

CHAPTER 4
A SHORT DESCRIPTION OF THE SOCIO-ECONOMIC
CONDITION OF WOMEN AND WOMEN MICRO-
ENTREPRENEURS IN DHUBRI DISTRICT AND KOKRAJHAR
DISTRICT

4.1 INTRODUCTION:

Women belonging to, almost all language, religion, culture, society, economy and region of the world are observed to be discriminated, deprived and thus, lagging behind their male counterpart. They are considered as second gender. India and therefore, Assam is not exceptional in this regard. Socio-economic condition of a woman has remained very pathetic from the ancient era. Since time immemorial, women have been regarded as an object of enjoyment like other commodities by men. Today, even after extreme focus on women empowerment, we cannot firmly say that this notion has been changed by the contemporary society. This is the reason, why crime against women is stepping up day by day. Thus, today, even in twenty first century, parents fear to give birth to a girl child.

The Indian Constitution in its Preamble, Fundamental rights, Fundamental Duties and Directive Principles contains the principles of gender equality. The Constitution of India grants equality to women and empowers the State to adopt measures of positive discrimination in favour of women for neutralizing the cumulative socio economic, educational and political disadvantages faced by women. To ensure equal rights, to counter social discrimination and various forms of violence and atrocities and to provide support services especially to working women, the State has enacted various legislative measures.

Special Initiatives for Women undertaken by Government of India so far are discussed below (<http://www.womensweb.in/2017/07/government-schemes-for-upliftment-of-women-in-india/> & http://www.google.com/amp/s/m.jagaranjosh.comcom./general-knowledge/amp/women-empowerment-programmes-132272093_7-1):

(i) National Commission for Women: The Government of India set-up this statutory body in January 1992, with a specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, review the existing legislation to suggest amendments wherever necessary, etc.

(ii) Reservation for Women in Local Self-Government: The 73rd Constitutional Amendment Acts passed in 1992 by Parliament ensure one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.

(iii) Nari Shakti Puraskar: This award started in 1999 by the Ministry of Women and Child Development to recognize those women who contribute to the society for women empowerment.

(iv) The National Plan of Action for the Girl Child (1991-2000): The plan of Action is to ensure survival, protection and development of the girl child with the ultimate objective of building up a better future for the girl child. National Policy for Children-2013 was adopted by the Government of India on 26th April 2013.

(v) National Policy for the Empowerment of Women, 2001: The Department of Women & Child Development in the Ministry of Human Resource Development has prepared a “National Policy for the Empowerment of Women” in the year 2001. The goal of this policy is to bring about the advancement, development and empowerment of women.

(vi) Beti Bachao Beti Padhao Yojana: This yojana was launched by the Narendra Modi government of India on 22nd January, 2015 from Panipat, Haryana on the occasion of International day of girl child to increase sex ratio and ensure education, survival and protection of the girl child.

(vii) Rajiv Gandhi National Creche Scheme: This scheme was launched in 2012 and revamped in 2016 to provide assistance to NGOs for running creches and support the working women.

(viii) One Stop Centre Scheme: This scheme was launched on 1st April 2015 by the Government of India to provide assistance to women affected by violence.

(ix) Working Women's Hostel (WWH): This was launched on 1st April 2015 to provide safe and affordable hostel for working women.

(x) Support to Training and Employment Programme (STEP) for Women to upgrade skill and improve employment condition of women.

(xi) SWADHAR Greh Scheme to provide temporary accommodation services to women and girl.

(xii) Mahila E-haat: To support women and promote 'Make in India' this online portal was launched on 7th March 2016, by the Ministry of Women and Child Development to meet the needs of women entrepreneurs, SHGs and NGOs.

(xiii) Maternity Benefit Scheme launched for pregnant women and lactating mothers.

(xiv) Women helpline: A telephone helpline 1091 is created to provide emergency assistance to women facing trouble and violence.

Thus, a number of policy, schemes and judiciary laws have been adopted by the government of India to support the empowerment of women almost every year but, how many of them would be appropriately implemented, that depends on the knowledge, awareness, consciousness and outlook of women of the country. Therefore, to be benefitted by any policy, women have to be very conscious about their rights, opportunities, schemes and policies provided by the state. Anyway, the objective of this chapter is to discuss about the socio-economic condition of women and specially WMEs of the two study areas i.e., Dhubri district and Kokrajhar district, on the basis of Census, India 2011, Women and Men in India – 2014, Government of India, Ministry of Statistics and Programme Implementation,

Economic Survey, Assam, 2017-2018, and eventually, primary data collected by the investigator herself.

4.2 SOCIO-ECONOMIC STATUS OF WOMEN IN INDIA:

It is already discussed above that Government of India has been undertaking several initiatives during the last several years for women empowerment. Thus, let us examine the condition of women in India to verify how much successful these initiatives have been to empower women in India.

4.2.1 Sex ratio in India: In this context, it is worth-mentioning that according to 2011 census, in India, women constitutes 58.76 crore (almost 48.53%) of total human resource and number of females per 1000 males is 943.

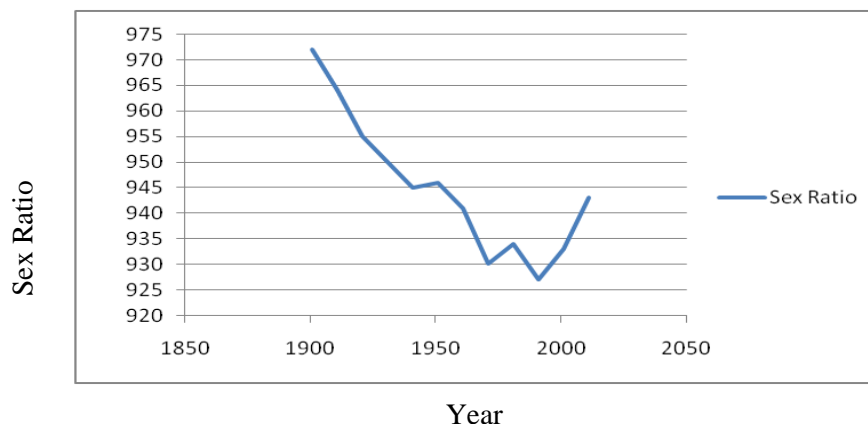
Table 4.1: Sex Ratio in India (Census-1901 to 2011)

Year	Sex Ratio
1901	972
1911	964
1921	955
1931	950
1941	945
1951	946
1961	941
1971	930
1981	934
1991	927
2001	933
2011	943

Source: MOSPI

If we look back to the census data of sex ratio in the country since 1901 to till date, it can be conceived that the sex ratio has a diminishing trend, which may be better grasped by looking into the following table 4.1 and figure 4.1:

Diagram 4.1: Trend in Sex Ratio in India



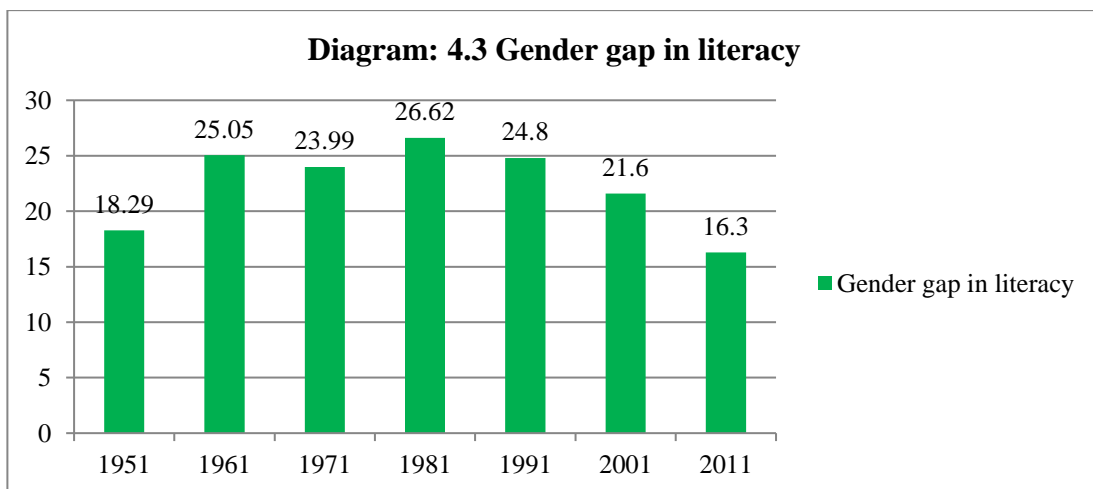
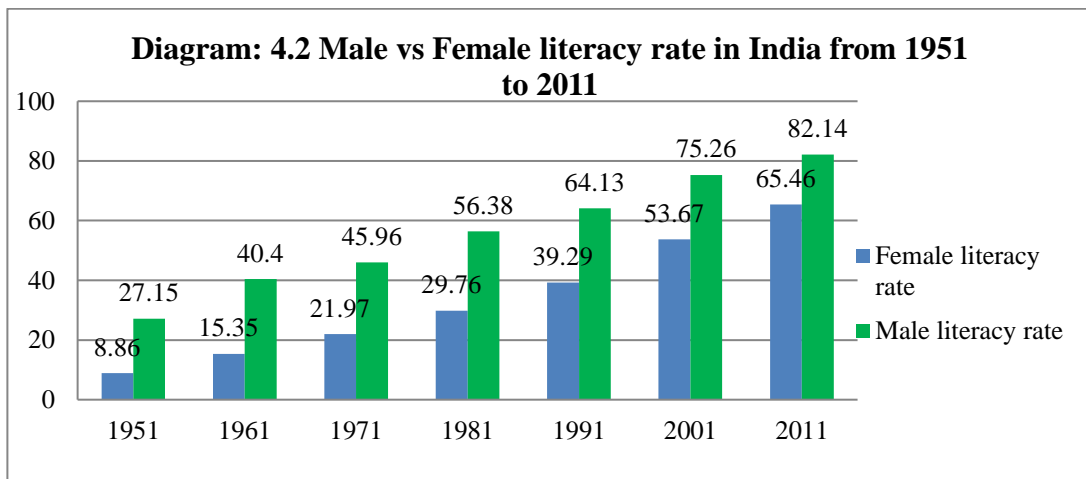
4.2.2 Male-Female literacy rate in India from 1951 to 2011: Female literacy rate in India is 64.60% as against male literacy rate 80.90%, and gender gap in literacy rate in India is still 16.3%, according to 2011 census. In other words, women in India are still lagging behind their male counterpart.

Table: 4.2 Male vs Female literacy rate (in %) in India from 1951 to 2011

Year	Female literacy rate	Male literacy rate	Gender Gap in Literacy
1951	8.86	27.15	18.29
1961	15.35	40.4	25.05
1971	21.97	45.96	23.99
1981	29.76	56.38	26.62
1991	39.29	64.13	24.8
2001	53.67	75.26	21.6
2011	65.46	82.14	16.3

Source: Women and Men in India – 2014, Government of India, Ministry of Statistics and Programme Implementation

In this context, it is worth mentioning that female literacy rate has always been lower than male literacy rate, from 1951 to till date. Female literacy was 8.86% in 1951 and it increased to 15.35%, 21.97%, 29.76, 39.29%, 53.67% and 65.46% in 1961, 1971, 1981, 1991, 2001 and 2011 respectively. On the contrary male literacy rate was 27.15% in 1951 and increased to 40.4%, 45.96, 56.38, 64.13, 75.26 and 82.14 in 1961, 1971, 1981, 1991, 2001 and 2011 respectively. In 1951 gender gap in literacy was 18.29. In the next decades the gender gap in literacy was observed to increase, but, eventually in 2011 it has decreased to 16.3. This is presented in table 4.2 and figures 4.2 and 4.3.

