

CHAPTER 6

ROLE OF MICRO-ENTREPRENEURSHIP IN WOMEN EMPOWERMENT IN DHUBRI DISTRICT AND KOKRAJHAR DISTRICT: PROBLEMS AND PROSPECTS

In this chapter, a discussion on reasons behind undertaking micro-entrepreneurship by women in Dhubri and Kokrajhar district, factors affecting women empowerment in the two study areas, and a comparative analysis of role of micro-entrepreneurship in women empowerment of Dhubri and kokrajhar district will be done on the basis of the primary data collected by the investigator. Finally, to measure the women empowerment in the two districts a Women Empowerment Index (WEI) for WMEs will be attempted to be constructed. To be more specific, this chapter is going to fulfill fourth objective and fourth hypothesis of the research study.

6.1 MICRO-ENTREPRENEURSHIP AND WOMEN EMPOWERMENT: A THEORETICAL DISCUSSION:

6.1.1 MICRO-ENTREPRENEURSHIP: At a Conference on Entrepreneurship, held in the United States, the term ‘entrepreneurship’ was defined “the attempt to create value through recognition of business opportunity, the management of risk taking appropriate to the opportunity, and through the communicative and management skills to mobilise human, financial and material resources necessary to bring a project to function” (Kao, and Stevenson, 1984).

Lawrence, (2005) defines micro-enterprise as typically labour intensive business units that are not part of larger business units. They usually operate in the local market, are financed by their owners and as a result, are often undercapitalised. In general, micro-enterprises are managed by their owners and employ between one and nine staff, most of whom are members of the owners’ families. Micro enterprises are small income earning ventures that are managed

and operated by the owner, often with the help of his or her family. Micro-enterprise is a livelihood strategy that if successful and sustainable, can achieve the livelihood outcomes of the micro-entrepreneurs and their families (Lawrence, 2000). According to some recent researchers, several women, especially the middle class women start entrepreneurship due to the pull and push factors of traditional and changing values. Under the **pull factors** women entrepreneurs choose a profession as a challenge, as adventure with an urge to do something new and to have independent occupation. Under the **push factors**, women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Women entrepreneurs ventured into their business because of some compulsions. The compulsions cited were: death of husband who was on business, unemployment, to supplement meager income at home, to adopt better lifestyle and to settle children. This group distinctively falls under 'push' category of entrepreneurs who resorted to entrepreneurial profession because of some compulsions (Mahuthammal, 2009).

Thus, the women may choose micro-entrepreneurship as their profession due to various reasons. The underlying reasons behind undertaking entrepreneurship by women in the study areas, i.e., in Dhubri and Kokrajhar district are as follows:

- (a) **Compelled Women Entrepreneurs:** Due to the death or sickness of their father, husband or any other male members, to manage the family, some women have been compelled to open up enterprises.
- (b) **Independent or Self-Interested Women Entrepreneurs:** To be self-dependent and to make their own identity in the family and society, these types of women undertake entrepreneurship.
- (c) **Opportunity Grabbing Women Entrepreneurs:** Sometimes, due to some socio-economic externalities, some women obtained some opportunities to start a business in their particular area.
- (d) **Generated Women Entrepreneurs:** Some women became entrepreneurs due to NGO or governmental entrepreneurship development and training programmes.

- (e) **Family occupying entrepreneurship by women:** These women are involved in business to manage a family predominating business.
- (f) **Subordinate Women Entrepreneurs:** These women work as entrepreneurs but under their male family members and depend on their male family members for any decision making in business matters.

Again, on the basis of profitability, micro-entrepreneurs can be classified mainly into two types. They are

- (a) **Subsistence entrepreneurs:** These types of entrepreneurs run the business only for survival purpose, without creating any employment and long term business base.
- (b) **Growth oriented entrepreneurship:** These entrepreneurs create a long term base for their business, generating more or less employment.

In the study area, in Dhubri and Kokrajhar district, almost 85% and 80% of women micro-entrepreneurs are found to be subsistence micro-entrepreneurs respectively. For both the districts, except some small number of WMEs, others are just earning their livelihood through their business and of which, even some are not able to meet their subsistence needs by their income from micro-entrepreneurship. They don't have any tendency to achieve and maintain growth in their business. This may be due to their double responsibility for home and business and the pressure and stress arising out of that.

6.1.2 WOMEN EMPOWERMENT: Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them

[\(https://www.womansday.com/health-fitness/news/a55529/working-women-health-risks/\)](https://www.womansday.com/health-fitness/news/a55529/working-women-health-risks/).¹

6.1.2.1 Women Empowerment Process: Women empowerment is a long-run process. It can't be achieved in a day. On the basis of literature of various writers, the researcher has put forth different stages of the empowerment of women in any region or country as explained below:

Stage I: Understanding/ Conceiving gender inequality.

In the first stage, women start to understand or conceive the inequality and discrimination perpetuating in their family and society and realize the fact that they are lacking behind in their family and society as compared to their male counterparts in almost every aspects such as power relations, education, self-perception, self-esteem, dignity, societal-cultural values, norms, and so on. Thus, they recognize their own existence and start accumulating power to express. Exception to these, in some elite families, women may take education and hold an important social and political position at the same time, which may become examples to all women in the society.

Stage II: Expressing the feeling

They accumulate enough power in this stage, and what they feel in the first stage, they express all those in the second stage. At this stage, women share their feelings and experiences with each other and build a common vision and mission. As a result some family and society, which respect the feelings of women, they start educating their girl child but a negligible portion of the society.

Stage III: Creating Awareness about gender discrimination among women through different women associations:

In the third stage, due to the expression of their feelings and building a common vision and mission and women education to a negligible extent in the

¹Source: XII Five Year Plan Report of the Working Group on Women's Agency and Empowerment, Ministry of Women and Child Development, Government of India, p4, Accessed on 7th March, 2014, 11:25 AM, http://planningcommission.nic.in/aboutus/committee/wrkgrp12/wcd/wgrep_women.pdf

second stage, the process become more mature to realize the importance of collective action, different women association come into existence and they create awareness among backward women and raise voice against gender discrimination. In this stage, more number of women becomes educated. Educated women start obtaining government and non-government jobs. But, regarding business either no woman dares to undertake business going to the marketplaces or sitting and competing with their male counterparts or very negligible number of women undertake businesses.

Stage IV: Taking action for eliminating discrimination against women:

The fourth stage is the stage of action. In the second and third stage women started to take education so female literacy rate increases, and women become more conscious about self-esteem, and self-sufficient in all aspects. They realize the fact strongly that without financial self-sufficiency any other self-sufficiency is not possible. So, most of the women involve themselves in different economic activities according to their education and capabilities. They start taking higher education, and skill development training to survive in the competitive market as against their male counterparts. But, patriarchal mindset is still dominant in family and society.

Stage V: Women empowerment:

In fourth stage, women have already proved themselves that they can equally even in better way, do everything what male can do. So, the family and society start giving equal right, value and respect to both male and female in every aspect. No gender-inequality, no-discrimination; female are now owner of their own decision making and get freedom of expression & choice, equally participate in family, society, cultural and economic activities and most important phenomena in this stage is equal division of paid and unpaid work & work time and equal enjoyment of leisure time. This is called empowerment of women. This stage takes a long term to complete itself and arrive at the ultimatum of women empowerment.

The term and slogan, “women empowerment” ends/ vanishes with the arrival at ultimate destination of women empowerment, as, now people’s point of

view towards male and female is same. They stop distinguishing persons by gender; rather start differentiating on the basis of their personality and quality. The women themselves as well as the society start considering/ addressing men and women simply as persons. So, it can be viewed that “women empowerment” implies the end of the slogan “women empowerment”.

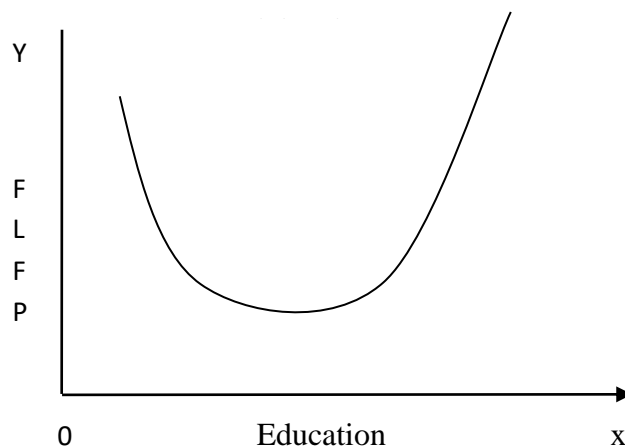
In this stage woman enjoys a high position. Since, women are equally participating in economic activities as men, but the discrimination of nature in the biological/physical structure of male and female cannot be denied. Women start working outside the home, causing extreme deficits in long-term care services to children and those over age sixty five. Sometimes, for child-care or senior citizen care services depending on persons outside the home may result fatal and hazardous. So, at least one family member has to take this responsibility and obviously this duty is to be taken by the female member through mutual family understanding. Once again, the women’s responsibility as homemaker would be realized by the family and the society. In this way, female start remaining again within the four walls of home. The family and social status of women would again start decreasing, but the decrease being very slow and gradual, resulting once again male domination and gender discrimination. Thus, there would be need for the process of women empowerment to once again begin from the first stage. This is a cyclical process and it will go on and on.

Mere education cannot empower a woman. Involvement of women in economic activity or paid work has been one of the necessary conditions for women empowerment. But, according to Human Development Report, 2015, women are less engaged in waged work, earn less than men, remain underrepresented in senior decision making positions, encounter uneven barriers to entrepreneurship and, in many countries, are more likely to be in vulnerable employment. The labour force participation rate is consistently much lower for women than men, both globally and by human development grouping. Globally participation rates for women have fallen slightly in recent years, as have men’s is

due mainly to reductions in **India** (from 35 percent in 1990 to 27 percent in 2013) and China (from 73 percent in 1990 to 64 percent in 2013).²

In this context, it is worth mentioning that Indian labour market shows very low rate of female labour force participation (FLFP). Labor force participation of women in rural areas is much higher than in urban areas. The gender gap in labour force participation is also higher in urban areas. According to Das, Sonali and others, (2015), the relation between education and labour force participation of women is found to be U-shaped as shown in following figure 6.1. For illiterate or at a very low level of education FLFP is also very high but with the increase in education the labour force participation by women declines and then picks up among highly educated women particularly university graduates, who experience the pull factor of higher-paying white collar jobs. Female labour participation rate is higher among low income household due to largely economic necessity (Das et al, 2015).

Figure 6.1: Education and Female labour force



In India, according to Census report, female literacy has increased from 39.3% in 2001 to 64.6% in 2011, i.e., the number of illiterate women, among whom FLFP is very high, has decreased by 25.3% during this period. Of the educated women, in India, higher percentage of women is having middle

² Source: Human Development Report 2015, *Work for Human Development*, United Nations Development Programme (UNDP)

education (among whom FLFP is low) and percentage of women with higher education is very low (among whom FLFP is high). This is why; the participation rates for women have fallen in **India** from 1990 to 2013.

Globally, women earn 24 percent less than men (Human Development Report 2015). In India and particularly in Assam, most of the women, being less or un-educated (percentage of women illiterate in India 35.4% and in Assam is 33.7%), they do not get adequate government or non- government jobs. Again, due to lack of finance they could not be able to undertake any small, medium or large scale businesses. It is only micro-entrepreneurship, which women can easily undertake with minimum investment according to their capacity as well as with zero to any level of education. Thus, micro-entrepreneurship plays a vital role in making the women of any socio-economic and educational background, economically self-sufficient. Economic self-sufficiency helps a woman in multidimensional aspects like contributing family income, affording labour and time saving technology, gender equality in division of labour, increasing leisure time³, household decision making, build leadership quality, reduce domestic violence, Socio-economic and political awareness, increasing esteem in the family & society, improving power relations⁴ etc. which in turn leads to empowerment of a woman. The researcher has attempted to represent the process through which women empowerment takes place due to micro-entrepreneurship in the figure: 6.2.

