td>26.13</td>
</tr>
<tr>
<td>Rural Population</td>
<td>Percent</td>
<td>88.90</td>
<td>73.87</td>
</tr>
<tr>
<td>S.C. population</td>
<td>Percent</td>
<td>7.40</td>
<td>16.73</td>
</tr>
<tr>
<td>S.T. Population</td>
<td>Percent</td>
<td>12.83</td>
<td>17.95</td>
</tr>
</tbody>
</table>

*Source: Directorate of Census Operation, Assam.*

For the majority of Indian women, the home is their primary workplace. Lack of space, lack of proper ventilation and light and lack of toilet facilities make the home a far from ideal working environment for poor women in both urban and rural areas. In addition, many women have no title to their homes, and are constantly at the mercy of husbands, in-laws, landlords and municipal authorities. However, there is very little data on
women's occupational health and safety. In India, the central and state
governments have enacted legislations such as Minimum Wages Act, Equal
Remuneration Act, etc., to safeguard the of the labour in the unorganized
sector. But many times these laws have remained on paper and employers
flout these laws with impunity.21

The National Commission on Self Employed Women and women in
the Informal Sector did a detailed study of women's occupational health
hazards in different sectors in 1988. There has been little change in the
situation in subsequent years. Many of the occupations in which women are
concentrated are hazardous in themselves. Block-printing, screen-printing,
dyeing, biri-rolling, waste disposal, rag picking and headloading all involve
exposure to toxic chemicals and pathogens.

A survey conducted for the National Commission for Women in July
1998, covering over 1200 women in both the organised and the unorganized
sectors, found that nearly 50% had experienced gender discrimination or
physical and mental harassment at work. Yet, 85% of them had never heard
the Supreme Court ruling. Only 11% of them were aware that they could seek
legal redressal in cases of sexual harassment, and the sexual harassment was
an offence punishable by law.

In 1997, in a landmark judgement, the Supreme Court of India took a
strong stand against sexual harassment of women in the workplace. Sexual
harassment was defined as 'unwelcome sexually-determined behaviour
(whether directly or by implication) including physical contact or advances,
demands or requests for sexual favours, sexually coloured remarks, showing of pornography, and any other unwelcome physical, verbal or non-verbal conduct of a sexual nature. The Court also laid down detailed guidelines for prevention and redressal of grievances.

Ownership of Property: Even in matrilineal system although the women are the trustees of their parental properties but men exercise their real power as manager to maintain and develop it as husband and brother. Awareness on property rights has to be created in women in order to enable her to assert her rights in this respect. According to Prof. Amartya Sen the absence of claims of property can not only reduce the voice of women but also make it harder for women to enter and flourish in commercial, economic and even social activities.  

Right to work

Women’s right to work outside the home, on the other hand, cannot always be taken for granted. For women in India as everywhere else, the right to gainful employment is far more than just a matter of survival. For many women, work provides the only opportunity to step outside the four walls of the home, and to meet and interact with other women. If it is work that earns a significant wage and builds self-esteem, and if she is able to exercise control over her income, work can enable a woman to increase her autonomy and bargaining power within the family. In the context of rural environment, the main problems from which the employed women suffer are harassment from the villagers and non-cooperation from them. The caste of the employee,
means of employment, family situation, age and marital status of the employees are significant factors in the context of harassment and non-cooperation from the villagers.\(^2\)\(^3\)

A vast majority of Indian women work throughout their lives. The irony is that this fact is not officially recognised. Only 22% of women in rural India were recorded as workers in 1997. National data collection agencies accept the fact that there is a serious under-estimation of women's contribution as workers- the National Sample Survey calculates that as many as 17% of rural women and nearly 6% of urban women are incorrectly recorded as 'non-workers'.