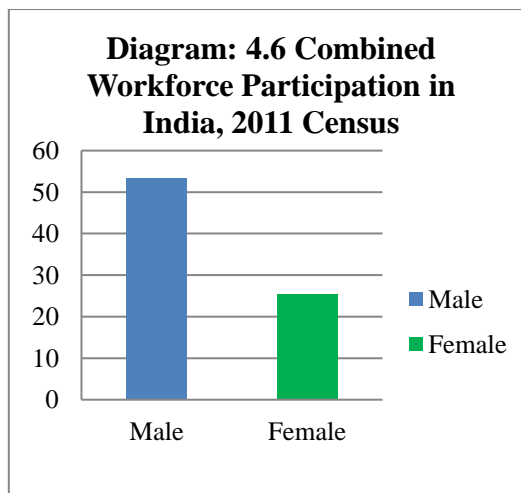
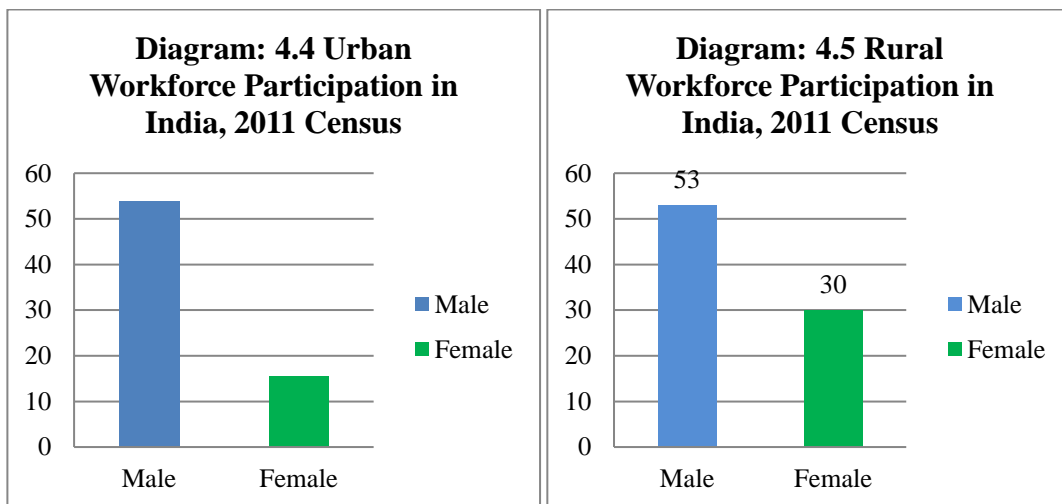


4.2.3 Male-female workforce participation: This is presented in the following table 4.3 and diagrams 4.4, 4.5 & 4.6.

Table: 4.3 Workforce participation rate (in %) in India: 2011

Rural			Urban			Combined		
Female	Male	Total	Female	Male	Total	Female	Male	Total
30.0	53.0	41.8	15.4	53.76	35.31	25.51	53.26	39.79

Source: Census India, 2011, & Women and Men in India – 2014, Government of India, Ministry of Statistics and Programme Implementation



According to 2011 census, India, female workforce participation rate (FWPR) in rural area (30%) is observed to be greater than that of urban area (15.4%). As discussed in Chapter six, FWPR is somewhat higher among illiterate women, very lowly educated women and higher educated women but FWPR is lower among mediocre educated women. Greater proportion of rural women is illiterate and in urban areas higher proportion of women belongs to mediocre educational group.

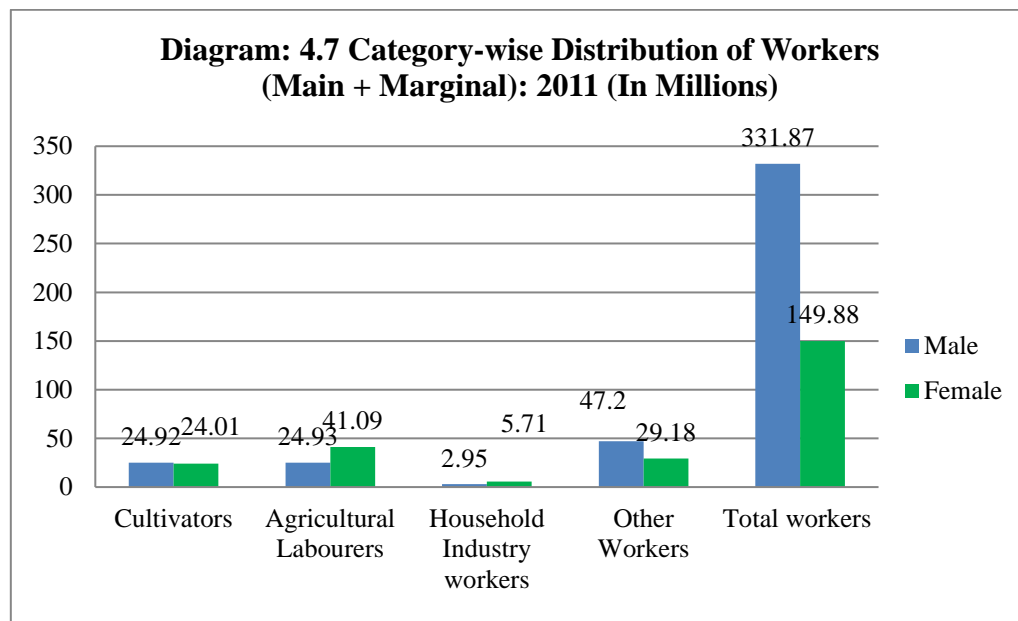
4.2.4 Category-wise distribution of workers: This is represented in following table 4.4 and diagram 4.7.

Table: 4.4 Category-wise Distribution of Workers (Main + Marginal): 2011 (In Millions)

Category of Workers	Female	Male	Total
Cultivators	24.01	24.92	24.64
Agricultural Labourers	41.09	24.93	29.96
Household Industry workers	5.71	2.95	3.81
Other Workers	29.18	47.20	41.60
Total workers	149.88	331.87	481.74

Source: Census 2011 data, Office of the Registrar General, India & Women and Men in India – 2014, Government of India, Ministry of Statistics and Programme Implementation

In India, the women belonging to rural areas are uneducated or less educated and women in urban areas are moderately educated. Thus FWPR in rural areas is greater than urban areas. Combined FWPR is 25.51%. Male workforce participation for all rural, urban and combined is around 53% and is always higher than FWPR.



Census 2011, India reflects that total number of workers (main + marginal) is 481.74 Million. Out of the total workers, 149.88 Million (31.11%) and 331.87 Million (68.89%) are male and female workers respectively. Category-wise distribution of workers reflects that of all female workers, highest number are agricultural labourers almost 41.09 %, next highest are other workers i.e., 29.18%, then cultivators 24.01 % and household and industry workers 5.71%. Again out of 331.87 Million male workers maximum numbers i.e., 47.20% are involved in work other than cultivators, Agricultural labourers, and household and industry workers. Among the male workers 24.92% and 24.93% are cultivators and agricultural labourers and very negligible portion i.e., 2.95 % are household industry workers. Thus, category wise workforce distribution reflects that women are more engaged in inferior category of works than men.

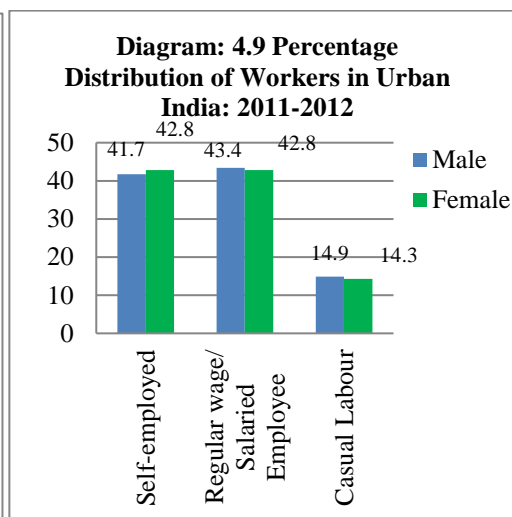
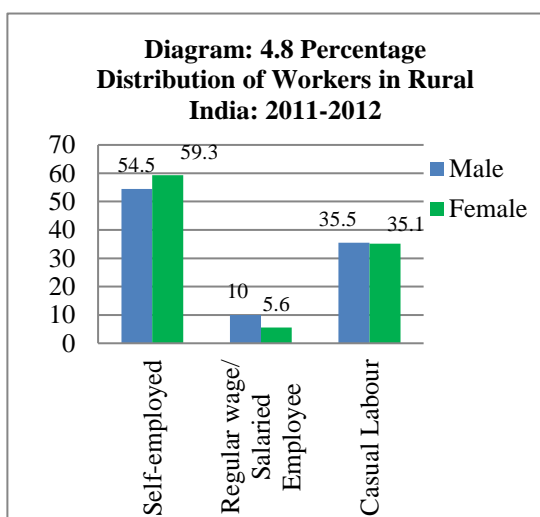
4.2.5 Percentage Distributions of Workers According to Broad Employment Status in India: It is observed from the table 4.5 and diagrams 4.8 & 4.9 that whether in rural area or urban area, percentage of self-employment is higher among women as compared to men.

Table: 4.5 Percentage Distributions of Workers According to Broad Employment Status in India: 2011-12

Rural						Urban					
Self-employed		Regular wage/Salaried Employee		Casual Labour		Self-employed		Regular wage/Salaried Employee		Casual Labour	
Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
59.3	54.5	5.6	10.0	35.1	35.5	42.8	41.7	42.8	43.4	14.3	14.9

Source: Women and Men in India – 2014, Government of India, Ministry of Statistics and Programme Implementation

In rural and urban areas percentage of self-employment of women is 59.3% and 42.8% respectively and that of men is 54.5% and 41.7% respectively. Regarding regular wage or salaried employees, percentage of male is greater (10% in rural area and 43.4% in urban area) than that of female (5.6% in rural area and 42.8% in urban area). But, it is worth mentioning that as regard casual labourers percentage of male and female is almost equal for both in rural area (35.1% and 35.5% respectively) and in urban area (14.35 and 14.9% respectively).

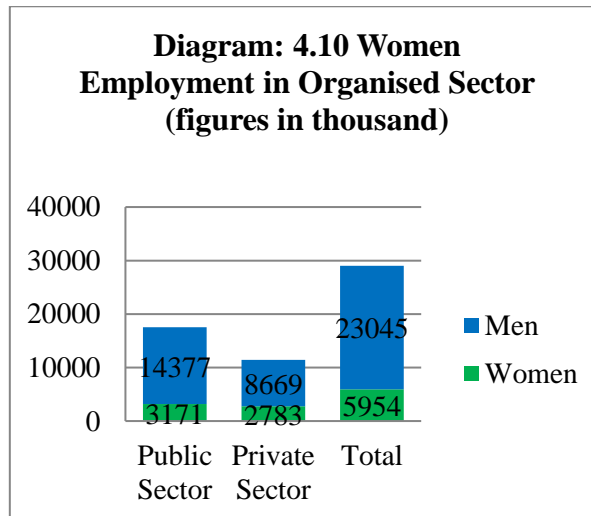


4.2.6 Women Employment in Organised Sector: According to Census 2011 India data, out of total number of 17,548 employees in Public sector, only 3,171 i.e., 18.1% are women. And in private sector, of the total number of 11,452 employees, only 2783 i.e., 24.3% are women. Finally, of the total number of employment (28,999) in organized sector, women consists of only 5954 i.e., 20.5%. Thus, percentage share of women workforce is seemed to be very low in organized sector. This is represented in table 4.6 and diagram 4.10.