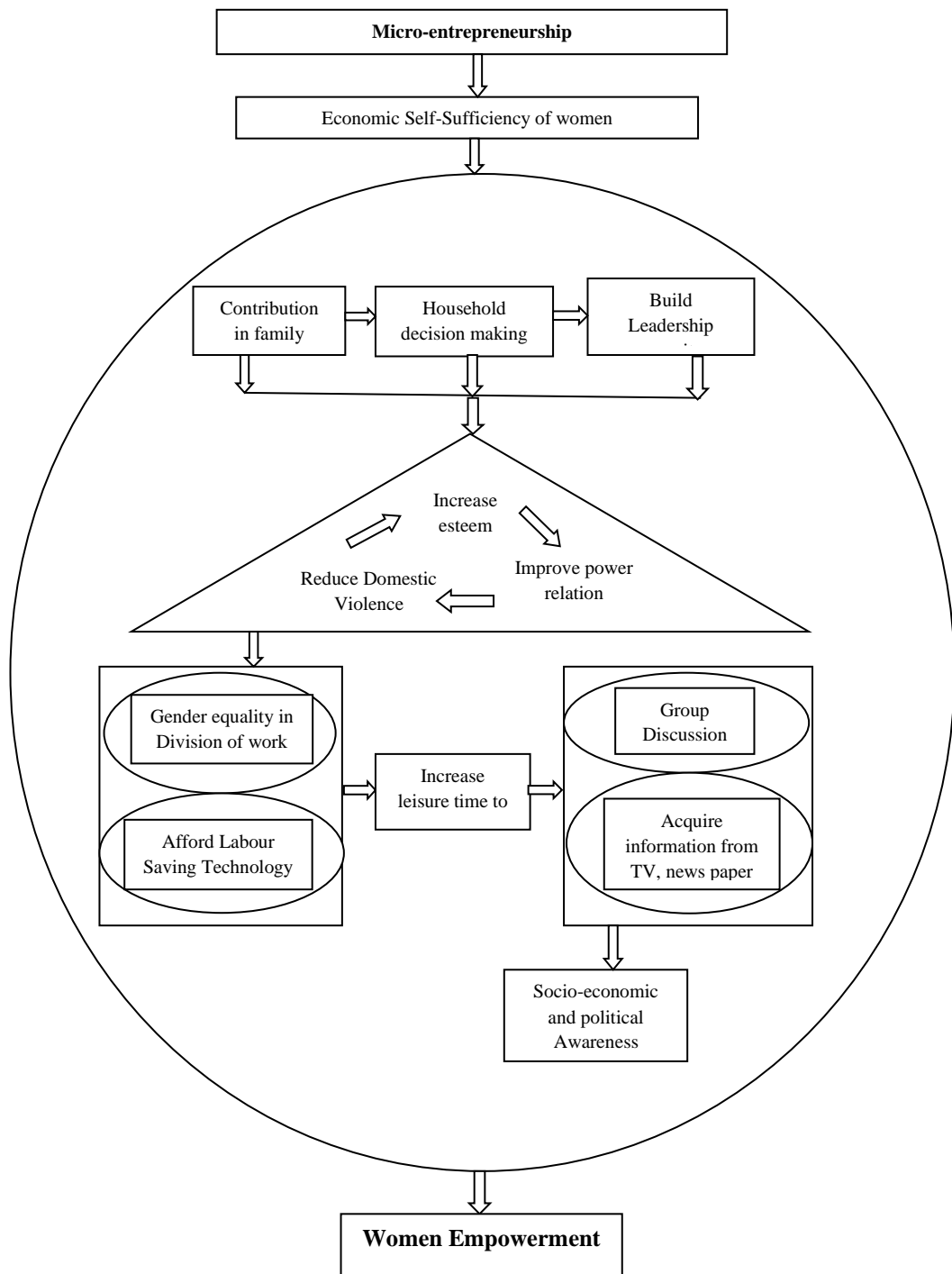
Micro-entrepreneurship leads to economic self-sufficiency of a woman, which helps the woman to contribute to her family income. Due to her contribution to her family income, she achieves capability to raise voice regarding family decision making. This enhances her leadership capability. Contribution in family income, role in family decision making and leadership capability

³ **Note:** According to Human Development Report, 2015, “Women have less discretionary free time than men do. In a sample of 62 countries, men average is 4.5 hours a day of leisure and social activities, compared with women’s 3.9 hours. The gap is wider at lower levels of human development, 29 percent (relative to men) in low human development countries.”

⁴ Definition: Power relations mean division of power between genders or men and women. (Accessed from <http://www.answer.yahoo.com/question/index?qid=20110115082508AAOV1jU> on 8/11/16 at 8.14 PM)

altogether, in turn, increases her esteem in her family and society, improves power relation and diminishes/ eliminates domestic violence against the woman, in a circular way as given the figure 6.2.

FIGURE: 6.2 Micro-entrepreneurship and WE



Source: Author's creation

Again the effect of all the factors cited above lead to gender equality in division of labour and make the woman capable of affording labour saving technology. Gender equality in division of labour i.e. equal distribution of unpaid household work between male and female family members as well as labour saving technology increases leisure time for the woman. A woman can utilize this increased leisure hours in group discussions and/or acquiring knowledge and information from TV, Radio, books, news papers, magazines etc., resulting socio-economic and political awareness in her. And she is empowered now. From the above discussion, theoretically it is proved that micro-entrepreneurship plays an important role in empowering women, thus our fourth null hypothesis i.e., micro-entrepreneurship does not have significant role in empowering women could be rejected. In the following parts, a more database discussion will be done to examine the role of micro-entrepreneurship in empowering women.

6.2 ANALYSING THE FACTORS AFFECTING WOMEN EMPOWERMENT IN THE TWO STUDY AREAS:

To understand, to what extent micro-entrepreneurship has become successful in empowering women in the two study areas, the researcher has investigated some factors relating to WMEs which are used as indicators of empowerment of a woman. Cardinal measurement of empowerment is quite tough, since, women empowerment is a subjective phenomenon. There may be hundred even thousand types of questions as well as methods which might arise for measuring women empowerment, but so far as the researcher's personal conception and perception supported, has put some specific questions forward as scales for measuring women empowerment. The questions include some facts which are indeed main tools for measurement of women empowerment. For this purpose the investigator asked some 'yes' or 'no' type questions to the WMEs, from which the researcher has tried to bring out percentage of empowerment for each and every individual WMEs by computing individual empowerment score, and a percentage of WMEs having quality to fall under adequate empowerment for each district. Finally, after computing individual empowerment score, an

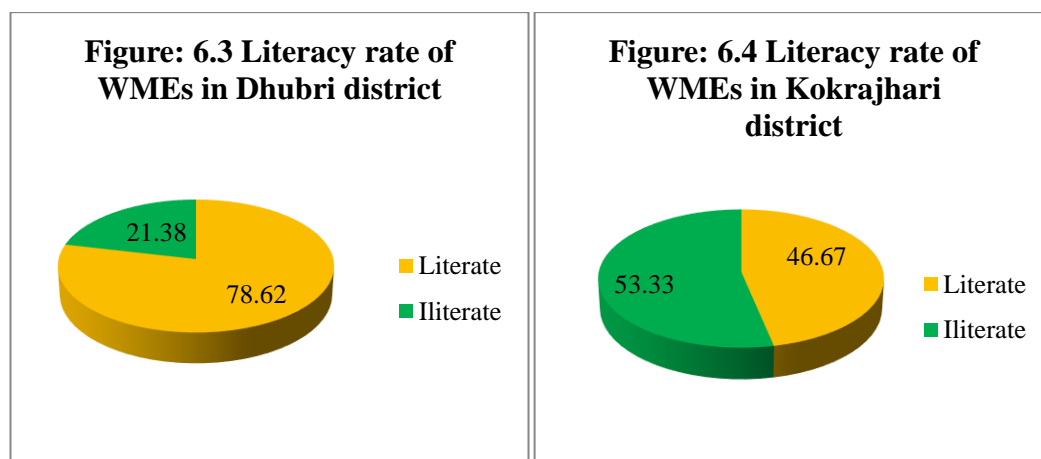
‘aggregate empowerment score for the WMEs of a particular district’ is calculated. On the basis of primary investigation on the study areas, the facts relating to WMEs between Dhubri district and Kokrajhar district are examined and compared as follows:

6.2.1 Literacy Rate of WMEs: Education or literacy is considered as the first and foremost indicator of empowerment all over the world. So, literacy rate among WMEs of the two districts is examined, and found that literacy rate among WMEs in Dhubri district is higher (78.62%) than that in Kokrajhar District (46.67%). This is presented in table 6.1 and figure 6.3 & 6.4. This is because 89.54% people in Dhubri district and 93.8% people in kokrajhar District live in rural areas according to Economic Survey, Assam, 2016-2017. Moreover, another reason is that, a significant proportion of population, almost 32.37% are tribal population in Kokrajhar district, who have come to the mainstream society recently and thus, they have started educating themselves very recently.

Table: 6.1 Literacy rates of WMEs in Dhubri district and Kokrajhar district (figures in percentage)

District	Literate	Illiterate
Dhubri	78.62	21.38
Kokrajhar	46.67	53.33

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

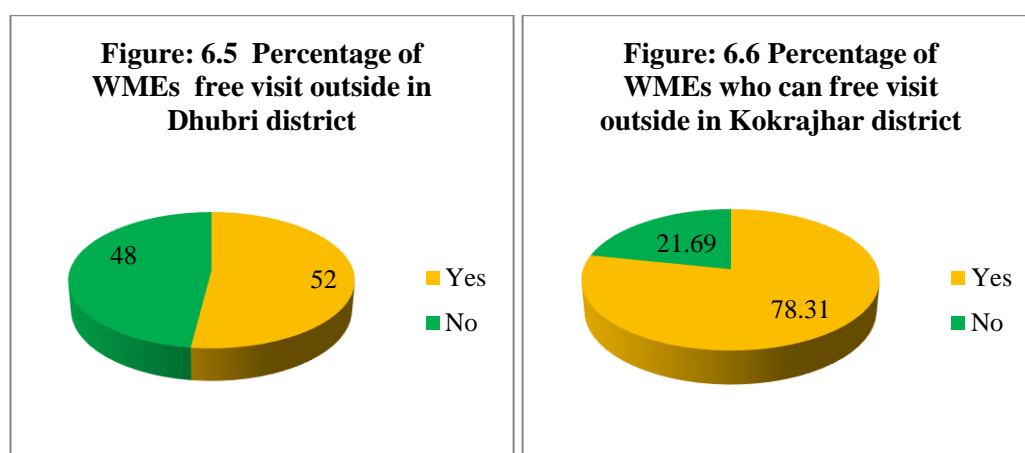


6.2.2 Percentage of WMEs freely visits outside without permission from male family members: Free visit outside without permission from male family members indicates freedom provided to women by the family.

Table: 6.2 Percentage of WMEs freely visit outside in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	52	48
Kokrajhar	78.31	21.69

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



When the WMEs asked whether they can freely visit their neighbour and outside without getting permission from male family members, 52% and 78% replied yes in Dhubri district and kokrajhar district respectively. This data reflects that women in kokrajhar district get more freedom than Dhubri district. Again, this is due to 32.37% tribal of which 11.40% Christian population in Kokrajhar district, who are comparatively free from male domination. See table 6.2 and figures 6.5 & 6.6.

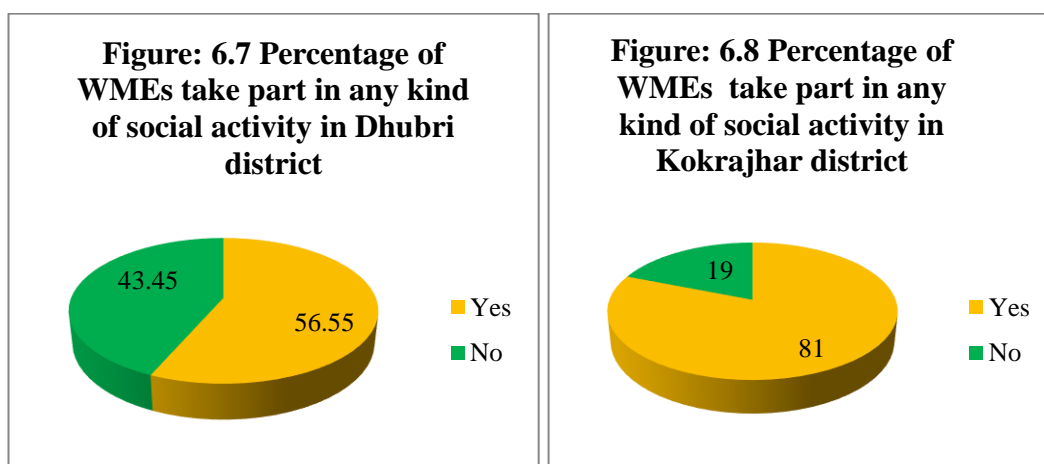
6.2.3 Percentage of WMEs takes part in any kind of social activity: Taking part in social activity indicates esteem and liberty of women in the society.

Table: 6.3 Percentage of WMEs take part in any kind of social activity in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	56.55	43.45
Kokrajhar	81	19

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

When they are asked whether they take part in social activity, 57% in Dhubri district and 81% in kokrajhar district replied yes. This data reflects that women in kokrajhar district are more socially active than that of Dhubri district. This is due to the influence of tribal population in Kokrajhar district. This is presented in table 6.3 and figures 6.7 & 6.8.