**Underestimation of Women's Workforce Participation**

Women's workforce participation- the percentage of adult women who are actually working is an accepted indicator of women's status, and a component of the Gender Empowerment Measure (GEM) used in the UNDP Human Development Reports.\(^2\)\(^4\) Many economists have pointed out that a higher workforce participation rate do not always signal greater autonomy or higher status for women. In India, where women's seclusion within the home is seen as a matter of status, it is women from poor families and oppressed communities who form the bulk of the workforce. On institutionalization of sex segments of the labour market, even if there are no restrictions to the entry of women to certain jobs, they consciously feel that only certain specific jobs are meant for them. Thus, on the one hand, because of women's belief...
that their choices are restricted, and on the other hand, discriminatory practices of the exploiters, women are thrown to the peripheral jobs.²⁵

Table 21
Work Participation Rate of women

<table>
<thead>
<tr>
<th>Persons</th>
<th>Total Worker (in'000s)</th>
<th>Total Non-worker (in' 000s)</th>
<th>Percent Main Cultivation</th>
<th>Worker engaged in Agricultural Labour</th>
<th>Livestock Forestry, Etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
<td>124</td>
<td>5,894</td>
<td>50.9</td>
<td>12.1</td>
<td>7.4</td>
</tr>
<tr>
<td>Females</td>
<td>973</td>
<td>8,432</td>
<td>50.9</td>
<td>12.0</td>
<td>23.5</td>
</tr>
<tr>
<td>Total</td>
<td>1,097</td>
<td>14,326</td>
<td>50.9</td>
<td>12.1</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Source: Directorate of census operation, Assam.

The work participation rate in Assam is 31.19 percent, out of which participation rate of women is 12.57 percent, which is much lower than that for men at 48.38 percent. The female participation is much more in the marginal workers group. Around 88.68 percent of the total marginal workers are the female labour. Rural women are extensively engaged in agricultural activities. However, the nature and extent of their involvement differ with the variations in agro-production systems. The mode of female participation varies with the land-owning status of the farm households as their roles from managers to landless labourers. In overall farm production, women’s average contribution is estimated at 55 to 66 percent of the total labour.

Only a small number of Indian women workers are officially recognised as workers and wage-earners. Of these, the majority is concentrated in the primary sector in agriculture and animal husbandry, mainly as wage workers. Many of these categories are overlapping. For
instance, a woman who works in the fields during the agricultural season may also work at home in a traditional occupation like weaving or pottery, or might make and sell food products, handicrafts or other small items.

Legally, the existing Minimum Wage Regulations should be enough to ensure that employers do not exploit workers or discriminate between men and women in the payment of wages. The truth is very different—women’s wages are, on the average, 30% lower than men’s wages. There is no infrastructure for implementation of Minimum Wage legislation in sectors like agriculture and home-based work, where women workers are concentrated. There is not a single State in India where men and women are paid the same wage for the same work.

**Difficulties faced by Field Agencies:** The procedure for the release of grants to a voluntary agency often takes about six months and a great deal of hardship is faced by the voluntary agencies whose meager resources often do not permit continuation of the programme. The uncertainty felt by the staff seriously hampers their work. Many voluntary agencies do not have trained workers to manage the accounts in the manner required by the government.

**Deficiencies of the programmes:** While most programmes for women have emphasized acquisition of knowledge and skills to improve their efficiency as housewives and mothers, and to improve their earning power, they have neglected the dissemination of information, particularly regarding their rights and duties, which could increase their awareness and improve their
participation as citizens. The objective of improving their earning power has also not been adequately fulfilled.

Role of Voluntary Agencies: The intelligent planners of our country observed and realized that the programmes of the development through government machinery were not implemented properly due to negligence and corruption. Hence, the participation of voluntary organisation was sought. Though it would be difficult to demarcate territories, the relationship of the voluntary and the Government sector should be all along complementary and mutually supportive. Ideally the Voluntary Sector should provide services for implementation of welfare programmes, while the financial contribution should come from the Government. Further, the voluntary agencies have a surveillance role to see to what extent social legislation and the Government have contributed and can contribute to social welfare.

The Conference of State Ministers and Secretaries of Social Welfare held in January 1974, earmarked the following programmes as of interest to voluntary organizations: (1) Socio-economic programmes organized broadly on a cooperative basis; (2) Condensed courses of education for adult women; (3) Functional literacy for women; and (4) Integrated Child Development Service programme.