Table: 4.6 Women Employment in Organised Sector (figures in thousand)

Year	Public Sector			Private sector			Total		
	Women	Total	%women	Women	Total	%women	Women	Total	%women
2011	3171.0	17548.0	18.1	2783.0	11452.0	24.3	5954.0	28999.0	20.5

Source: Census 2011, India, & Women and Men in India – 2014, Government of India, Ministry of Statistics and Programme Implementation

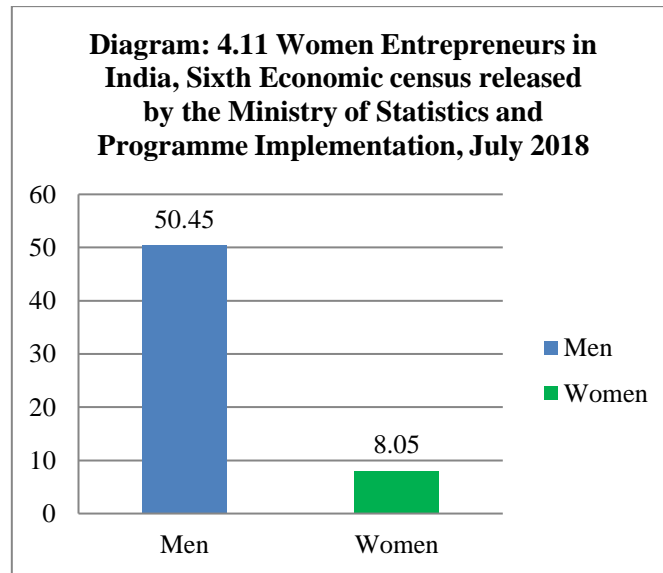


4.2.7 Male-Female Entrepreneurs in India: According to Sixth Economic census released by the Ministry of Statistics and Programme Implementation, July 2018, out of total entrepreneurs about 58.5 million, only 8.05 million i.e., 14% are women entrepreneurs. This is represented in table 4.7 and diagram 4.11.

Table: 4.7 Male-Female Entrepreneurs in India, According to Sixth Economic census released by the Ministry of Statistics and Programme Implementation, July 2018 (in millions)

Male entrepreneurs	Female entrepreneurs	Total entrepreneurs
50.45	8.05	58.5

Source: Economic Times, February 1, 2020, 07.42 IST



4.3 WOMEN IN DHUBRI DISTRICT AND KOKRAJHAR DISTRICT AT A GLANCE: In the above section of this chapter, the socio-economic condition of women in India has been discussed. Now, the socio-economic profile of women of Dhubri district and Kokrajhar district of Assam will be discussed below.

4.3.1 Demographic Profile of Dhubri district and Kokrajhar district:

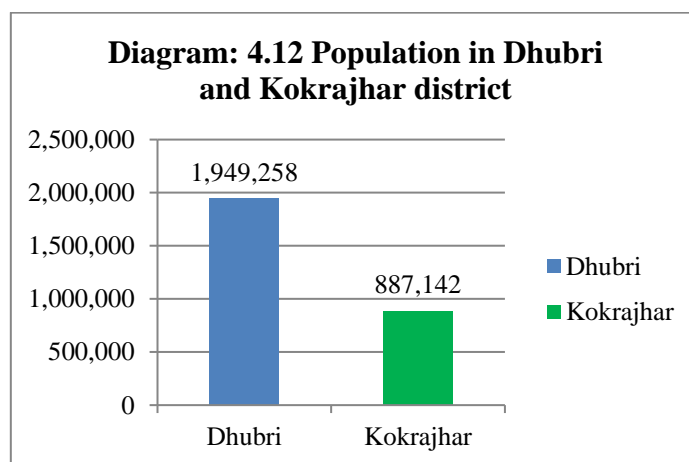
According to 2011 census, total population of Dhubri district is 1,949,258 (i.e., 6.25% of total population of Assam) and total population of Kokrajhar district is 887,142 (i.e., 2.84% of total population of Assam).

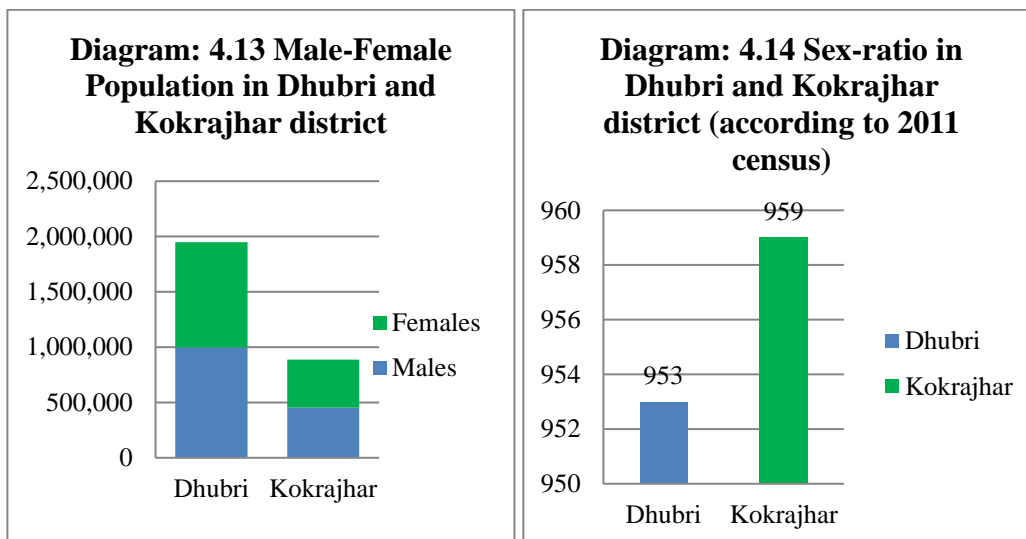
Table: 4.8 Demographic Profile of Dhubri and Kokrajhar district

Name of the State/District	Population	Males	Females	Sex ratio
Dhubri	1,949,258	997,848	951,410	953
Kokrajhar	887,142	452,905	434,237	959
Assam	31,205,576	15,939,443	15,266,133	958

Source: Economic Survey, Assam, 2014-15

Number of female population in Dhubri district stands at 951,410 (i.e., 48.80% of total population of the district), and in Kokrajhar district, 434,237 (i.e., 48.95% of total population of the district). Therefore, the sex ratio in Kokrajhar district (959) is higher than the sex ratio in Dhubri district (953). It is presented in table 4.8 and diagram 4.12, 4.13 & 4.14.



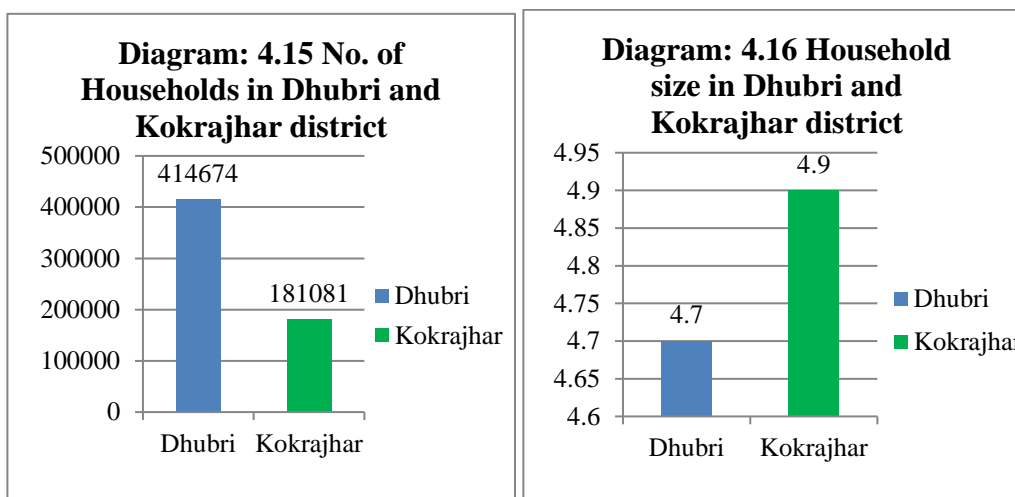


4.3.2 Number of Households and Household size: Total number of household in Kokrajhar district is 181,081 (i.e., 2.83% of total households of Assam) and household size is 4.9. Contrary to this, total number of household in Dhubri district is 414,674 (i.e., 6.47% of total households of Assam) and household size is 4.7. See table: 4.9 and diagram 4.15 & 4.16. Of the total population in Dhubri district 89.54% lives in rural areas and in Kokrajhar district 93.81% lives in rural areas. In rural areas, people prefer to live in joint/combined family and this may be the reason why household size in Kokrajhar district is higher than that of Dhubri district.

Table: 4.9 Number of Households and Household size

Name of the state/district	No. of Households	Household size
Dhubri	414,674	4.7
Kokrajhar	181,081	4.9
Assam	6,406,471	4.9

Source: Economic Survey, Assam, 2014-15



4.3.3 Literacy rate: In Dhubri district, number of female literates is 410,790 and that of male literates is 511,551 and number of total literate persons is 922,341. Another way, female literacy rate is 53.3% in Dhubri district, which is lower than male literacy rate 63.1% and total literacy rate 58.3%, so, the Gender Gap in Literacy Rate is equal to 9.8%. Contrary to this, in Kokrajhar district, number of literates among females is 214,085 as against male literates 275,220 and total person literates 489,305.