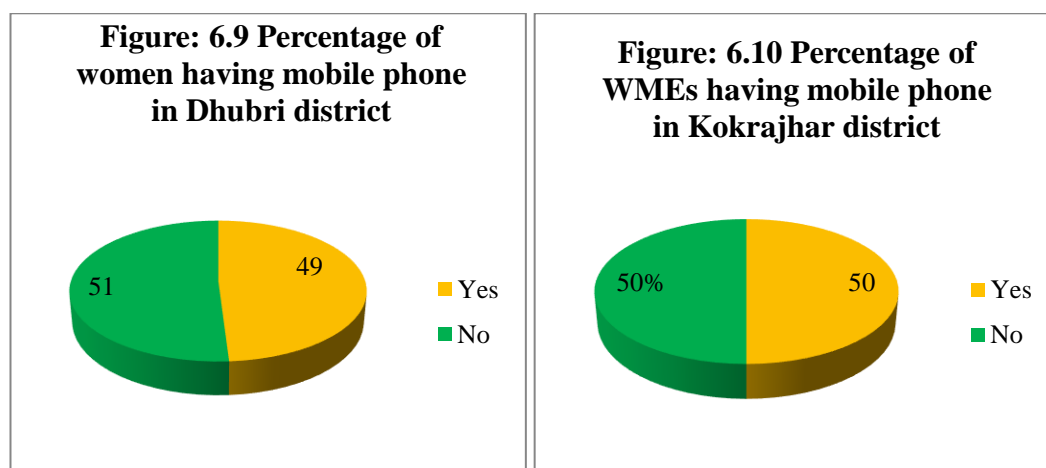
6.2.4 Percentage of WMEs having mobile phones: Having mobile phone by a woman indicates freedom in communication and linkage with the rest of the world of a woman and thus empowerment of a woman. It is evident from tables 6.4 that greater number of WMEs in Kokrajhar district (50%) has mobile phones than of Dhubri district (49%). This is presented in diagram 6.9 and 6.10.

Table: 6.4 WMEs having mobile phones in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	49	51
Kokrajhar	50	50

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

In Dhubri district, 49% of sample WMEs use mobile phone, and in Kokrajhar district 50% of sample WMEs use mobile phone. India is second largest mobile phone producer in the world after China as per information shared by Indian Cellular Association with Telecom Minister Manoj Sinha and IT Minister Ravi Shankar Prasad (<http://m.economictimes.com/tech/hardware/india-is-now-worlds-second-largest-mobile-phone-producer-ica/articleshow/63566172.cms>, accessed on 13th July, 2018, at 11.38 AM). About 67% of world’s population is now using mobile phone (<http://www.eweek.com/mobile/5-billion-people-now-subscribe-to-mobile-services-around-the-world>, accessed on 13th July, 2018, at 10.31 AM). Thus, Dhubri and Kokrajhar district is not exceptional to this and even with low income, almost 50% of WMEs are found to use mobile phone.



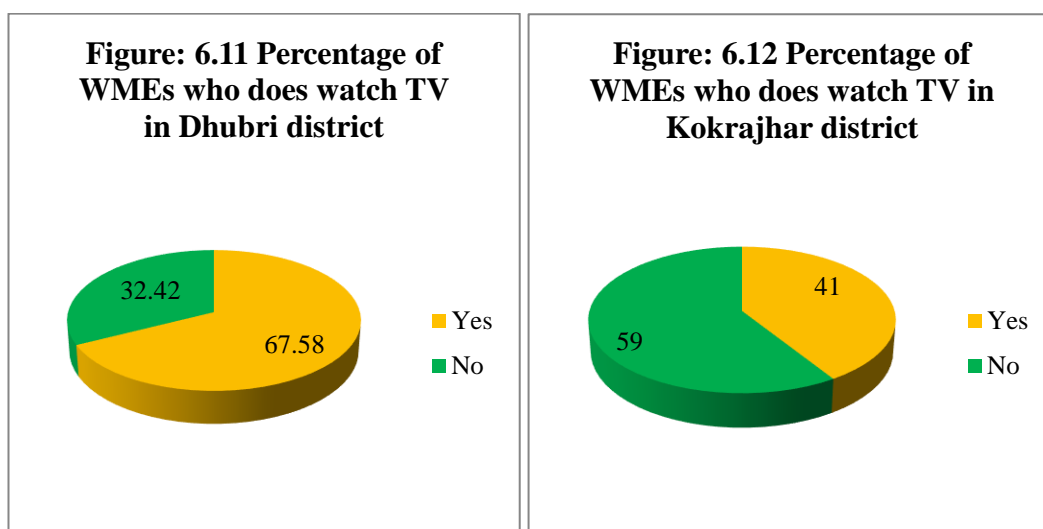
6.2.5 Percentage of WMEs watch TV: Various programmes shows and news in TV are source of acquiring knowledge and information, through which a woman can empower herself.

Table: 6.5 Percentage of WMEs watch TV in Dhubri district (figures in percentage)

District	Yes	No
Dhubri	67.58	32.42
Kokrajhar	41	59

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

It is observed from primary investigation that in Dhubri district 67.58% and in Kokrajhar district 41% WMEs watch TV. This is because 89.54% people in Dhubri district and 93.8% people in kokrajhar District live in rural areas, according to Economic Survey, Assam, 2016-2017. It is presented in table 6.5 and figure 6.11 and 6.12.

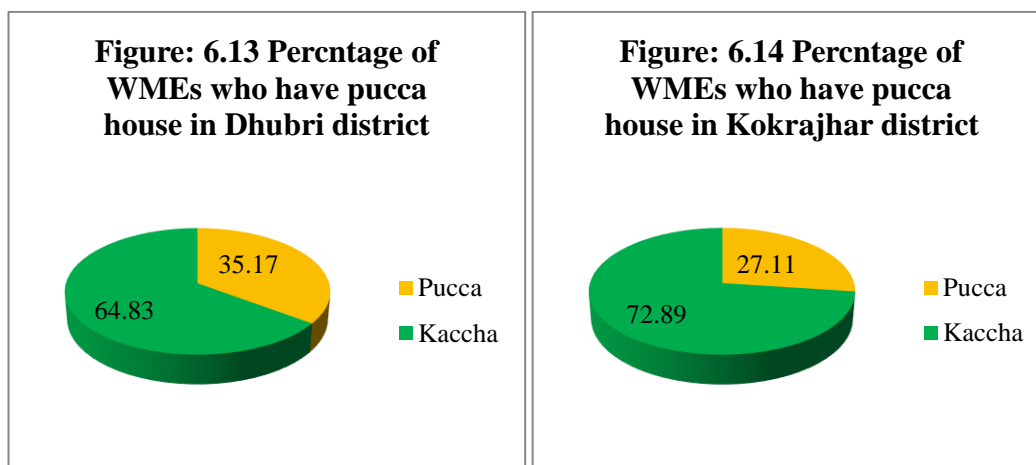


6.2.6 Percentage of WMEs having Pucca house: Better quality of house means better standard of living and higher standard of living means higher empowerment.

Table: 6.6 House types of WMEs in Dhubri district and Kokrajhar district (figures in percentage)

District	Pucca	Kaccha
Dhubri	35.17	64.83
Kokrajhar	27.11	72.89

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



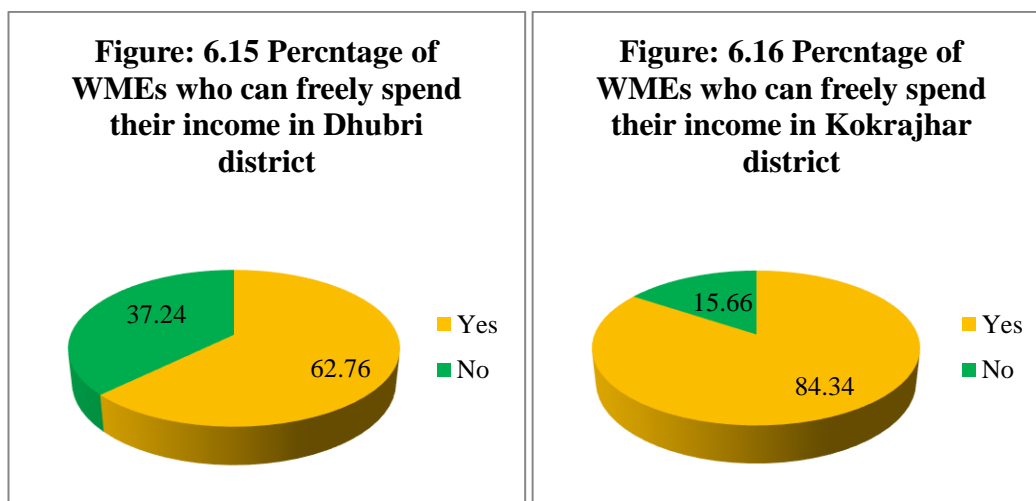
Here pucaa house types indicated better standard of living than WMEs having kachha house. In Dhubri district 35.17% and in kokrajhar district 27.11% WMEs own pucca house. This is presented in table 6.6 and figure 6.13 & 6.14. As mentioned above, again the reason behind having less number pucca house by WMEs, is that, larger number of population in kokrajhar district belongs to rural area as well as tribal people are very recent to come to the mainstream society and live an organized life.

6.2.7 Percentage of WMEs freely spend their household income: In this context, the investigator would like to state that for empowerment of a woman mere earning money is not sufficient but freely spending household income according to their own wish is equally important.

Table: 6.7 WMEs freely spend household income in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	62.76	37.24
Kokrajhar	84.34	15.66

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



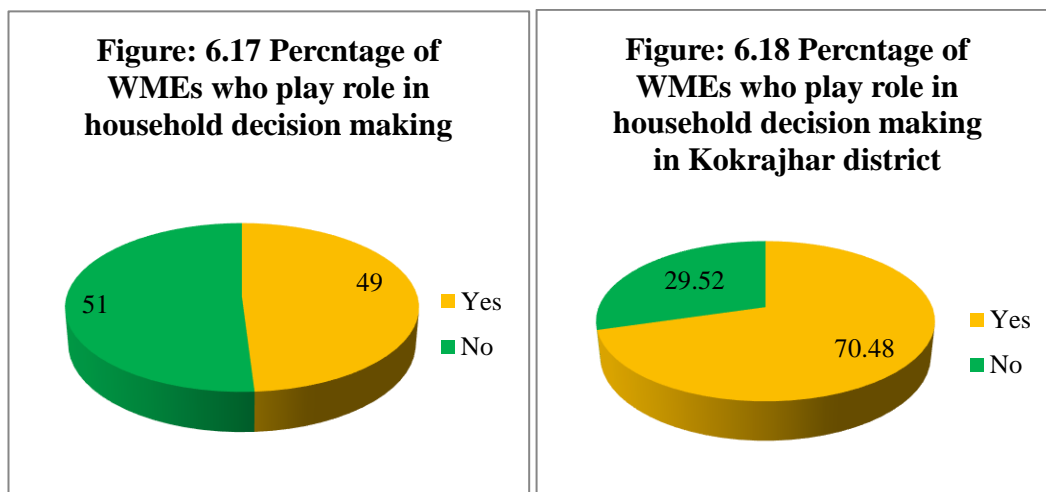
The field survey reports that in Kokrajhar district higher percentage (84.34%) of WMEs can freely spend their household income as compared to that of Dhubri district (62.76%). This is presented in table 6.7 and figures 6.15 & 6.16. Due to the mixed effect of large number of Tribal and specially Christian-tribal population, (in which women enjoy more freedom) in kokrajhar district as compared to Dhubri district, the WMEs of Kokrajhar district are found to enjoy more freedom in spending their household income.

6.2.8 Percentage of WMEs play role in household decision making: Playing role in household decision making reflects woman’s capability, power & liberty to take decision for her home.

Table: 6.8 WMEs play role in household decision making in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	49	51
Kokrajhar	70.48	29.52

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



From primary investigation it is found that in Kokrajhar district 70.48% WMEs play role in household decision making and in Dhubri district only 49% WMEs play role in household decision making. It is presented in table 6.8 and diagrams 6.17 & 6.18. This is because, Tribal people are matriarchal to some extent, so they play an important role in household decision making, and influence of these people are comparatively much higher in Kokrajhar district than Dhubri district.