It was also agreed that the procedures and rules for making grants should be liberalized, and new ways found for raising and training voluntary workers, to ensure greater coordination amongst them and to improve the dialogue between government and non-governmental sectors at all levels,
particularly at the district level. This can succeed only with a change in the approach to the voluntary sector.

Voluntary organizations complain of lack of involvement with Government programmes since they are not consulted at the planning stage. Being totally outside the decision-making process, they have been reduced to the level of grant receiving agencies. Due to paucity of funds many voluntary agencies have come to rely heavily on the Government and in this process, the initiative and humanitarian impulse of voluntary welfare work has been considerably reduced. The basic concept of social work is that it should arise out of the local community needs. Voluntary agencies have repeatedly stressed that they should be equal partners with the Governments in the fields of welfare and accountable only for rendering proper accounts for grants. At the planning level, voluntary agencies desire that their experience and advice should be taken into account.

The voluntary agencies also express difficulties faced by them because of lack of training of their workers. Training facilities should be provided by the government, if possible. Without technical and organizational competence, they are unable to utilize resources in the most productive manner.

The suggestions

Development of women education and training: Women’s participation in work force in the organized sector is much lesser than that of male. The primary reason of this is that majority of women workers are unskilled
labourers. So, development of women education and training has to be pursued vigorously. Avenues of employment in the traditional sectors like horticulture, handloom and textile, mushroom cultivation, pisciculture, animal husbandry etc could be explored in an intensive manner to enable rural women join the productive work force. It is seen that opportunities for employment have not opened up yet in bigger way in the private sector in Assam. The little scope that the private sector has provided is only for the better educated urban women.

**Eradication of Poverty:** To combat women poverty, certain measures can be adopted. An estimated 260-300 million people remain below poverty line with more than half of them being women and girls. The implementation and monitoring of gender equality and rights need policy and programmes with a view to reducing the incidence of poverty. Eradicating poverty requires an improvement on many fronts not just improving access to income generating opportunities. The challenge is to combat hunger and malnutrition and provide avenues for employment.

**Fighting gender based segmentation of labour:** Gender discrimination has hampered women’s progress on all fronts which is best reflected in the sex ratio. Society still wants to see women in the ideal role of mother, wife, daughter-in-law and so on but seldom as a better worker and leader outside home. This retrogressive attitude of the society accounts for the under-evaluation of women work.
Development of women health: Poor health is a common feature with majority of poor rural women. Economic and health status are complementary to each other. Better financial status enables women to decide on her health matters though this can not be generalized. Women must keep themselves informed of the available facilities at Government health centres and hospitals and must avail themselves of the facilities.

Legislation to stop harassment at work place: Legislation prohibiting sexual and physical violence at work place should be enforced strictly.

Evaluation of policies for women’s economic development: Evaluation of any Government policy based on the feedbacks of beneficiaries and practical experience of those involved in the implementation process is a pre-requisite to further development of the same. There are, as alleged in many quarters, striking communication gap between field level workers for scheme implementation and beneficiaries. Better administrative monitoring in this regard is needed.

Role of women organizations and PRIs: Women organizations whether trade union or social organizations and women PRI members are required to keep close watch on the implementation of development programmes for women. Women should participate in the decision making bodies in order to be direct stake-holders in the implementation process of Government policies.

Securing women’s rights: Women’s right to work with dignity in whatever capacity they are, their right to get equal remuneration for equal work with
men, right to have basic facilities at work place like creches, drinking water, toilets etc. are to be secured by application of relevant legislation. Proper monitoring by appropriate authority to check violation is required.

Provision of capital and finance: Women are not only deprived of property rights but also equal access to finance from financial institutions. Policy changes should be made by Government to make loan facilities available to women entrepreneurs without ownership of tangible property.

Checking corruption and malpractice: Corruption is the single most important reason why Government policies fail to deliver the desired results. Women members of the society in particular and the Government must keep strong vigil so that the basic purpose of Government policies for women empowerment is not defeated at the hands of corrupt practices.
Notes and References:

1. Jawaharlal Nehru: Foreword to Social Welfare In India.
16. Ibid, p-247