Table: 4.10 Distribution of Population among Literates and Illiterates

Name of the state/district	Literates			Illiterates		
	Persons	Males	Females	Persons	Males	Females
Dhubri	922,341	511,551	410,790	1,026,917	486,297	540,620
Kokrajhar	489,305	275,220	214,085	397,837	177,685	220,152
Assam	19,177,9	10,568,6	8,609,33	12,027,59	5,370,80	6,656,79
	77	39	8	9	4	5

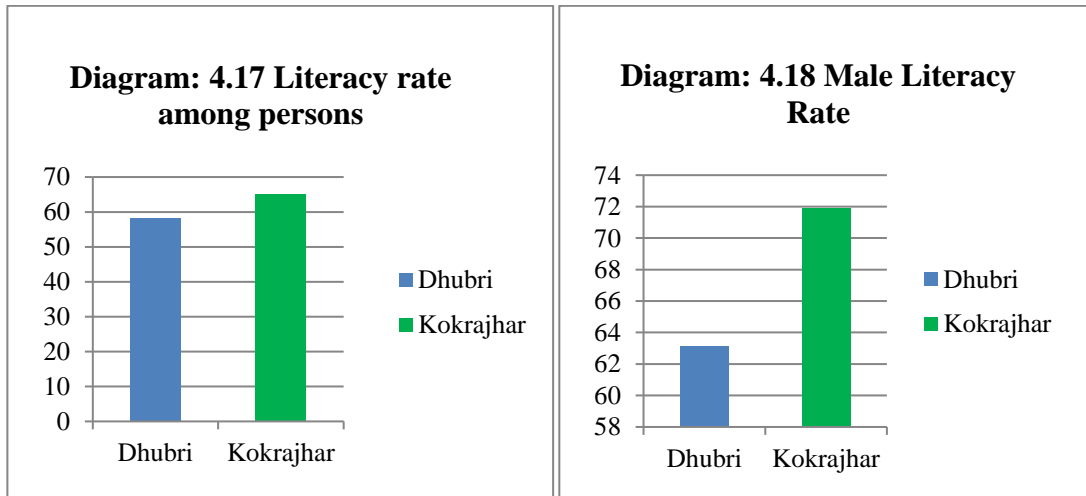
Source: Economic Survey, Assam, 2014-15

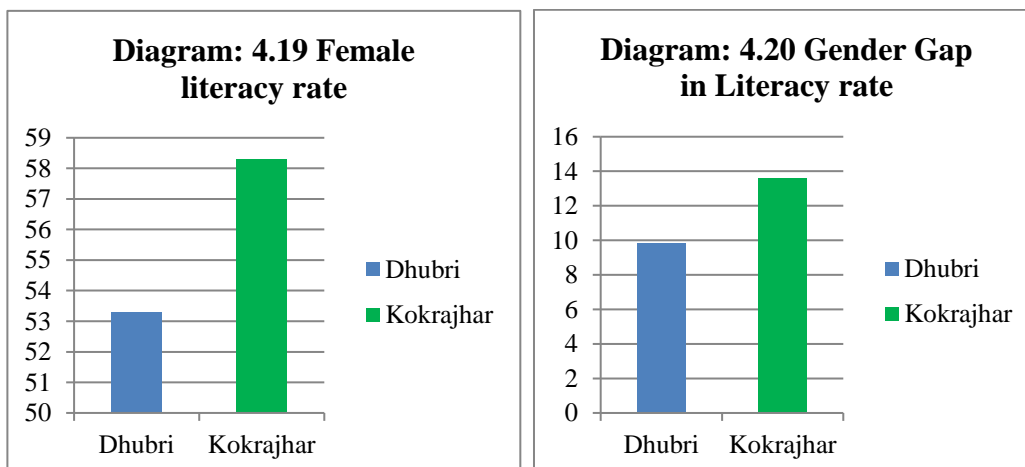
In other words, female literacy rate in Kokrajhar district is 58.3% and male literacy rate in the district is 71.9%, giving the Gender Gap in Literacy Rate equal to 13.6%. Number of female illiterates in Kokrajhar district is 220,152 and that of male illiterates is 177, 685. This is shown in table: 4.10 & 4.11 and diagram 4.17, 4.18, 4.19 & 4.20.

Table: 4.11 Literates, Literacy Rate and Gender Gap in Literacy Rate

Name of the state/district	Literacy Rates			Gender Gap in Literacy Rate
	Persons	Males	Females	
Dhubri	58.3	63.1	53.3	9.8
Kokrajhar	65.2	71.9	58.3	13.6
Assam	72.2	77.8	66.3	11.6

Source: Economic Survey, Assam, 2014-15





Even though in urban areas of Kokrajhar district, for the last few decades female literacy has increased tremendously, but female literacy in rural areas of Kokrajhar district is still very low. Since, 93.81% of total population of Kokrajhar district is living in rural areas, so the gender gap in literacy rate in Kokrajhar district is higher as compared to Dhubri district, where 89.54% people live in rural areas.

4.3.4 Workers and Non-workers: Number of female workers and male workers in Kokrajhar district is 104,809 and 236,322 respectively.

Table: 4.12 Distribution of Population by Workers and Non-workers

Name of the state/district	Workers			Non-workers		
	Persons	Males	Females	Persons	Males	Females
Kokrajhar	341,131	236,322	104,809	546,011	216,583	329,428
Dhubri	669,819	524,898	144,921	1,279,439	472,950	806,489
Assam	11,969,6	8,541,56	3,428,13	19,235,88	7,397,88	11,838,00
	90	0	0	6	3	3

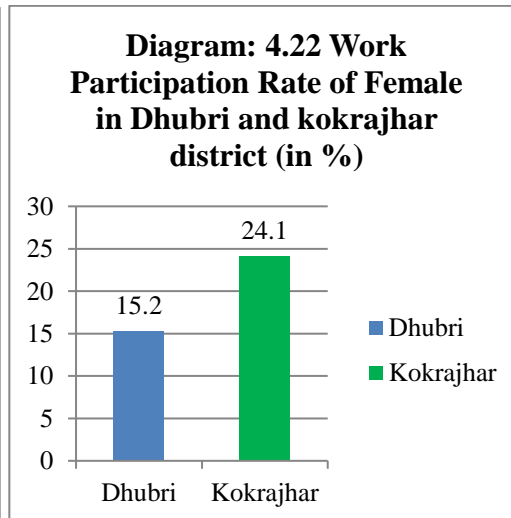
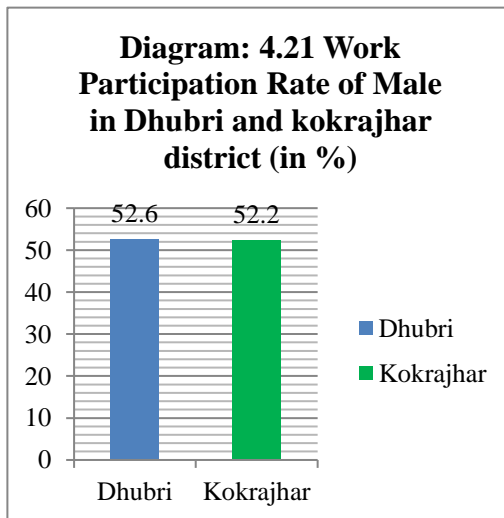
Source: Economic Survey, Assam, 2014-15

And number of female workers and male workers in Dhubri district is 144,921 and 524,898 respectively. In other words, work participation rate of females in Kokrajhar district is 24.1, which is higher than the rate in Dhubri district (15.2) as well as the rate in Assam (22.5). See table: 4.12 & 4.13 and diagram 4.21 & 4.22 below.

Table: 4.13 Workers and Work Participation Rate by Sex

Name of the state/district	Work Participation Rate (in %)		
	Persons	Males	Females
Dhubri	34.4	52.6	15.2
Kokrajhar	38.5	52.2	24.1
Assam	38.4	53.6	22.5

Source: Economic Survey, Assam, 2014-15



4.3.5 Main and Marginal workers: In Kokrajhar district 51.8% (about 54,306) females are working as main workers, whereas in Dhubri district 40% (about 57,921) females are working as main workers.

Table: 4.14 Distributions of Workers by Main and Marginal Category

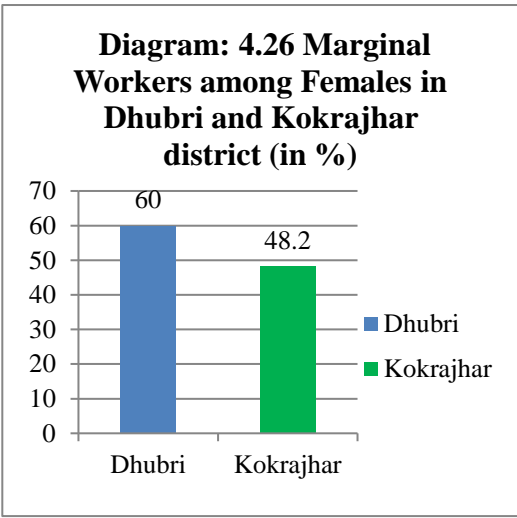
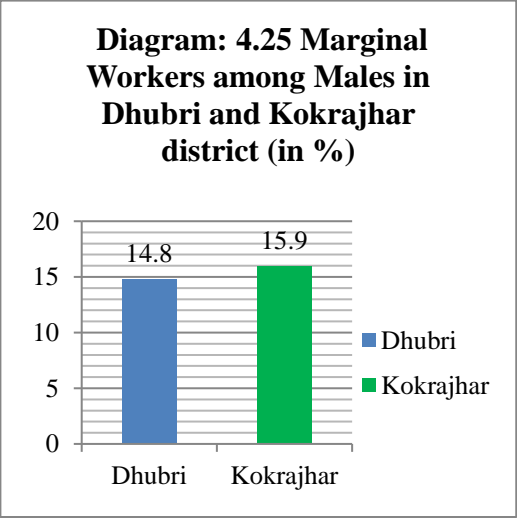
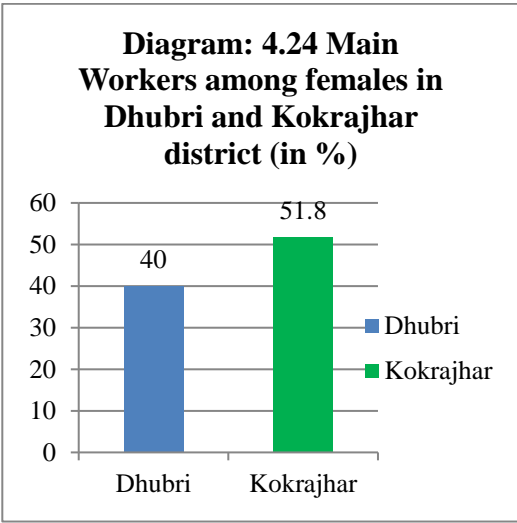
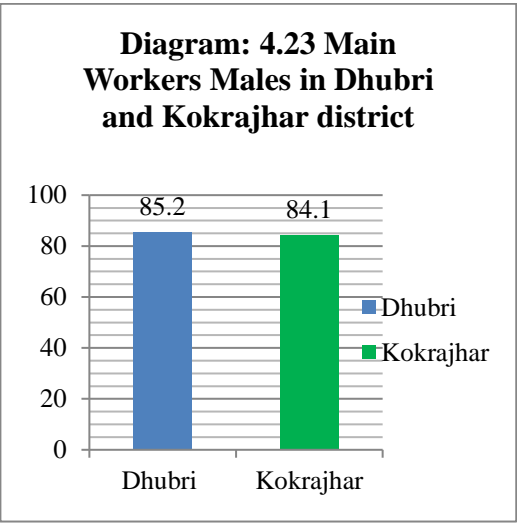
Name of the state/district	Main Workers			Marginal Workers		
	Persons	Males	Females	Persons	Males	Females
Kokrajhar	253,110	198,804	54,306	88,021	37,518	50,503
Dhubri	504,998	447,077	57,921	164,821	77,821	87,000
Assam	8,687,123	7,034,642	1,652,481	3,282,567	1,506,918	1,775,649

Source: Economic Survey, Assam, 2014-15

Table: 4.15 Percentage Distributions of Workers by Main and Marginal Category

Name of the state/district	Main Workers			Marginal Workers		
	Persons	Males	Females	Persons	Males	Females
Dhubri	75.4	85.2	40.0	24.6	14.8	60.0
Kokrajhar	74.2	84.1	51.8	25.8	15.9	48.2
Assam	72.6	82.4	48.2	27.4	17.6	51.8

Source: Economic Survey, Assam, 2014-15



Therefore, in Dhubri district a large number of females about 60% (87,000) are marginal workers, as against 48.2% (50, 503) female marginal workers in Kokrajhar district. See tables 4.14 & 4.15 and diagrams 4.23, 4.24, 4.22 & 4.26.