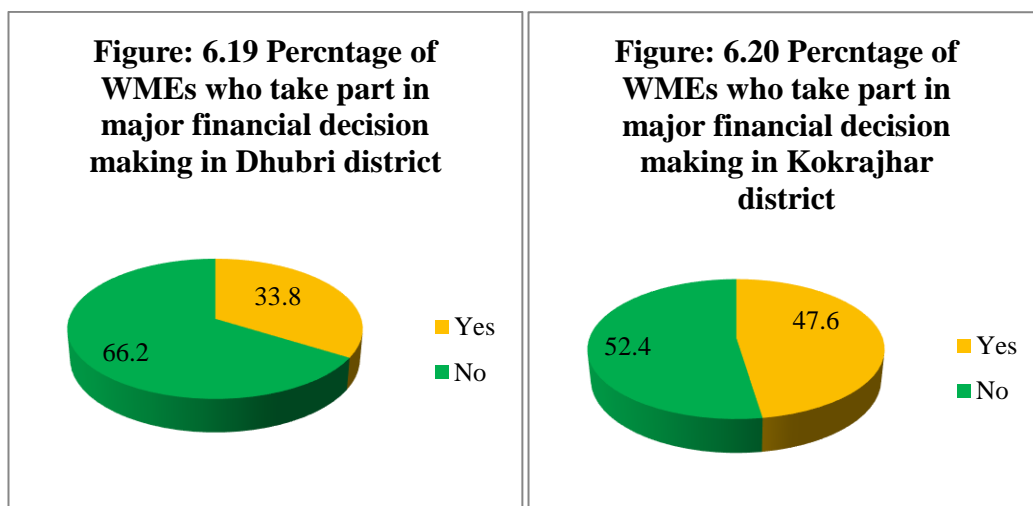
6.2.9 Percentage of WMEs play role in major financial decision making:

Again playing role in major financial decision like buying and selling gold, land etc. by a woman shows a woman's capacity, capability, importance, liberty self-sufficiency of the woman in the family.

Table: 6.9 WMEs play role in major financial decision making in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	33.8	66.2
Kokrajhar	47.6	52.4

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



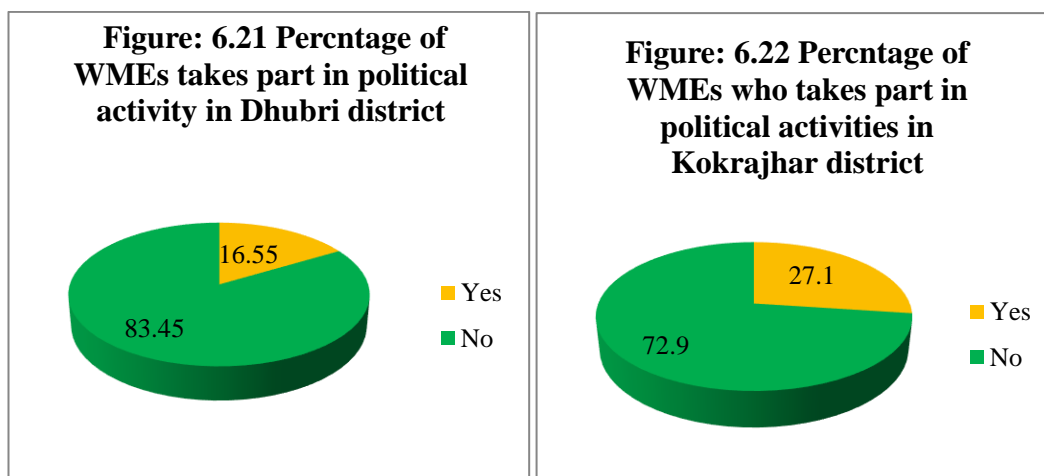
Primary data shows that 33.8% in Dhubri district and 47.6% WMEs in Kokrajhar district play role in major financial decision making, like buying and selling gold and land etc., as shown in following table 6.9 and figures 6.19 & 6.20. Being tribal protected area, huge funds and assistance are provided by central government of India, in kokrajhar district. With the increase in liquidity in the hands of people in general and in the hands of women in particular in Kokrajhar district, more women are seen to come forward and play an important role in major financial decision making as compared to that of Dhubri district.

6.2.10 Percentage of WMEs play role in political activity: Taking part in political activities like contesting election & taking part in election campaigning etc., by a woman means stepping out and opening up to society, to the outer world, searching out and establishing her own existence and raising her voice for her own right and ambitioning to be a role model to the society. All these directly signify empowerment of a woman.

Table: 6.10 WMEs play role in political activity making in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	16.55	83.45
Kokrajhar	27.1	72.9

Source: Estimated on the basis of the data collected from primary investigation



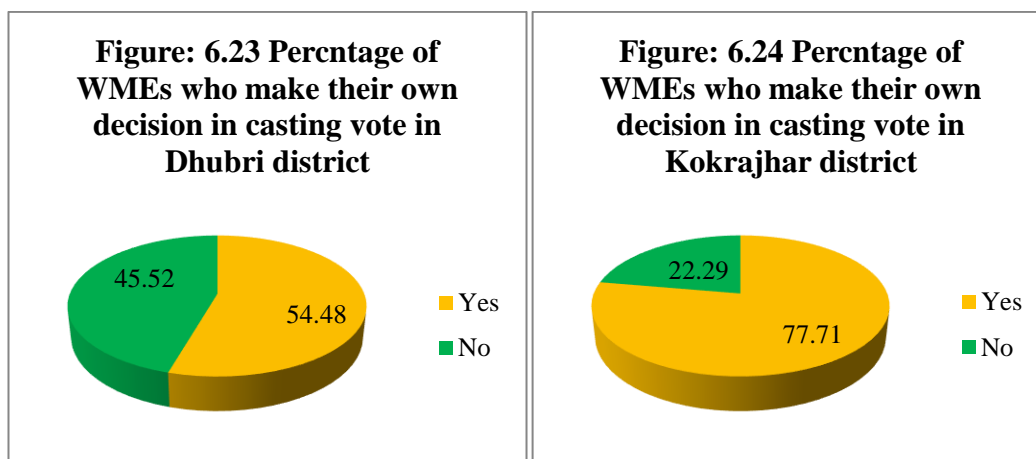
In Dhubri district 16.55% and in kokrajhar district 27.1% WMEs take part in political activity, which is presented in following table 6.10 and figures 6.21 & 6.22. Women’s role in political activity in the two district are still very poor. But, in this case again Kokrajhar district is showing comparatively good result. This is due to promotion of higher education in Kokrajhar district as result of establishment of some higher education institution like University, CIT & a number of colleges in Kokrajhar district.

6.2.11 Percentage of WMEs cast vote by their own decision: Casting vote by a woman’s own choice needs knowledge, experience, information and prescience regarding the country’s contemporary situation as well as, her courage, capability & self-confidence to make right choice. These are important quality of an empowered woman.

Table: 6.11 WMEs cast vote by their own decision in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	54.48	45.52
Kokrajhar	77.71	22.29

Source: Estimated on the basis of the data collected from primary investigation



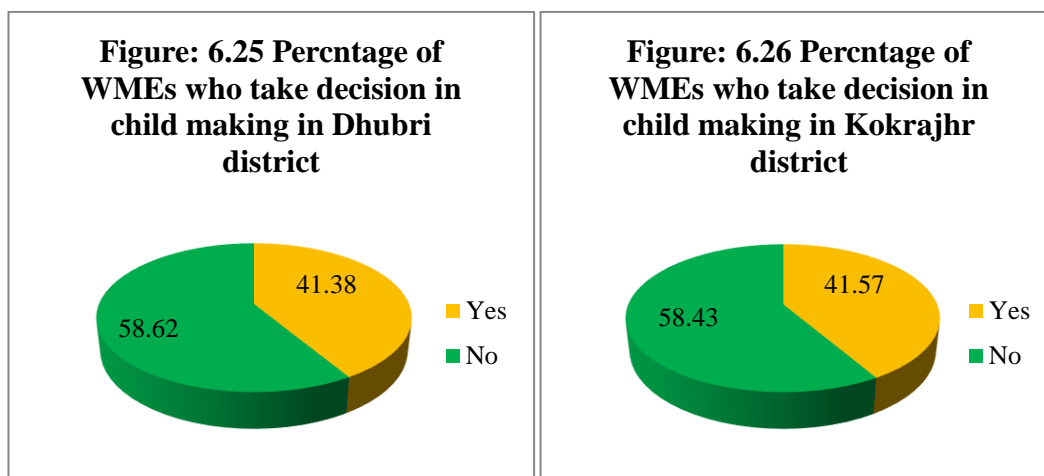
In Dhubri district 54.48% and in Kokrajhar district 77.71% WMEs cast vote by their own decision. Construction of BTC might be attributed to this factor. In Dhubri district almost 45% WMEs cast vote according to the choice of their male family members, such as father, brother, husband etc. this is presented in table 6.11 and figures 6.23 & 6.24. Again due to higher education through establishment of university and CIT, the women of Kokrajhar district are observed to play role in political activity as well as casting vote by their own decision.

6.2.12 Percentage of WMEs takes decision in child making: When a woman is given right to take decision regarding child making (i.e., when and how many child she would have), it means a lot to gender equality, which is one of the essential conditions for women empowerment. Regarding this question our investigation reports almost same result for the two districts, 41.38% in Dhubri district and 41.57% WMEs in Kokrajhar district replied yes to the question, whether they took decision in child making. This is presented in table 6.12 and figures 6.25 & 6.26.

Table: 6.12 WMEs take decision in child making in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	41.38	58.62
Kokrajhar	41.57	58.43

Source: Estimated on the basis of the data collected from primary investigation

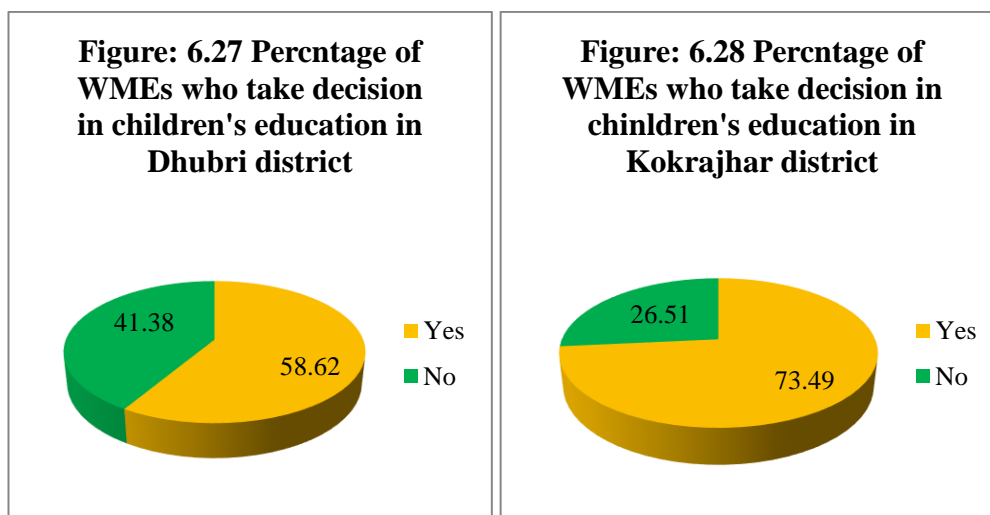


6.2.13 Percentage of WMEs takes decision in children’s education: Taking decision regarding children’s education by a woman shows capability, educational knowledge and information of the woman, which leads to empowerment. In Dhubri district 58.62% and in Kokrajhar district 73.49% WMEs take decision in children’s education, which is presented in table 6.13 and figures 6.27 & 6.28. Since, influence of higher education is observed to bring a radical change in the living strategy of the people of Kokrajhar district, so greater proportion are women in general and WMEs in specific are observed to be interested and taking decision in their children’s education.

Table: 6.13 WMEs take decision in children’s education in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	58.62	41.38
Kokrajhar	73.49	26.51

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



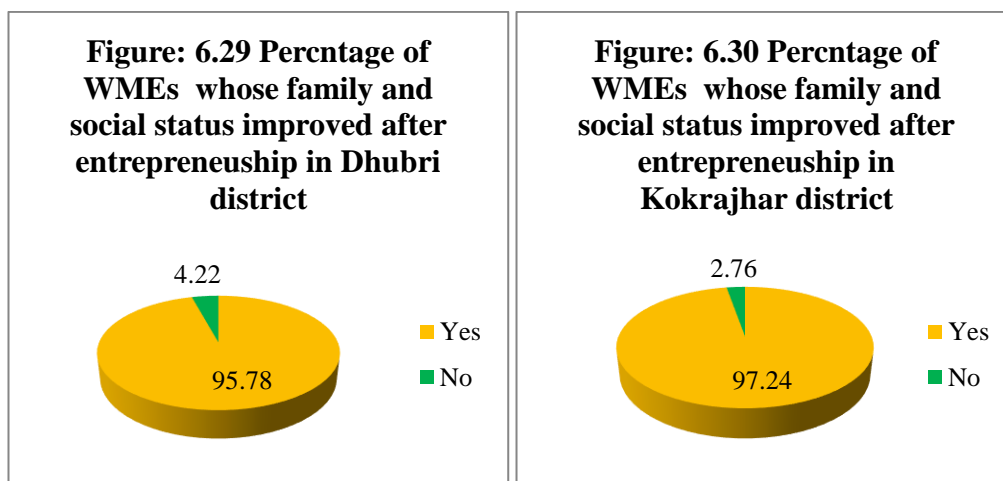
6.2.14 Percentage of WMEs whose family and social status improved after entrepreneurship: Again to know, how much micro-entrepreneurship has been successful in improving the lives of WMEs, we investigated the personal experiences of the WMEs. Because, nothing can be a good estimator of a woman's condition after undertaking micro-entrepreneurship than her own experience. The primary survey reflected that 97.24% WMEs of Kokrajhar district and 95.78% WMEs of Dhubri district replied improvement after undertaking micro-entrepreneurship.