4.4 SOCIO-ECONOMIC CONDITION OF WOMEN MICRO-ENTREPRENEURS (WMEs) IN DHUBRI DISTRICT AND KOKRAJHAR DISTRICT:

At this point, the socio-economic profile of WMEs including religion, marital status, family type, average age, mean education, average no of family members, Average Annual family income (AAFI), Per Capita Income (PCI) of family of WMEs

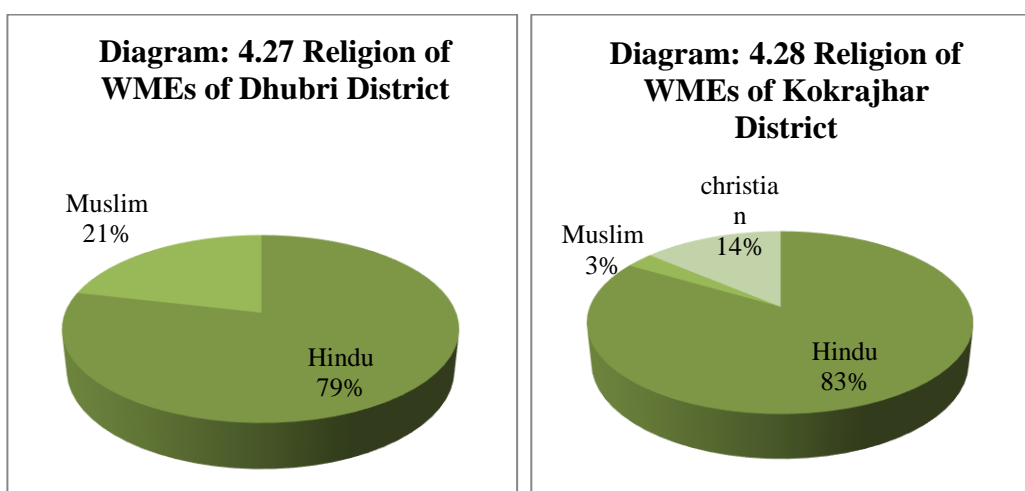
and their participation in self-help group (SHG) etc. will be discussed and thereby compared between Dhubri district and Kokrajhar district of Assam.

4.4.1 Religion of WMEs: Even though, today, almost all religions are trying to free it from the bias against women and attempting to establish coequality between men and women, yet, freedom provided to a woman, and opinion and attitude of the society to a woman depends, to some extent, on the religion she belongs to. The religion of WMEs of Dhubri and Kokrajhar district shows that in Dhubri district 114 (79%) WMEs are Hindu and 31 (21%) are Muslim.

Table: 4.16 Religions of WMEs of Dhubri District & Kokrajhar District

Religion of WFOs	Dhubri District	Kokrajhar District
Hindu	114 (79%)	121 (83%)
Muslim	31 (21%)	4 (3%)
Christian	0	20 (14%)
Total	145	166

Source: On the basis of primary data collected by the investigator



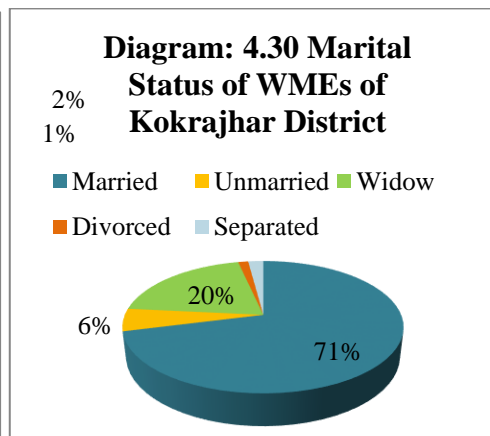
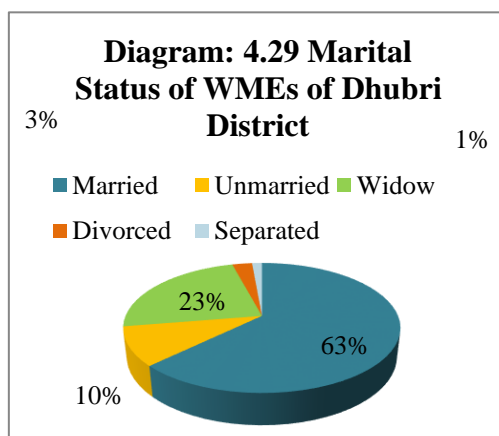
Contrary to this, in Kokrajhar district 121 (83%) WMEs are Hindu and 4 (3%) are Muslim and 20 (14%) are Christian. This is presented in table 4.16 and diagrams 4.27 & 4.28.

4.4.2 Marital Status of WMEs: Family and socio-economic responsibility of a woman changes, with the change in marital status. Generally, these responsibilities increase after marriage of a woman. And, after the death of her spouse, sometimes, the whole financial burden of a family is automatically transferred to the widow.

Table: 4.17 Marital Statuses of WMEs of Dhubri District & Kokrajhar District

Marital Status	Dhubri District	Kokrajhar District
Married	91(63%)	103 (71%)
Widow	34 (23%)	29 (20%)
Unmarried	14 (10%)	08 (6%)
Divorced	4 (3%)	2 (1%)
Separated	2 (1%)	3 (2)
Total	145	166

Source: On the basis of primary data collected by the investigator



The investigation found that married women are more interested to undertake entrepreneurship in the two districts, i.e., 91 (63%) WMEs in Dhubri district and 103 (71%) WMEs in Kokrajhar district are married. Then, widows in the second position, 34 (23%) WMEs in Dhubri district and 29 (20%) WMEs in Kokrajhar district are found to be widows. Then, unmarried stays in the third position, 14 (10%) in Dhubri district and 8 (6%) WMEs in Kokrajhar district are found to be unmarried. In Dhubri district, divorced constitutes 4 (3%) and separated constitute 2 (1%) of WMEs. Contrary to this, in Kokrajhar district, 2 (1%) WMEs are divorced and 3 (2%) WMEs are separated. This is presented in table 4.17 and diagrams 4.29 & 4.30.

4.4.3 Types of Family of WMEs: The primary data reveals that majority of WMEs have emerged from nuclear family, 109 (75%) and 90 (62%), in Dhubri district and Kokrajhar district respectively.

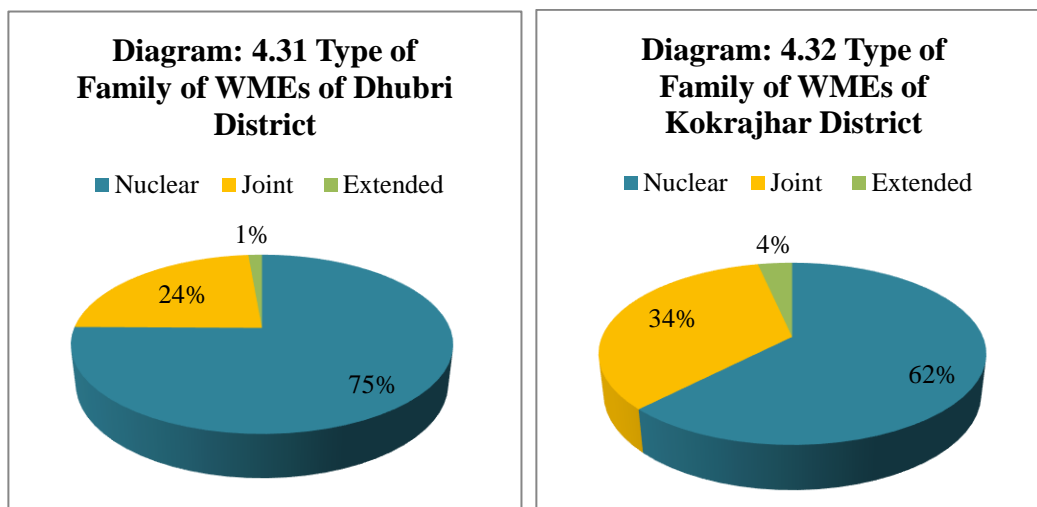
Table: 4.18 Types of Family of WMEs of Dhubri District

Family Type	Dhubri District	Kokrajhar District
Nuclear	109 (75%)	90 (62%)
Joint	34 (24%)	50 (34%)
Extended	2 (1%)	5 (4%)
Total	145	166

Source: On the basis of primary data collected by the investigator

And only 34 (24%) and 50 (34%) WMEs belong to joint family, and very less proportion of WMEs come from extended family, i.e., 2 (1%) and 5 (4%) in Dhubri district and Kokrajhar district respectively. In this context, it may be stated that a woman belonging to a nuclear family has fewer responsibilities as compared to that

belonging to a joint family and thus are free to be involved in entrepreneurship. It is presented in table 4.18 and diagrams 4.31 & 4.32.

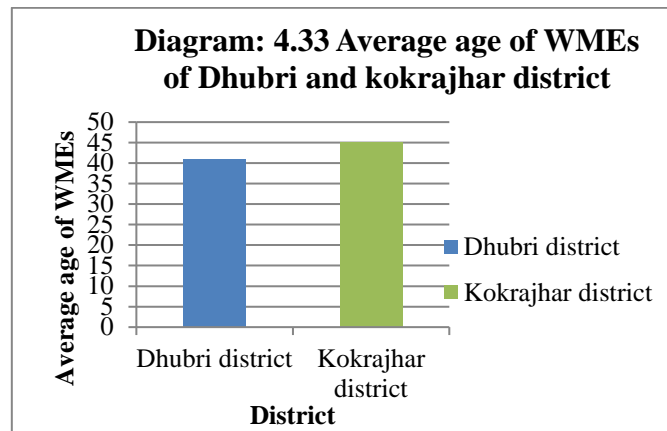


4.4.4 Average age of WMEs: Age of WMEs affects the entrepreneurial activities on the one sense that younger age means greater enthusiasm, courage and energy for giving better performance in their businesses and on the other, higher age means having greater practical experience to perform the business activity more efficiently and effectively. The investigation found that the average age of WMEs of Kokrajhar district (45) is higher than that of WMEs of Dhubri district (41). Table 4.19 and diagram 4.33 reflects this.

Table: 4.19 Average Age of WMEs of Dhubri and kokrajhar district

District	Dhubri	Kokrajhar
Average Age of WMEs	41	45

Source: On the basis of primary data collected by the investigator

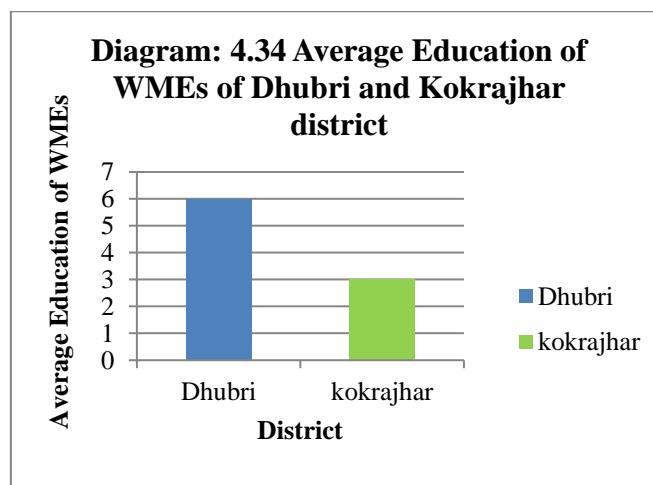


4.4.5 Average education of WMEs: Education is one of the most important factors affecting all aspects of life of a woman such as family, socio-economic and political activities positively. Education makes WMEs more efficient in grasping any types of problem and making appropriate decision in their day to day life. Ceteris paribus, among a number of women, the more educated a woman is, the more empowered she is.

Table: 4.20 Average Education of WMEs of Dhubri and kokrajhar district

District	Dhubri	Kokrajhar
Average Education of WMEs	6	3

Source: On the basis of primary data collected by the investigator



The study also found that the WMEs of Dhubri district are more educated (6th standard) as compared to the WMEs of Kokrajhar district (3rd standard) (See table 4.20 and Figure 4.34). According to Economic Survey, Assam, 2017 also the literacy rate at Dhubri district is higher than that at Kokrajhar district, as discussed above.

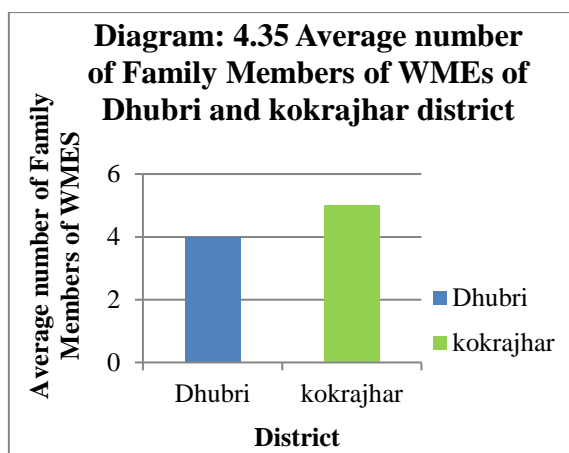
4.4.6 Average household size of WMEs: Household size or number of family members may have a two way effect on the carrier of a woman. Sometimes, higher members may have positive effect on the economic carrier of a woman if the family members are helpful and supportive to the woman. Contrary to this, higher number of family members may have negative effect on the carrier of a woman, if they work as a burden on a woman and not supportive to her.

Average household size of WMEs of Dhubri district is 4, which is lower than that of Kokrajhar district i.e., five. This is presented in table 4.21 and diagram 4.35. Economic Survey Assam, 2017, also reflects a higher household size at Kokrajhar district than Dhubri district, as mentioned above.

Table: 4.21 Average household size of WMEs of Dhubri and kokrajhar district

District	Dhubri	Kokrajhar
Average No. of family members of WMEs	4	5

Source: On the basis of primary data collected by the investigator

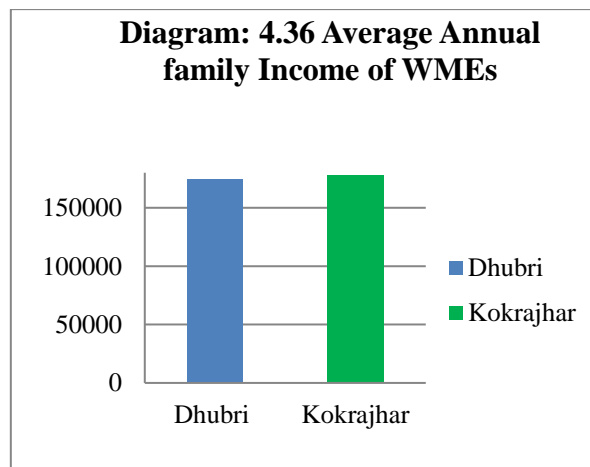


4.4.7 Economic Background of WMEs: Economic background of WMEs could be understood by knowing the average annual household income (AAHI) of them. AAHI of WMEs of Dhubri district is Rs. 173830, which is somewhat lower than AAHI of WMEs in Kokrajhar district, about Rs. 177375. This is presented in table 4.22 and diagram 4.36.

Table: 4.22 Economic Background of WMEs of Dhubri and Kokrajhar district

District	Total number of self-employed WMEs	Average Annual family Income of WMEs
Dhubri	145	Rs. 173830
Kokrajhar	166	Rs. 177375

Source: Primary Investigation by the researcher

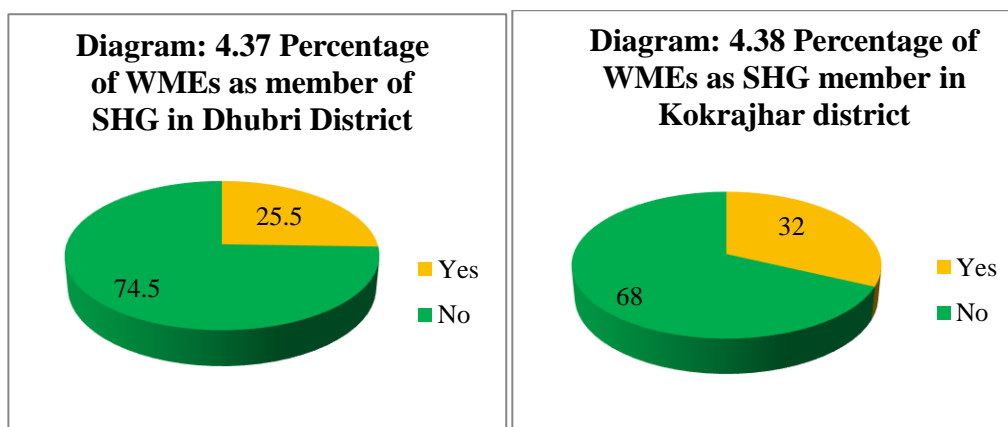


4.4.8 Percentage of WMEs as Member of SHG: Being a member of Self-Help Group (SHG) reflects socio-economic involvement and financial awareness of a woman. In Dhubri district, out of the total sample WMEs, 25.5% are running members of Self Help Group (SHG) and in Kokrajhar district 32%, as presented in table 4.23 and figures 4.37 & 4.38.

Table: 4.23 WMEs as member of SHG (figures in percentage)

District	Yes	No
Dhubri	25.5	74.5
Kokrajhar	32	68

Source: On the basis of primary data collected by the investigator



4.4.9 Percentage of WMEs Obtained Loan: Obtaining loans by the women shows financial knowledge, consciousness and financial inclusion of women.

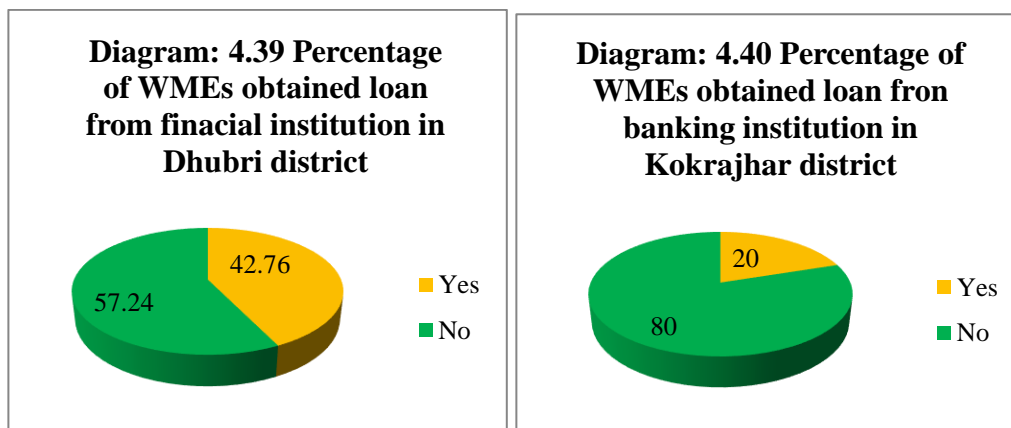
Table: 4.24 WMEs obtained loan in Dhubri district (figures in percentage)

District	Yes	No
Dhubri	42.76	57.24
Kokrajhar	20	80

Source: On the basis of primary data collected by the investigator

Of the total sample WMEs, 42.76% in Dhubri District and 20% in Kokrajhar District obtained loans from different sources (SHG, Bandhan Bank Loan etc.). In kokrajhar district larger number of WMEs is connected to SHG but in Dhubri district

larger number of WMEs is connected to Bandhan Bank Loan. This is shown in table 4.24 and diagrams 4.39 and 4.40.



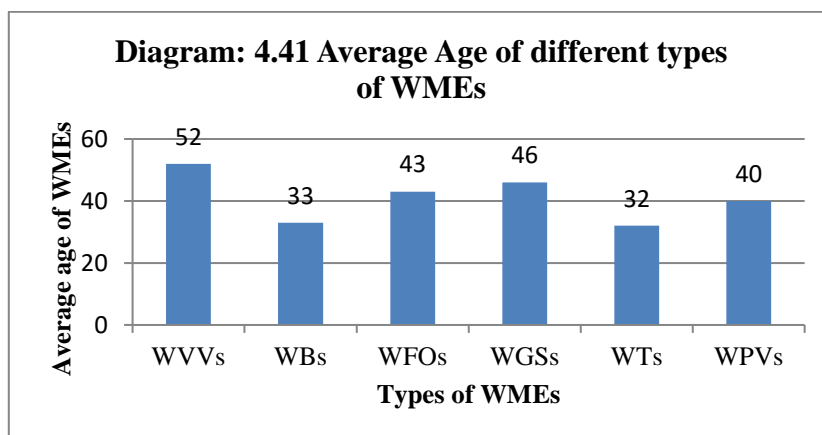
4.5 COMPARING VARIOUS AVERAGES OF DIFFERENT TYPES OF WMEs OF DHUBRI DISTRICT: At this point, a comparative study of different types of WMEs such as, Women Vegetable Vendors (WVVs), Women Beauticians (WBs), Women Food-stall Owners (WFOs), Women Grocery Shopkeepers (WGSs), Women Tailors (WTs) and Women Paan Vendors (WPVs) of Dhubri district would be made by comparing various averages like mean age, mean education, mean number of family members etc.

4.5.1 Comparing Average Age of various types of WMEs of Dhubri district: From the following table 4.25 and bar diagram (diagram 4.41), it is obvious that among all types of WMEs, the average age of WVVs in Dhubri district is the highest, that of WGSs is the second highest, that of WFOs is the third highest, then that of WPVs in the fourth position, WBs in the fifth position and last but not the least WTs consist of lowest age group of women in Dhubri district.

Table: 4.25 Average Age of various types of WMEs of Dhubri district

Types of WMEs	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Average Age	52	33	43	46	32	40

Source: On the basis of primary data collected by the investigator



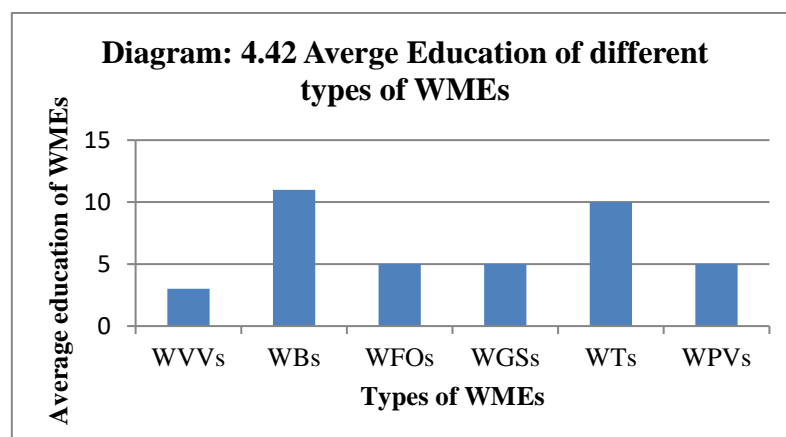
4.5.2 Comparing Average Education¹ of various types WMEs of Dhubri district:

As presented in table 4.26 & diagram 4.42, average education of WBs is 11 years, which is highest, then average education of WTs is 10 years, which is the next highest, again average education of WFOs, WGSs, WPVs is found to be 5 years, and average education of WVV is found to be the lowest, that is 3 years.