Table: 6.14 WMEs whose family and social status improved after entrepreneurship in Dhubri and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	95.78	4.22
Kokrajhar	97.24	2.76

Source: Estimated on the basis of the data collected from primary investigation

This is presented in tables 6.14 and figures 6.29 & 6.30. The reason behind not improvement is that sometimes their husbands snatched away all the money for smoking and drinking tobacco and alcoholic products, which is creating bottleneck in improving their lives, others reported that their income is too small to meet their subsistent needs, to improve their family and social status.



6.2.15 Percentage of WMEs gets support from their male family members: It signifies the sense of esteem and gender equality by the male members of the family, which is a significant factor of woman empowerment. When they are asked whether they get physical and mental support from their male family members in household and business activities, 41.38% in Dhubri district and 57.83% in Kokrajhar district replied yes. It is represented in table 6.15 and depicted in figures 6.31 & 6.32. The reason behind this is that majority of population belonging to minority, Dhubri district is characterized by male-dominating society as compared to Kokrajhar district.

Table: 6.15 WMEs get support from their male family members in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	41.38	58.62
Kokrajhar	57.83	42.17

Source: Estimated on the basis of the data collected from primary investigation

Figure: 6.31 Percentage of WMEs get support from their male members in domestic works in Dhubri district

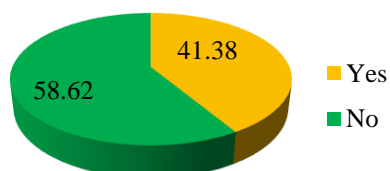
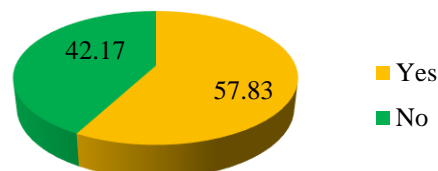


Figure: 6.32 Percentage of WMEs get support from their male members in domestic works in Kokrajhar district



6.2.16 Percentage of WMEs get random orders from their male family members: Getting random orders from male family members reflects domination of male members over female. Thus, not getting random orders is favourable for empowerment of a woman. When they are asked whether they get random orders from their male family members 35.17% in Dhubri district and 48.2% in Kokrajhar district replied no, which is presented in table 6.16 and pie-diagram 6.33 & 6.34. Again, the reason is same, i.e. higher male domination in Dhubri district as compared to Kokrajhar district.

Table: 6.16 WMEs get random orders from their male family members in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	64.83	35.17
Kokrajhar	51.8	48.2

Source: Estimated on the basis of the data collected from primary investigation

Figure: 6.33 Percentage of WMEs get random orders from their male family members in Dhubri district

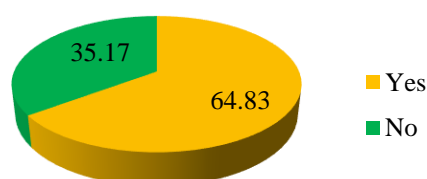
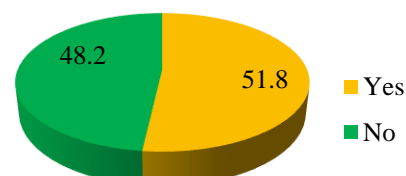


Figure: 6.34 Percentage of WMEs get random orders from their male family members in Kokrajhar district

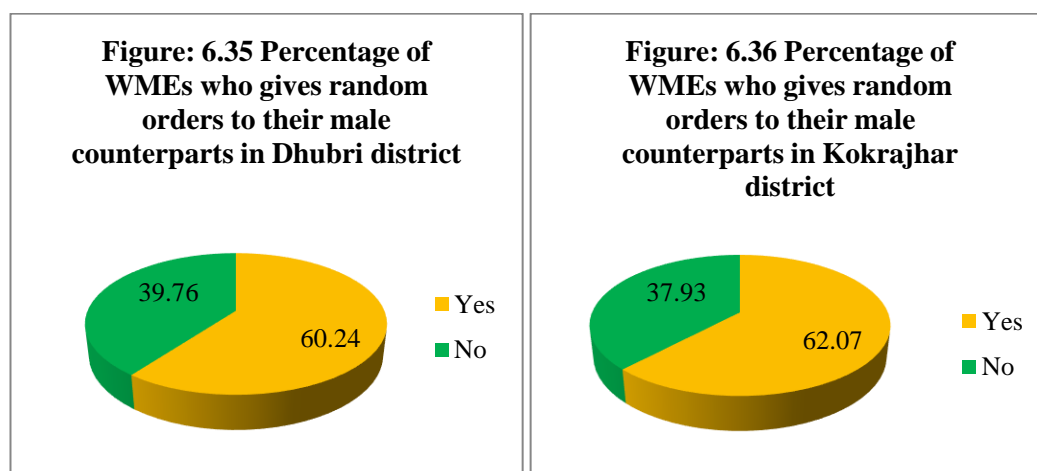


6.2.17 Percentage of WMEs gets positive response if they give orders to their male family members: If they can give random orders to their male family members and obtain a positive response means women are enjoying equal respect in the family as their male counterpart.

Table: 6.17 WMEs get positive response if they give orders to their male family members in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	60.24	39.76
Kokrajhar	62.07	37.93

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



The primary data shows almost same proportion of population i.e., 62.07% WMEs in Kokrajhar district and 60.24% WMEs in Dhubri district obtain positive response if they give orders to their male family members. This is presented in table 6.17 and diagrams 6.35 & 6.36.

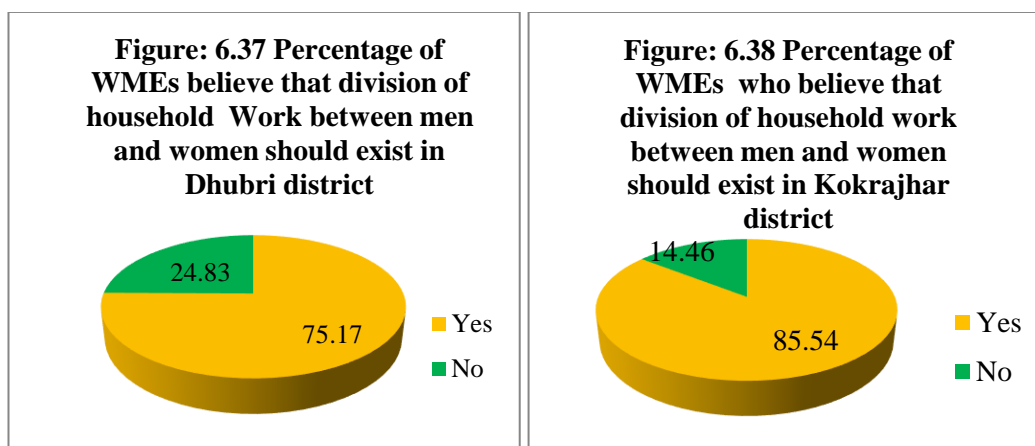
6.2.18 Percentage of WMEs believes that division of household work should exist between male and female family members: This question is asked to know the view of WMEs regarding division of household work between male and female family members. A modern outlook of a woman is a precondition for women empowerment. And believe in division of household work between male and female family members reflect a modern outlook. The primary investigation

reported that in Dhubri district 75.17% and in Kokrajhar district 85.54% replied yes to division of household work between male and female family members. This is presented in table 6.18 and diagrams 6.37 & 6.38. Thus, this result shows that regarding modern outlook, gender equality, self-esteem and understanding own right and power relations women of Kokrajhar district are a step ahead as compared to that of Dhubri district. Again, the reasons may be attributed to influence of tribal cum Christian culture, promotion of higher education, growing number of economic work participation by women in Kokrajhar district; and influence of traditional orthodox male dominating Muslim culture, lack of higher education, lack of economic work participation by the women of Dhubri district.

Table: 6.18 WMEs believe that division of household work should exist between male and female family members in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	75.17	24.83
Kokrajhar	85.54	14.46

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



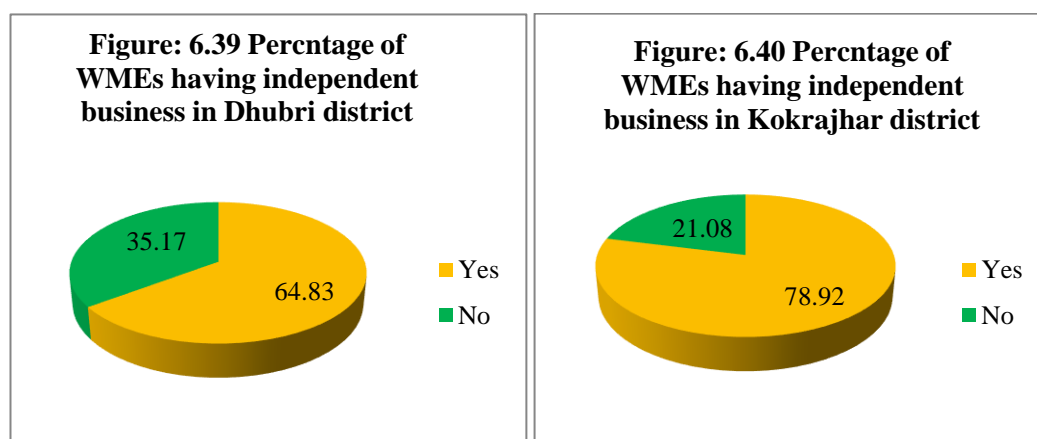
6.2.19 Percentage of WMEs undertaking independent business: A woman who runs business independently means she is more self-dependent than the one who runs business with her male family members like father, brother, husband etc. self-dependent is also an attributor to women empowerment. In Dhubri district 64.83% WMEs and in Kokrajhar district 78.92% WMEs is undertaking

independent business. This is represented in following table 6.19 and diagrams 6.39 & 6.40. Along with all the above reasons, some other factors like level of confidence, willingness, activeness, self-interest, work spirit etc. are observed lower among the women of kokrajhar district as compared to that of Dhubri district.

Table: 6.19 WMEs undertaking independent business in Dhubri district and Kokrajhar district (figures in percentage)

District	Yes	No
Dhubri	64.83	35.17
Kokrajhar	78.92	21.08

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



6.2.20 Percentage of WMEs as Member of SHG: Member of Self-Help Group (SHG) implies socio-economic involvement and consciousness of women. For details see chapter: 4.

6.21 Percentage of WMEs Obtained Loan: Obtaining loans by the women shows financial knowledge, consciousness and financial inclusion of women. For details see chapter: 4.

6.22 Percentage of WMEs Believe that a husband has right to beat his wife: A woman believing that husband has the right to beat wife under specific or any circumstances means she has not freed her thinking from traditional male

dominating culture and still remaining miles away from the concept of women empowerment.

6.3 OBJECTIVE IV: A Comparative Analysis of the role of micro-entrepreneurship in women empowerment in Dhubri District and Kokrajhar district through constructing Women’s Empowerment Index (WEI) for WMEs of the two districts:

For the clarity of the analysis, the above discussion may be summarized as under the following table 6.20. The contribution of micro-entrepreneurship could be understood from the fact that when they are asked whether after undertaking micro-entrepreneurship, it has improved their family and social life, 95.78% WMEs in Dhubri district and 97.24% WMEs in Kokrajhar district replied yes as shown in the table 6.14 and diagrams 6.29 and 6.30. Yet, to measure level of women empowerment in the two districts a Women’s Empowerment Index (WEI) for WMEs is constructed for the two districts, by taking six domains and 21 indicators.

The Women’s Empowerment Index (WEI) is an index designed to assess multi-dimensional improvements in women’s empowerment.