Table: 4.26 Average Education of various types WMEs of Dhubri district

Types of WMEs	WVV	WB	WFO	WGS	WT	WPV
Average Education	3	11	5	5	10	5

Source: On the basis of primary data collected by the investigator



¹ Education of WMEs is measured by taking into consideration years of schooling of the WMEs.

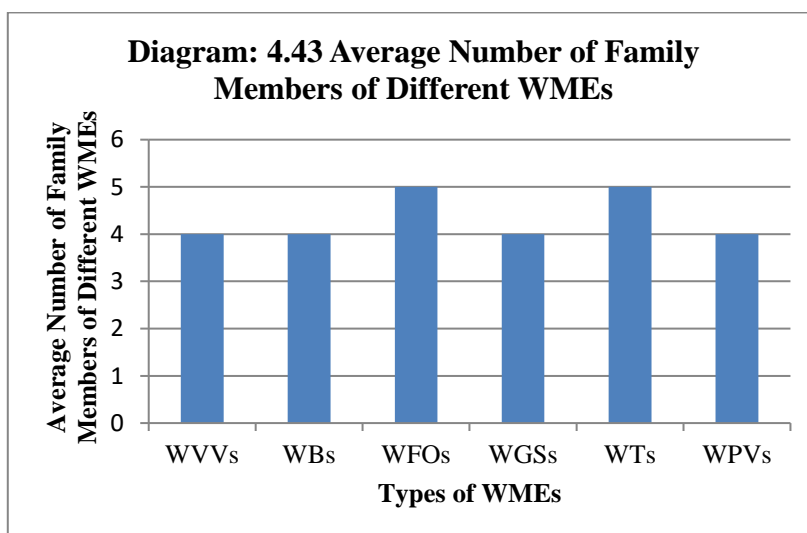
4.5.3 Comparing Average No. of Family Members of WMEs of Dhubri district:

Primary investigation reflects that Average No. of Family Members of WFOs and WTs are found to be 5 each, and that of WVVs, WBs, WGSs and WPVs is 4 each. This is presented in table 4.27, & diagram 4.43.

Table 4.27 Average No. of Family Members of various types WMEs of Dhubri district

Types of WMEs	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Average No. of Family Members	4	4	5	4	5	4

Source: On the basis of primary data collected by the investigator



4.6 COMPARING VARIOUS AVERAGES OF DIFFERENT TYPES OF WMES OF KOKRAJHAR DISTRICT: Here we shall compare various averages like Average Age, Average Education, and Average No. of Family Members among different types of WMEs like WVVs, WBs, WFOs, WGSs, WTs and WPVs of Kokrajhar district.

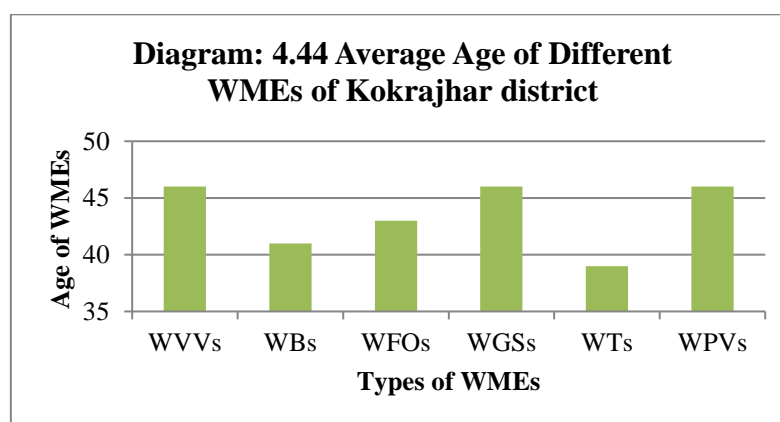
4.6.1 Comparing Average Age of WMEs of Kokrajhar district: Average age is found to be highest among WVVs, WGSs and WPVs that is 46 years, then average

age of WFOs, WBs and WTs are 43 years, 41 years and 39 years respectively. This is shown in table 4.28 and diagram 4.44.

Table 4.28 Average Age of various types WMEs of Kokrajhar district

Types of WMEs	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Average Age	46	41	43	46	39	46

Source: On the basis of primary data collected by the investigator



4.6.2 Comparing Average Education of various types of WMEs of Kokrajhar district: In Kokrajhar district WTs are found to be highest educated of 11 years, then average education of WBs, WPVs, WFOs, WVVs and WGSs are 8 years, 5 years, 3 years, 2 years and again 2 years respectively. This is presented in table 4.29 and diagram 4.45.

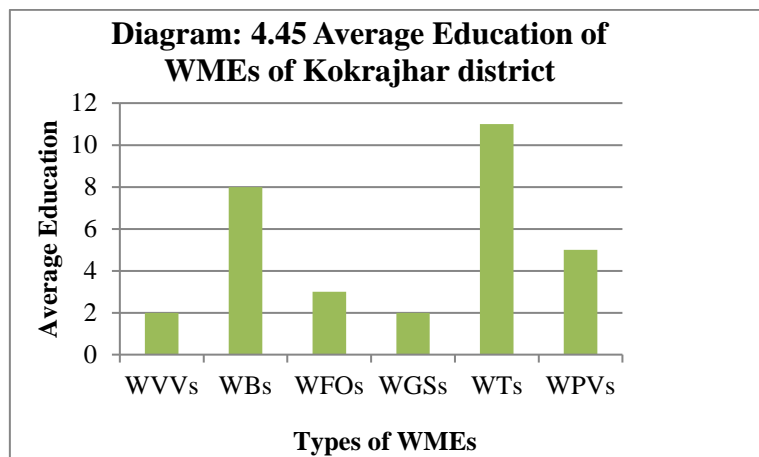
Table 4.29 Average Education of various types of WMEs of Kokrajhar district

Types of WMEs	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Average Education	2	8	3	2	11	5

Source: On the basis of primary data collected by the investigator

It is observed from the above discussion that education is higher among WBs and WTs. After completing education, normally after passing higher secondary,

Bachelor Degree or Master Degree, most often jobless girls are observed to take skill development training on beautician or tailoring or sometimes both.



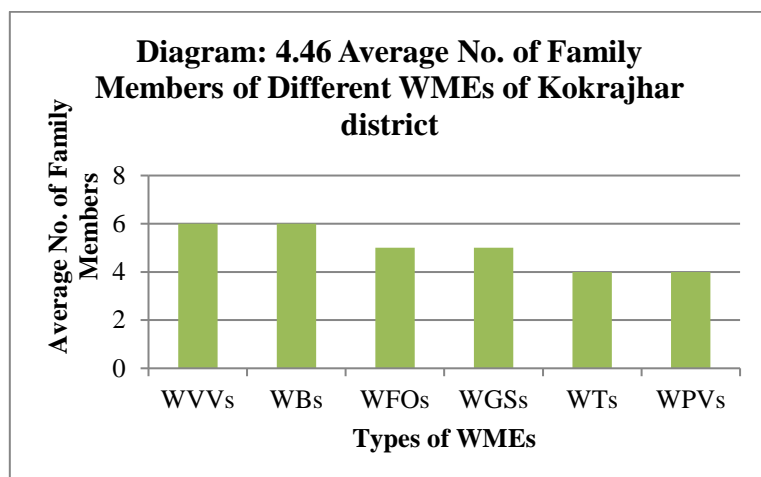
Due to unemployment, jobless women feel themselves unskilled even after taking general higher education. Hence, they participate in skill development trainings like tailoring and beautiparlour with the objective to be self-employed. Therefore, education of both WBs and WTs are observed to be higher as compared to any other micro-entrepreneurs in both Dhubri district and Kokrajhar district.

4.6.3 Comparing Average No. of Family Members of WMEs of Kokrajhar district: In Kokrajhar district both WVVs & WBs have 6 average no. of family members, both WFOs & WGSs have 5 average no. of family members, and both WTs & WPVs have 4 average no. of family members. This is presented in table 4.30 and diagram 4.46.

Table 4.30 Average No. of Family Members of various types WMEs of Kokrajhar district

Types of WMEs	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Average No. of Family Members	6	6	5	5	4	4

Source: On the basis of primary data collected by the investigator



4.7 COMPARING VARIOUS AVERAGES OF DIFFERENT TYPES OF WMES BETWEEN DHUBRI DISTRICT AND KOKRAJHAR DISTRICT: Different averages like average age, average education, average no. of Family members, average investment, average revenue, average income and average working hour of various types of WMEs like Vegetable vendors, owner of Beautiparlour, Foodstall, Grocery, Tailor, Paan vendor etc. are compared below with the help of tables and diagrams.

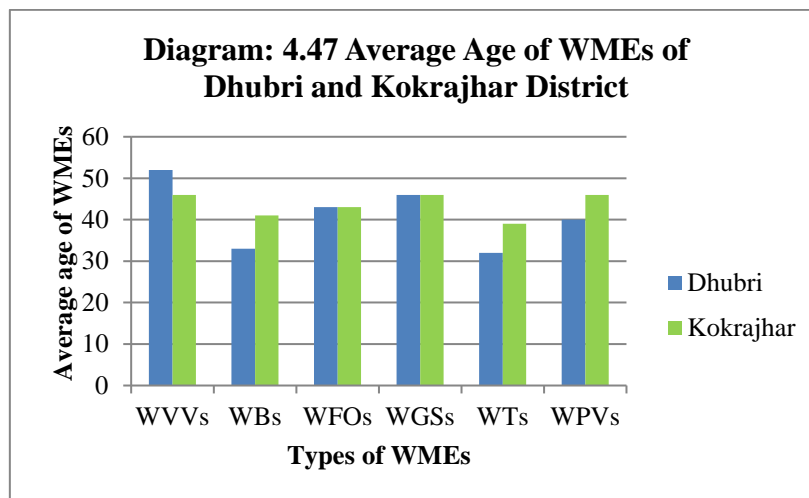
4.7.1 Comparing Average age of various types WMEs of two districts: Table 4.31 reflects average age of various types of WMEs of Dhubri and Kokrajhar district. It is found that average age of WVV of Dhubri district is higher (52) than that of WVV of Kokrajhar district (46).

Table 4.31 Average age of various types WMEs of the two districts

District	WVV	WB	WFO	WGS	WT	WPV
Dhubri	52	33	43	46	32	40
Kokrajhar	46	41	43	46	39	46

Source: On the basis of primary data collected by the investigator

Average age of beautician of Dhubri district is 33, which is lower than that of beautician of Kokrajhar district i.e., 41. Average age of WFOs is same for the two districts, Dhubri and Kokrajhar and it is 43. Again for WGSs, the average age is same for both the district, Dhubri and kokrajhar, i.e., 46. Mean age of WTs in Dhubri district (32) is lower than that in Kokrajhar district (39). Average age of WPVs in Dhubri district (40) is also lower than that in Kokrajhar district (46). In this context, table 4.31 and diagram 4.47 will be more helpful for convenient look.



The above table reflects that WBs and WTs are younger than any other micro-entrepreneurs in both Dhubri district and Kokrajhar district. Because, here only tailoring and beautiparlour is the skill and training based entrepreneurship, which needs proper planning from the early age of life to acquire the skill and start the venture. Moreover, fashion and beauty consciousness among young women is higher and beautiparlour and tailoring is beauty and fashion related entrepreneurship.

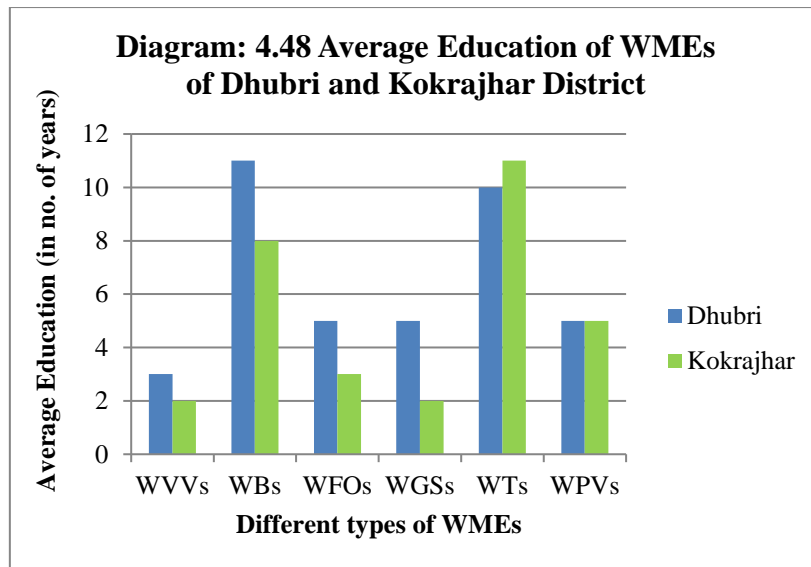
4.7.2 Comparing Average education of Different types WMEs of the two districts: Second, we compare average education of different types of WMEs of the two districts. Average education of WVVs of Dhubri district is 3 years and Kokrajhar is 2 years. Average education of WBs in Dhubri district is 11 years and that of Kokrajhar district 8 years. Average education of WFOs of Dhubri district is also higher i.e., 5 years, than that of Kokrajhar district, which is 2 years. Average

education of WGSs of Dhubri district is also higher (5 years), than that of WGSs of Kokrajhar district. Only average education of WTs of Kokrajhar district is found to be higher (11 years) than that of WTs of Dhubri district (10 years). Finally, the average education of WPVs is same for Dhubri and Kokrajhar district i.e., 5 years. It is presented in table 4.32 and diagram 4.48.

Table: 4.32 Average Education of various types WMEs of two districts

District	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Dhubri	3	11	5	5	10	5
Kokrajhar	2	8	3	2	11	5

Source: On the basis of primary data collected by the investigator



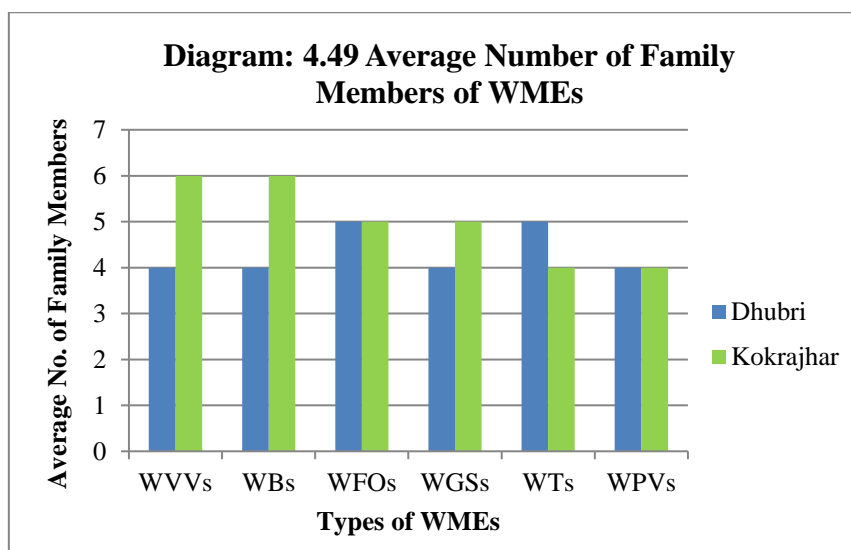
4.7.3 Comparing Average No. of Family Members of Different types WMEs of the two districts: Average no. of family members of both WVVs and WBs of Dhubri district is 4 and that of Kokrajhar district is 6. For WFOs, average number of family members is same i.e., 5, in both Dhubri district as well as Kokrajhar district.

Table: 4.33 Average No. of Family Members of various types WMEs of two districts

District/Entrepreneurs	WVVs	WBs	WFOs	WGSs	WTs	WPVs
Dhubri	4	4	5	4	5	4
Kokrajhar	6	6	5	5	4	4

Source: On the basis of primary data collected by the investigator

Average number of members in WGSs family is 4 in Dhubri district and 5 in Kokrajhar district. WTs have 5 numbers of family members in Dhubri district and 4 numbers of family members in Kokrajhar district. Again, WPVs of both Dhubri district and Kokrajhar district shows equal number of family members i.e., 4. See table 4.33 and diagram 4.49.



4.8 CHARACTERISTICS OF WMEs IN DHUBRI AND KOKRAJHAR DISTRICT ON THE BASIS OF OBSERVATION AND FIELD STUDY:

Most of the women micro-entrepreneurs, almost 60% respondents are observed to be ignorant of banking and financial knowledge. Even they do not have enough time and energy to form SHG and approach banking institutions for micro-

credit. In short, the reasons behind this are pressure of overwork, lack of time, lack of energy, lack of willingness/interest, lack of knowledge and lack of instructor etc.

Sometimes, they are physically and mentally tortured and their money is snatched away by their spouses. They face problems in managing between their domestic works (like cooking, rearing and feeding children and so on) and their business works simultaneously. Most of the time, they do not get support from their male counterparts and other family members (in-laws) in their day to day work.

From the observation and field study made on WMEs of Kokrajhar district and Dhubri district during the field survey, some specific characteristics of the WMEs have been noticed for the two districts. And these are compared between the Dhubri district and Kokrajhar district. This is presented in the table 4.34.

Table 4.34 Characteristics of WMEs in Dhubri and Kokrajhar district on the basis of observation and field study:

Sl. No.	Kokrajhar district	Dhubri district
1	In kokrajhar district women are observed to undertake businesses in the open market places, streets, haats etc.	But, in Dhubri district, instead of market places, streets and haats, women undertake business at home.
2	The WMEs of Kokrajhar district are observed to undertake entrepreneurship individually or independently.	A number of WMEs of Dhubri district is observed to undertake entrepreneurship combined with other family members, specially their husbands.
3	Here almost all the WMEs are found to be cooperative in	Here most of the WMEs are found to be non-cooperative in responding to the

	responding to the questionnaire by the researcher.	questionnaire by the researcher.
4	The WMEs of Kokrajhar district are observed to be less dependent on male members of their family like father or husband.	The WMEs of Dhubri district are found to be more dependent on male members of their family. Even, most of them hesitated to respond to the investigator without taking permission of their male family member's or husbands.
5	In this district women are found to be more mobile i.e. they move from one market/ <i>haat</i> to another for their business activities.	Women are found to be less mobile in this district for business activities, as most of them are found to undertake home based entrepreneurship.
6	Most of the WMEs don't have fixed place of business in this district.	In this district, the WMEs have fixed place of businesses as compared to Kokrajhar district as most of them are undertaking entrepreneurship at home.
7	For WMEs in Kokrajhar district, male domination is found to be very low.	But, for WMEs in Dhubri district, male domination is found to be very high.

Source: On the basis of observation & field study on WMEs by the investigator

4.9 CONCLUSION:

Even though population of Dhubri district is higher than that of Kokrajhar district, but larger number of WMEs are found in the marketplaces of Kokrajhar district than that of Dhubri district. Average age of WMEs of Kokrajhar district (forty-five) is higher than that of Dhubri district (forty-one). Average education of WMEs of Dhubri

district is (sixth standard) found to be higher than that of Kokrajhar district (three). Average household size of WMEs of Dhubri district (four) is lower than that of Kokrajhar district (five). Average annual household income of WMEs of Kokrajhar district is found higher than that of Dhubri district. In korajhar district larger number of WMEs is connected to SHG loans but in Dhubri district larger number of WMEs are connected to Bandhan bank micro-credit. From the field study, it has also been limpid that WMEs of Kokrajhar district are more independent decision taker, and are free from male domination as compared to WMEs of Dhubri district, and this is due to tribal culture prevailing in the Kokrajhar district.

References:

Directorate of Economic and Statistics, Government of Assam. (2015). *Economic Survey, Assam, 2014-15*

Paul, J. (2016). Micro-credit in Empowering Women Micro-entrepreneurship with special reference to Kokrajhar Market of BTAD in Assam. *CHINAKY- A Research Journal on Humanities and Social Science*, 5 (3), June 2016

Paul, J. (2016). Estimating the Role of Education in Empowering Women Micro-Entrepreneurship: With Special Reference to Dhubri Town. In S. Dutta et al (Ed.). *Women Education in India: Through the Ages*. Panbazar, Guwahati: Knowledge Publications

Website:

<http://www.womensweb.in/2017/07/government-schemes-for-upliftment-of-women-in-india/> Retrieved on August 10, 2017, at 9.45 PM

<http://www.google.com/amp/s/m.jagaranjosh.comcom./general-knowledge/amp/women-empowerment-programmes-1322720937-1> Retrieved on August 12, 2017, at 9.00 PM

Economic Times, February 1, 2020, 07.42 IST, Accessed from ([https://government-economictimes-indiatimes-com.cdn.ampproject.org/v/s/government.economictimes.indiatimes.com/amp/news/economy/women-entrepreneurship-unsung-saga-of-economic-warriors/73825285?amp_js_v=a3&_gsa=1&usqp=mq331AQFKAGwASA%3D#aoh=15978246028561&referrer=https%3A%2F%2Fwww.google.com&_tf=From%20%251%24s&share=https%3A%2F%2Fgovernment.economictimes.indiatimes.com%2Fnews%2Feconomy%2Fwomen-entrepreneurship-unsung-saga-of-economic-warriors%2F73825285](https://government-economictimes.indiatimes.com.cdn.ampproject.org/v/s/government.economictimes.indiatimes.com/amp/news/economy/women-entrepreneurship-unsung-saga-of-economic-warriors/73825285?amp_js_v=a3&_gsa=1&usqp=mq331AQFKAGwASA%3D#aoh=15978246028561&referrer=https%3A%2F%2Fwww.google.com&_tf=From%20%251%24s&share=https%3A%2F%2Fgovernment.economictimes.indiatimes.com%2Fnews%2Feconomy%2Fwomen-entrepreneurship-unsung-saga-of-economic-warriors%2F73825285)) on 5th July, 2020, at 4.30 PM