Table: 6.20 Domains and Indicators of Women Empowerment

Domains (W=weights)	Indicators	D_iI_j	W_j
1. Household empowerment W=4/21=0.190	play role in household decision making	D ₁ I ₁	1/21
	play role in major financial decision making	D ₁ I ₂	1/21
	husband and wife jointly take decision in child making	D ₁ I ₃	1/21
	husband and wife jointly take decision in children’s education	D ₁ I ₄	1/21
2. Personal & Social	Whether the WME is Literate or not	D ₂ I ₅	1/21
	Have mobile phone	D ₂ I ₆	1/21

empowerment W=6/21=0.285	Watch TV	D ₂ I ₇	1/21
	Membership in Self-help group	D ₂ I ₈	1/21
	Takes part in social activities	D ₂ I ₉	1/21
	Freedom to visit outside	D ₂ I ₁₀	1/21
3. Political empowerment W=2/21=0.0952	play role in political activity	D ₃ I ₁₁	1/21
	Cast vote by their own decision	D ₃ I ₁₂	1/21
4. Economic empowerment W=4/21=0.19	Owing and operating the business independently	D ₄ I ₁₃	1/21
	Obtained loans	D ₄ I ₁₄	1/21
	Freely spend household income	D ₄ I ₁₅	1/21
	Have Pucca house	D ₄ I ₁₆	1/21
5. Leisure Time W=3/21=0.142	Household division of labour exists or not	D ₅ I ₁₇	1/21
	Get random orders from male family members	D ₅ I ₁₈	1/21
	Get positive response from male family member if she gives orders	D ₅ I ₁₉	1/21
6. Psychological empowerment W=2/21=0.0952	Believe that division of household work should exist between male and female family members	D ₆ I ₂₀	1/21
	Believe that husband should beat wife	D ₆ I ₂₁	1/21

Where, D=domains, I= indicators, “i” is the suffix for “D”. Where, i=1, 2,.....6, (since, six domains are taken into consideration, here 1= Household empowerment, 2= Personal & Social empowerment, 3= Political empowerment, 4= Economic empowerment, 5= Leisure Time, & 6= Psychological empowerment) “j” is the suffix for “I”, j=1, 2, 3,21, (since total number indicators is 21, and here, 1=first indicator, 2=second indicator,21=21st indicator as shown in the above table), W_i’s are weights assigned to indicators, which are assumed to be equal and summed up to unity. That is $w_1 = w_2 = \dots = w_{21}$

=1/21 and $\sum w_i = 1$). Since, equal weights are assigned to the indicators; it means weights assigned to the domains depend on the number of indicators attached to it. Greater the number of indicators assigned to a domain, higher the weights.

The indicators are assumed to be binary in character, where it is equal to '1' if it indicates empowerment and '0' otherwise. Therefore, the aggregate empowerment score ranges between '0' to '1'.

$D_1 I_1 = 1$, if the woman plays role in household decision making

= 0, otherwise;

$D_1 I_2 = 1$, if the woman plays role in major financial decision making

= 0, otherwise;

$D_1 I_3 = 1$, if husband and wife jointly take decision in child making

= 0, otherwise;

$D_1 I_4 = 1$, if husband and wife jointly take decision in children's education

= 0, otherwise;

$D_2 I_5 = 1$, if the WME is Literate

= 0, otherwise;

$D_2 I_6 = 1$, if the WME own and use mobile phone

= 0, otherwise;

$D_2 I_7 = 1$, if the WME watch TV

= 0, otherwise;

$D_2 I_8 = 1$, if the WME is a member in Self-help group (SHG)

= 0, otherwise;

$D_2 I_9 = 1$, if the WME takes part in social activities

= 0, otherwise;

D₂ I₁₀=1, if the WME can visit outside without permission from male members

= 0, otherwise;

D₃ I₁₁=1, if the WME plays role in political activity such as contesting election or taking part in election campaign

= 0, otherwise;

D₃ I₁₂=1, if the WME casts vote by her own decision

= 0, otherwise;

D₄ I₁₃=1, if the WME owns and operates the business independently

= 0, otherwise;

D₄ I₁₄=1, if the WME obtained loans

= 0, otherwise;

D₄ I₁₅=1, if the WME can spend their household income freely

= 0, otherwise;

D₄ I₁₆=1, if the WME has pucca house

= 0, otherwise;

D₅ I₁₇=1, if the household division of labour exists

= 0, otherwise;

D₅ I₁₈=1, if the WME don't get random orders from male family members

= 0, otherwise;

D₅ I₁₉=1, if the WME gets positive response from male family members if she gives order

= 0, otherwise;

$D_6 I_{20}=1$, if the WME Believes that division of household work should exist between male and female family members

= 0, otherwise;

$D_6 I_{21}=1$, if the WME believes that husband should not beat wife

= 0, otherwise;

6.3.1 Construction of Women's Empowerment Index for WMEs:

The concept of WEI started with the construction of two major indices, namely Gender related Development Index (GDI) and Gender Empowerment Measure (GEM) by UNDP (United Nations Development Program) in 1995. GDI is an extended form of HDI, which measures the gender gaps in life expectancy, education and income. GEM or Gender Empowerment Measure estimates the extent of gender inequality across the globe's countries based on estimates of women's relative income, participations in high paying economic positions with the power and access to professional and parliamentary positions and it is the first constructed women empowerment index. Again, taking indicators from GDI and GEM and incorporating few more indicators of women vulnerability, the Gender Inequality Index (GII) was constructed by UNDP in 2010. In March 2012, Women's Empowerment in Agriculture Index (WEAI) has been constructed by (Alkire et al, 2012) under OPHI (Oxford Poverty and Human Development Index) with USAID (United States Agency for International Development) and IFPRI (International Food Policy Research Institutes), taking five domains with equal weight, e.g., production, resources, income, leadership and time-use, comprising a total of ten indicators.

After going through a number of WEI constructed by several researchers, institutions and organizations a WEI is attempted to be designed by the researcher throughout the present study, which is suitable for the WMEs of the two study area, namely Dhubri district and Kokrajhar district. The present WEI for WMEs is constructed mainly on the basis of three indices such as (i) Women's Empowerment in Agriculture Index (WEAI) constructed by (Alkire et al, 2012) under OPHI with USAID and IFPRI, (ii) Economic Empowerment Index for Self-

help-group by (Roy et al, 2017), in their article “Women Empowerment Index: Construction of a Tool to Measure Rural Women Empowerment Level in India” and (iii) Dairy Women Empowerment Index by (Niketha et al. 2017). Domains and indicators of the present index are based on these three indices but formulae are based on only first two indices. The first two indices are explained in detail in Appendix V. However, the steps involved in calculation of this WEI are as follows:

Step I: Empowerment Index for each individual women micro-entrepreneur:

At the first stage, empowerment index for each WME is estimated. On the basis of WEAI by (Alkire et al, 2012), in the present research study, a woman is said to be empowered if the weighted average of indicators for a particular woman is greater than equal to 0.8. Individual empowerment score 0.8 is an adequate empowerment. Since, the two sample districts selected for this study comes under backward districts of India, so, the adequate individual empowerment score might be kept as 0.6 for the present study area. But, to maintain a global standard, this benchmark has been kept same as that of WEAI by OPHI i.e. 0.8. Thus, a woman with a score of 0.8 and above is expected to have an access to all the necessities, freedom in decision making within the family and respect within and outside the family. In the present study, for Dhubri district, 8% of WMEs are having adequate empowerment and in Kokrajhar district 13% of WMEs are having adequate empowerment. In this context, it is worth mentioning that large number of WMEs in Kokrajhar district is engaged in tiny vegetable vending as compared to WMEs of Dhubri district. If the number of WMEs would have been reduced from the sample of Kokrajhar district and they could have been replaced by other types of WMEs or in other words, if all types of WMEs in the sample belonging to Kokrajhar district would have been equal to all types of WMEs in the sample belonging to Dhubri district, then, the percentage of WMEs having adequate empowerment in Kokrajhar district would have been much higher than that of Dhubri district. The details of various types of WMEs in the sample are presented in the table 3.3 of chapter three.

Step II: Aggregate WEI for WMEs: After computing individual empowerment score, ‘aggregate empowerment score for the WMEs of a particular district needs to be calculated. In computing so, the formulas mentioned in equation number (ii) to (v), of chapter three have been adopted, as used by Women’s Empowerment in Agriculture Index constructed by (Alkire et al, 2012) and WEI for SHG constructed by (Roy et al, 2017). However, our constructed empowerment index is different from WEAI (Alkire et al, 2012), in the sense that the gender gaps are not taken into account in this model. The main formulae is

$$\text{Women Empowerment Index (WEI) for WMEs} = We + Wn (Da)$$

where,

We = Percentage of women with adequate empowerment;

Wn = Percentage of women without adequate empowerment = (1-We)

Da = Percentage of domains in which disempowered women have adequate empowerment

The formulas for We, Wn, and Da are mentioned in equation number (ii), (iii), (iv) & (v) in chapter three.

The constructed WEI for WMEs is applied separately for Dhubri district and Kokrajhar district.

I. WEI for WMEs in Dhubri district: For Dhubri district,

$$We=0.078313$$

$$Wn=0.9216$$

$$Da=0.4299$$

Therefore, Aggregate Women Empowerment Index for WMEs in Dhubri district is equal to 0.4745.

II. WEI for WMEs in Kokrajhar district: For Kokrajhar district,

$$We=0.1379$$

$$Wn=0.8621$$

$$Da=0.5629$$

Therefore, Aggregate Women Empowerment Index for WMEs in Kokrajhar district is equal to 0.6232.

Thus, even though, large number of WMEs in Kokrajhar district is engaged in tiny vegetable vendoring, yet, aggregate women empowerment for WMEs is found to be higher in Kokrajhar district as compared to that of Dhubri district. To understand the reason behind higher aggregate WEI in Kokrajhar district as compared to Dhubri district, let us compare the developmental status of the two districts below.

6.4 COMPARING DEVELOPMENTAL STATUS OF DHUBRI AND KOKRAJHAR DISTRICT:

Before discussing reasons behind higher empowerment of women in Kokrajhar district as compared to Dhubri district, let us compare developmental status of Dhubri and Kokrajhar district.

To compare the developmental status of Dhubri and Kokrajhar district let us have a look towards human development report (HDR), Assam. United Nations Development Programme (UNDP) introduced its first Human Development Report in 1990, Planning commission, Government of India published its first National HDR in 2001 and Government of Assam published its first HDR in 2003. So, we can compare the required macro-economic status of Dhubri and Kokrajhar district on the basis of the first and second Assam HDRs.

Table: 6.21 Per capita real income of Dhubri and Kokrajhar district according to first and second Assam HDR

Districts	Per capita real income (Rs.) At 1993-94 (constant) prices (1997-98)¹	Per capita real income in 2013²
Dhubri	4360	16836
Kokrajhar	4434	18048

1. *Source:* Assam Human Development Report 2003

2. *Source:* Assam Human Development Report 2014

The per capita income of Dhubri district and Kokrajhar district had been Rs.4360 & Rs. 4434 in 1997-98 respectively. And, it rises to Rs.16836 and Rs. 18048 for Dhubri district and Kokrajhar district respectively in 2013. Thus, it can be clearly stated that Kokrajhar district is in a better economic position than Dhubri district. This is presented in table 6.21.

In context of different development indices, according to Assam Human Development Report 2003, all indices like Education index, Infant Mortality index, income index and thus Human Development Index (HDI) were 0.454, 0.086, 0.10 and **0.214** in Dhubri district and 0.474, 0.443, 0.145, and **0.354** in Kokrajhar district respectively. It is presented in the following table 6.22. Even though human development index of both Dhubri (0.214) and Kokrajhar (0.354) district was very low but all development indices of Kokrajhar district were found higher than all those indices of Dhubri district. Again according to Assam Human Development Report 2013, all indices like Education index, Health index, Living standard index and thus Human Development Index (HDI) has been 0.579, 0.510, 0.380, & **0.482** for Dhubri district and 0.645, 0.539, 0.402, & **0.519** for Kokrajhar district.

Table: 6.22 Human Development Index, 2003

Districts	Education index	IMR Index (IMR)	Income Index	HDI Index	HDI Rank
Dhubri	0.454	0.086 (128)	0.102	0.214	23
Kokrajhar	0.474	0.443 (78)	0.145	0.354	15
Assam	0.595	0.343 (92)	0.286	0.407	--

Source: Assam Human Development Report 2003

It is quite obvious from the HDR data that HDI for both Dhubri and Kokrajhar district has improved in HDR 2014 as against HDR 2003. But, in HDR 2014, the human development for Dhubri district remained below 50% (0.482) as against the human development of Kokrajhar district which was almost 52% (0.519). The HDI rank of Kokrajhar district remained above the HDI rank of

Dhubri district in both first and second Assam HDR. Hence, it can be concluded that Kokrajhar district is more developed than Dhubri district. This is presented in table 6.22 and 6.23.

Table: 6.23 Human Development Index, 2013

Districts	Dimensional Index: Education	Dimensional Index: Health	Dimensional Index: Living standard	HDI	HDI Rank
Dhubri	0.579	0.510	0.380	0.482	23
Kokrajhar	0.645	0.539	0.402	0.519	20
Assam	0.523	0.661	0.501	0.557	--

Assam Human Development Report 2013

To understand the development condition of women in Dhubri and Kokrajhar district, let us compare the GDI of the two districts. According to Assam Human Development Report 2003, GDI for Dhubri and Kokrajhar district was **0.206** and **0.418** with GDI rank **21** and **11** respectively, below state GDI 0.537. The GDI of Dhubri and Kokrajhar district in Assam HDR 2013 revealed an improvement over Assam HDR 2003. GDI of Dhubri and Kokrajhar district had been **0.704** and **0.869** respectively in HDR 2013.

Table: 6.24 Gender Related Development Index, Assam 2003

Districts	Gender Related Development Index, Assam 2003		Gender Related Development Index, Assam 2013
	GDI	GDI Rank	GDI
Dhubri	0.206	21	0.704
Kokrajhar	0.418	11	0.869
Assam	0.537	--	0.875

Source: HDR Survey (2013)

Thus, it is evident from the data that development status of women of Kokrajhar district is higher than that of Dhubri district. According to Assam HDR 2013, GII is higher in Dhubri district as compared to Kokrajhar district, i.e. gender discrimination is greater in Dhubri district than kokrajhar district. This is presented in table 6.24 & 6.25.

Table: 6.25 Gender Inequality Index, 2013

Districts	GII (2013)
Dhubri	0.566
Kokrajhar	0.424

Source: HDR Survey (2013)

Therefore, even though Dhubri and Kokrajhar are two neighbor districts, there has been a difference in their level of development and this difference has persisted, even though not widened over long time. The explanation of persistence of this difference in level of development between Dhubri and Kokrajhar district may be put forward based on Gunnar Myrdal’s hypothesis of “geographic dualism”. The geographic dualism between Dhubri and Kokrajhar district arises out of differences in factor endowment or natural resources (as according to India State of Forest Report 2019, total forest cover in Kokrajhar district is 35.39 % of total geographical area and total forest cover in Dhubri district is 4.52% of total geographical area. Also, there is a spatial difference in the variety of development indices like PCI, health index, and education index between these two districts. The existence of dualism can retard and slow up the development of backward region (here, Dhubri district). Initially, the two districts were at same stage of development with almost same level of per capita income, or by similar level of wages in the same occupation.

Prior to creation of BTC, the Bodo Liberation Tiger (BLT) was formed on June 18, 1996, under the leadership of Prem Singh Brahma with the objective of creation of an autonomous self-governing body named Bodoland Territorial Council (BTC), to fulfill economic, educational, and linguistic aspirations and preservation of land-rights, socio-cultural, and ethnic identity of the Bodos, and to

speed up the infrastructure development in BTC area. And after seven years of insurgency, an interim 12-member executive council i.e., the Bodoland Territorial Council (BTC) was formed in Kokrajhar on February 10, 2003 (http://www.satp.org/satporgtp/countries/india/states/assam/terrorist_outfits/bltf.htm, Retrieved on November 21, 2018, at 10.16 PM).

After formation of Bodoland Territorial Council (BTC) on 10th February 2003, the secretariat complex of BTC was established at Kokrajhar. Thus, this tribal belt area started to receive special development packages and financial assistance from Central as well as state government. This could be grasped by going through the following lines:

“Government of India agreed to provide a package of Rs.500.00 crore with financial assistance of Rs.100.00 crore per annum for 5 years for projects to develop socio-economic infrastructure in Bodo Terretorial Council (BTC) areas, over and above normal plan assistance to Assam as per Memorandum of Settlement (MoS) signed between Government of India, Government of Assam and Bodo Liberation Tigers (BLT) on 10.0.2003. The size of the corpus will be reviewed after a period of years.” So, later on an additional package of Rs.250 crore was announced by Hon’ble Prime Minister during his visit to Assam in August 2008 (<http://mdoner.gov.in/activities/btc-package> & https://peacemaker.un.org/sites/peacemaker.un.org/files/IN_030210_MemorandumSettlementBodolandTerritorialCouncil.pdf, Retrieved on November 22, 2018, at 10.24 PM). Thus, a rapid development process started at Kokrajhar district. To conceive the process of development, let us go through the list of projects with the creation of BTC, some of which has been completed and some others are undergoing.

“List of projects: 1. To establish a centre for development and research of Bodo language; 2. Upgradation of existing educational infrastructure by way of renovation/addition of buildings, providing modern facilities for teaching such as computers, science laboratories etc. from primary level to college level in BTC area; 3. A cultural complex to be established at Kokrajhar to promote and develop Bodo tradition and cultural heritage; 4. To establish a super-speciality hospital with all modern facilities at Kokrajhar Government Hospitals shall be established

in all district, sub-divisional and block headquarter; 5. To establish sports complexes in all the district headquarters; 6. Food processing plants and cold storage facilities at Kokrajhar, Kajolgaon, Udalguri and Tamulpur; 7. Construction of a bridge over river Aai to connect Koilamoila, Amguri etc. with the rest of the district; 8. To build a Bodoland Bhawan in Delhi; 9. To set up integrated agro-processing park and textile-cum-apparel park; 10. Revitalisation of Kokilabari Agricultural Farm; 11. To develop adequate infrastructure to promote Manas sanctuary as an international tourist spot; 12. To complete Champa, Suklai and Dhansiri irrigation projects; 13. To construct a highway on the Indo-Bhutan border from Jamduar to Bhairabkunda to connect remote places located adjacent to the border; 14. To set up model dairy, fishery, horticulture and poultry farms/training centres at different places in all the 4 districts to encourage youth for self-employment; 15. To enhance the existing facilities in veterinary hospitals in BTC area. A centrally funded Central Institute of Technology (CIT) will be set up to impact education in various technological/vocational disciplines such as Information Technology, Bio-Technology, Food Processing, Rural Industries, Business Management, etc” (https://peacemaker.un.org/sites/peacemaker.un.org/files/IN_030210_MemorandumSettlementBodolandTerritorialCouncil.pdf, Retrieved on November 20, 2018, at 9.28 PM)

Application of Myrdal’s theory of cumulative causation on Dhubri and Kokrajhar district:

In this context, Myrdal’s theory of cumulative causation could be applied. Due to these undergoing development projects, employment opportunity and the wage rate at Kokrajhar district has been greater than that of Dhubri district. Hence, the socio-economic force has tended to strengthen the disequilibrium situation by leading to cumulative expansion through multiplier-accelerator mechanism in the developing region (Kokrajhar district) at the expense of backward neighbor region (Dhubri district).

Diagram: 6.41 Kokrajhar District

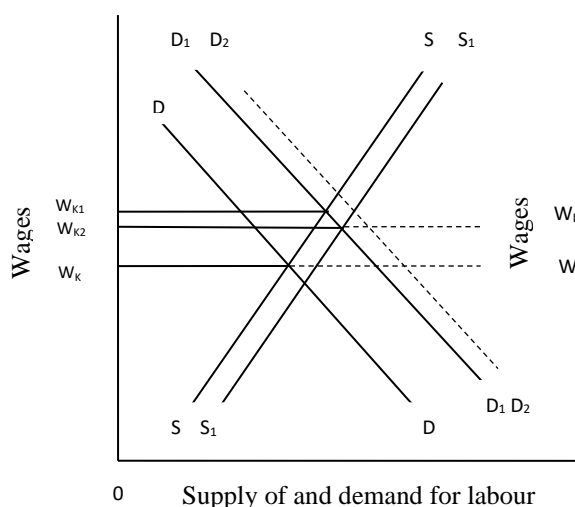
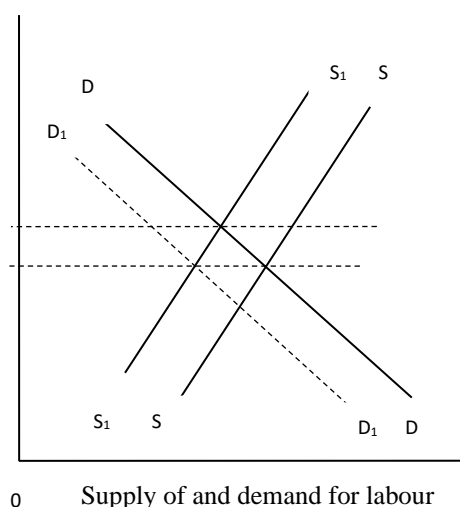


Diagram: 6.42 Dhubri District



Let us explain this concept with the aid of diagrams. Diagram 6.41 reflects Kokrajhar district and diagram 6.42 reflects Dhubri district. Supply and demand for labour is shown in horizontal axis and wage level in the vertical axis. Initially, the wage level were identical in the two districts say, $W_K = W_D$. Then, due to increase in investment in Kokrajhar district, after formation of BTC, the demand for labour have increased and so the wages too. The demand curve for labour in Kokrajhar district shifted from DD to $D_1 D_2$, leading to rise in wages from W_K to W_{K1} . Generally, labour tends to respond this kind of rise in wages, so, Dhubri district being one of the neighbor region of Kokrajhar district, has resulted migration of labour force from Dhubri district to Kokrajhar district. According to neo-classical equilibrium theory there will be tendency for wage levels to be equalized again through a decrease in labour supply in backward region (Dhubri district) from SS to $S_1 S_1$ and an increase in labour supply in the favoured region (Kokrajhar district) from SS to $S_1 S_1$ giving a wage in favoured region (Kokrajhar district) W_{K2} , equal to wage in backward region (Dhubri district) W_{D1} .

But, in this context, Myrdal's theory of cumulative causation is applicable. Migration of labour from Dhubri district depressed the demand for goods and services and factors of production in that district. On the other hand,

movement of labour to Kokrajhar district raised the demand for goods and services, and so demand for factors of production in Kokrajhar district. Thus, the migration of labour from Dhubri district resulted the demand for labour to shift to the left, i.e., to D_1D_1 , and migration of labour into Kokrajhar district led the demand curve for labour shift further to the right i.e., D_2D_2 , resulting once again wage fall in Dhubri district to W_D and wage rise in Kokrajhar district to W_{K1} . Thus, once the difference in development appeared, the chain of cumulative expansion occurred in the favoured region, and “backwash effect” on the other region (here Dhubri district), resulting development differences to persist or even widen (Thirlwall, 1978). Even the expansionary effect of the expanding region i.e Kokrajhar District has been so robust that after formation of Bodoland Territorial Council, it took away some important places of Dhubri district under it, such as Bagaribari Mahamaya Mandir, Fakiragram, a part of Gaurang Bridge area including Bilasipara Court, and a part of Sapatgram and some other places.

6.5 REASONS BEHIND HIGHER WOMEN EMPOWERMENT IN KOKRAJHAR DISTRICT AS COMPARED TO DHUBRI DISTRICT: Higher empowerment of women in Kokrajhar district as compared to Dhubri district may be attributed to the following reasons:

- A) First and foremost, formation of BTC has resulted on rapid development of Kokrajhar district, which is the main reason behind higher WE in this region.
- B) Dissemination of higher education resulting from establishment of University, CIT and other higher educational institutions in Kokrajhar district.
- C) Kokrajhar district is largely inhabited by tribal community, and characteristics of tribal community are conducive to WE.
- D) Rapid development due to special funds and packages from Central government to BTAD.
- E) Kokrajhar district is smaller than Dhubri district resulting good governance to the former district.
- F) Growing job opportunities in Kokrajhar district.

- G) Better road and communication facility in Kokrajhar district as compared to Dhubri district.
- H) Awareness, willingness and work spirit among the women of kokrajhar district is observed to be higher than that of Dhubri district.
- I) Opinion, outlook and attitude of women as well as men are found to be modern in kokrajhar district as compared to Dhubri district.

6.6 PROBLEMS EXPERIENCED BY WOMEN MICRO ENTREPRENEURS (WMEs) IN DHUBRI AND KOKRAJHAR DISTRICT:

We have already discussed in the first chapter that when a woman involving herself in any economic activity, she has to perform dual character, firstly, she has to maintain her family and secondly, she has to manage her job/business. While maintaining family sometimes she has to play multi-dimensional role as a wife, a mother, a sister, a daughter, a daughter-in-law, a sister-in-law and so on. In most of the cases, a woman has to do entire domestic work. How much higher or respectful may be the profession or post, a woman is occupying, the domestic work or responsibility becomes her first priority, which is unpaid, in front of her job/ business, which is paid. Actually, there are some natural causes, which a woman cannot avoid, e.g., giving birth to a child and rearing children is solely a woman's responsibility.

6.6.1 The main problem of WMEs is that she has to manage between domestic work and business. Besides this problem, there are many more problems which the WMEs are observed to experience through this investigation. They are mentioned below:

1) Livelihood Oriented business: In these regions WMEs observed to be concentrated in micro-businesses for survival purpose only and don't have any desire to grow their business. About 80% sample WMEs are found to be survival category. Even they think it risky to take loans for growing their business. This is due to their lack of education, lack of proper business knowledge, skill and confidence.

“I don’t approach for loan as I don’t want to take risk. After taking loan, if I get loss in business then how can I repay the loan?”---A forty-five year old WFO of Kokrajhar district.

2) Less banking and financial knowledge: The WMEs who are mentally prepared to take risk and step towards growth oriented business, sometimes, cannot be able to take loan, due to less banking and financial knowledge, and don’t know how to approach loan. About 55% sample WMEs in the two study areas are lacking banking knowledge.

“We are doing our tailoring work at home, so, we are getting very small number of customers, and very less income. We wanted to start a small enterprise at the market place by taking loan but we don’t know the procedure for taking loan. We heard that it needs some guarantor, and we should have some property in our name. Being girls we are not given any property rights in our name by our family and nobody is ready to be our guarantor. So, we could not be able to grow our business. Could you please help us in this matter?”--A group of young WTs of Dhubri district.

“We are illiterate people; even we don’t know how to sign. So, how could we open bank account?” ---Some WMEs of Dhubri district and Kokrajhar district.

3) Problem in carrying business materials: They experience huge problems in carrying business materials from one place to other especially when it is heavy material. The problem becomes even more acute, when WMEs belong to remote places without having proper road connectivity, and they have to carry materials from there. Almost 30% WMEs belonging to both the study areas responded that they face problem in transporting their business materials due to lack of road and communication facility.

“We have to carry vegetables from interior villages. We have to walk a long distance, carrying vegetables to reach the bus stop.”.....WVVs of Kokrajhar district.

4) No proper and permanent place for shop: Through this investigation it is found that sometimes, municipalities don’t provide proper place to run shop to the women entrepreneurs. That’s why they are unable to capture proper market. 12% WMEs of the two study areas are found to express this problem.

“We have to arrive at market early in the morning to catch proper places for shop. If we sit on the footpath, sometimes policemen displace us, and we have to sit in such a place where we cannot get enough customers.” ----WMEs of Dhubri district and Kokrajhar district.

5) Losses arising out of credit: About 13% WMEs reported that sometimes the customers get credit and do not return it. Thus, WMEs have to experience heavy losses.

“Some people forcibly take credit and do not repay it thereafter”. ----WMEs of Dhubri district.

6) Load of municipality tax: The income of some WMEs is very low, so they couldn't be able to give proper municipality tax. Almost 30% of sample WMEs explore that even they are getting problem to pay municipality tax.

“We try to escape from paying municipality tax, as our business and income is very small, so, we don't want to pay tax.”---WVVs of Kokrajhar district.

7) Disturbance from drunks and *dabangs*: In some places, drunks and *dabangs* disturb the WMEs. Often, they have to take help from policemen in the market places. About 4% WMEs specially belonging to Dhubri district reported these types of problem.

“In the evening hours, drunks use to shout in front of my shop and use slang words involving me.”---A Woman Grocery Shopkeeper from Dhubri district.

8) Displacement of WMEs: The street vendors who does not have their own proper business places, sometimes they are displaced from their business places in the name of crowd and traffic by municipality authority and traffic-police. Even sometimes, some male entrepreneurs come and compel the female entrepreneurs to move from their existing places. About 3.5% WMEs belonging to Dhubri district expressed this problem.

“Earlier, I used to sit on that place, where I used to get more customers, but that man displaced me from that place, so I have to sit in this corner. This place is out of customers' sight. So, now days, I don't get customers.”.....Pointing towards a male vendor, A WME of Dhubri district.

9) Bad behave from some male entrepreneurs and customers: It is found that in some places their rival male entrepreneurs and some male customers tease her and use abusive language.

Pointing to a shopkeeper “Look, there is a male shopkeeper, in the opposite of my shop, who always abuses me that I don't have any interest in domestic work, so I opened up the shop due to which his business is going down.”---A WME from Dhubri district.

10) Harassment from drunks and sweeper: Sometimes drunks and bazaar sweepers harass her to get free commodity.

11) Disrespect: Through this research it is also found that some women entrepreneurs face disrespect from their own family members and friends due to undertaking such small businesses.

12) Electricity problem: It is found that in some places they do not get proper electricity.

“I’ve to close my shop early in the evening due to load shedding.”--A WGS of Dhubri district.

13) Suffering from life threatening diseases: Some of the WMEs, almost 5% of sample WMEs are found to be fighting against some critical diseases like cancer, heart problems etc. Since, in this area WMEs belong to livelihood category, so, they don’t have capacity to spend for their healthcare.

“I have been suffering from breast cancer. My treatment and chemotherapy is going on. My doctor advised me to stay in rest and not to do tailoring any more. But, what to do? I have to do tailoring work all the day, as I have to procure money for my treatment. My husband also helps me in my tailoring work. He is not as expert as I, in tailoring. Still he helps me, mainly in carrying clothes.” -
-- A forty year old WT of Dhubri district.

14) Hunger: Last but not the least, since a greater portion of WMEs are associated with marginal income earning group, where they have to work more to get a very low level of income and their male-counterparts also work outside for money; most of the times they don’t get enough time to prepare food at home to feed their children and other dependents. Again they don’t earn enough money to afford food from private hotel and restaurants or to keep household servants and thereby feed their children. Therefore, sometimes, the WMEs and their dependents especially children of WMEs have to stay hungry or starved.

Generally, the above mentioned are the day to day problems, which the WMEs of the study area are found to be experienced. But, during the most recent period from 24th March 2020 to 15th August, 2020, the entrepreneurs had been undergoing some exceptional problems, due to the undesirable and unprecedented

COVID-19 pandemic induced lockdown. The effects of COVID-19 pandemic on micro-entrepreneurs, specially, WMEs are discussed below.

6.6.2 COVID-19 and WMEs: COVID-19 is an, previously known as “2019 novel corona virus”. Coronaviruses are a large family of viruses that cause illness ranging from the common cold to more severe diseases, such as Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). The novel coronavirus (nCoV) is a new strain discovered in December 2019 that has not been previously identified in humans (Gulf News, January 29, 2020, Accessed from <https://gulfnews.com/photos/news/coronavirus-by-the-number-as-of-january-30-2020-1.1580305161866>, on 5 April, 2020 at 1.49 A.M). The first case of COVID-19 detected in Wuhan, China and reported to WHO Country Office in China on 31st December 2019. This is the era of globalization and it might be considered as the most unfortunate and devastating event which the whole world has to pay for globalization. The disease started spreading so rapidly that exactly within a month, by holding the hand of globalization, it spread in 21 countries other than China, leaving 8236 confirmed cases of n-CoV in China and raising the death toll to 171 (The hospitalist, January 30, 2020, accessed from <https://www.the-hospitalist.org/hospitalist/article/216449/coronavirus-updates/who-declares-public-health-emergency-novel>, on 5 April, 2020 at 1.29 A.M). Therefore, on Thursday, 30th January 2020, the WHO declared the novel coronavirus outbreak a Public Health Emergency of International Concern (PHEIC). On 11 February 2020, International Committee on Taxonomy of Viruses (ICTV) disclosed that COVID-19 is caused by the virus named “severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)”. The reason behind giving this name of the virus was that the virus is genetically related to the coronavirus responsible for the SARS outbreak of 2003. The World Health Organisation (WHO), in collaboration with World Organisation for Animal Health (OIE) and the Food and Agriculture Organisation of the United Nations (FAO) named the disease COVID-19, an abbreviated form of “coronavirus disease 2019”. Here the suffix 19 stands to indicate the fact that this infectious disease was detected first reported to WHO on 31st December 2019 in Wuhan, China. Expert groups in various countries are working to identify the

source of origin of this novel coronavirus, which will help to understand the route of the disease and thereby provide necessary knowledge on how human beings could protect themselves from similar viruses in near future. However, to curb the spread of the pandemic, several countries of the globe resorted lockdown of socio-cultural and economic activities. In India it started with the Janta Curfew, on 24th March 2020, and thereafter extended lockdown in different phases. The phases of lockdown in India are mentioned below:

Lockdown 1.0: 25 March 2020 to 14 April 2020 (21 days)

Lockdown 2.0: 15 April 2020 to 3 May 2020 (19)

Lockdown 3.0: 4 May 2020 to 17 May 2020 (14)

Lockdown 4.0: 18 May 2020 to 31 May 2020 (14 days)

Thereafter unlock started phase by phase

Unlock 1.0: 1 June 2020 to 30 June 2020 (30 days)

Unlock 2.0: 1 July 2020 to 31 July 2020 (31 days)

Unlock 3.0: 1 August 2020 to 31 August 2020 (15 days)

During this lockdown, entrepreneurs, specially, micro-entrepreneurs had to stop their business. Even after unlock, street-vendors were not allowed to do their business for few weeks. In Assam street-vendors were permitted to open up their shop from 16 August 2020. Since, most of the WMEs perform their business on footpaths, so, WMEs in the study area have been very much affected by this COVID-19 pandemic lockdown. The Impact of COVID-19 lockdown on WMEs are discussed below:

- 1) **Decrease in demand for goods and services:** Due to COVID-19 lockdown, the daily wage earners and some private job holders lost their works, thus the purchasing power in the hands of the lower class and middle class people in the economy reduced tremendously, which ultimately decreased aggregate demand for goods and services. Thus, the

micro-entrepreneurs experienced decrease in demand for their goods and services.

- 2) **Disruption of supply chain:** Since, inter-state and inter-district transportation remained closed during lockdown, the formalities had increased in transportation of necessary goods and services as well as mobility of labourforce. The Increased transportation cost and labour cost, picking up products from far areas and doorstep delivery of all supplies ultimately disrupted the supply chain of the entrepreneurship.
- 3) **Overall decrease in income:** Reduced demand for and supply of goods and services ultimately reduced overall income of entrepreneurs.
- 4) **Women owned Enterprises were more affected than male entrepreneurs:** The drop in income was relatively more common for female-owned enterprises. According to a report (Mehrotra, 2020), 82% of enterprises owned by women, as compared to 72% of enterprises owned by men reported a decline in income during this pandemic. The reason behind this might be, having small children, or senior citizens in the family who are at a high risk of vulnerability to the decease.
- 5) **Entering into debt trap:** Due to lower household income the entrepreneurs had to spend their savings for the survival of their family. Being the owners of very trivial businesses, some WMEs maintain very low savings and most of them have no savings. The little savings they used to maintain before COVID-19 exhausted during the crisis and most of them entered into the debt trap due to this COVID-19 lockdown.
- 6) **Changing the way of business activity:** Some entrepreneurs were then doing the same business in different way.
“Earlier I sold vegetables in the market place. Now due to lockdown instead of selling in the market I visit household areas to give doorstep delivery of vegetables to the customers.” One WVV of Kokrajhar district.
“Earlier I was sewing ladies’ dresses. Suddenly, I stopped getting new orders due to lockdown. It was very tough time. Then, I started making masks. Now, again I am earning a good income” A WT from Dhubri district.

- 7) **Change of business profile:** During the days of COVID-19 lockdown, it had a great impact on entrepreneurial activities. It not only affected the investment, demand, supply and income of enterprises but also shifted the entrepreneurs from one activity to another.

“I was selling grocery items to the market-places during haats. Due to lockdown, I lost my only income earning source. There is a dairy farm in our village. Since, hotel and restaurants are closed, the owner of the dairy farm has to sale his milk at a very low prices. Again, there is crisis of vegetables in our village. After a period of financial hardship, I took opportunity of this condition, and I used to buy milk at cheaper price, make ‘Paneer’ out of that milk and sell it to the households of our village. In this way I earned my income during COVID-19 lockdown”.....A WGS of Dhubri district.

- 8) **New entry and exit:** Most of the existing entrepreneurs who have been unable to survive in their business had to quit their enterprises, on the one hand, due to this COVID-19, on the other, most of the entrepreneurs have made their debut entry in the in several businesses like mask making, PPA kit making and so on, who took this crisis as an opportunity.
- 9) **Necessary and unnecessary items:** It is easy to say that the COVID-19 lockdown had more adversely affected the entrepreneurs who were engaged in selling unnecessary goods and services as compared to those who were dealing with necessary goods and services, but it was very hard to categories the activities or enterprises which were less affected or more affected by this lockdown, as it was not only dependent on necessary or unnecessary items but, so many other factors like age of the entrepreneurs, place of establishment of enterprises (permanent establishment or street vendors), its distance from home of the entrepreneurs, weather it is regular or irregular and so on. In the study areas, most of WMEs run their business in unorganized or informal way, in footpaths, in *haats* etc. which were strictly prohibited to open up and thus had totally undergone shut-down during this lockdown. And it is extremely impossible to estimate what

percentage of those entrepreneurs have shifted to some other businesses/changed their business profile, what percentage of them have been running their business in some other places or some other way, and what percentage of them have quit their businesses. Again it has been uncertain, whether the WMEs who quit their businesses during this pandemic are again entering to the business or going to spend their rest life being mere homemakers. Because, large number of them are unregistered without having any Government record.

10) **Increase of prices of goods and services:** During this coronavirus induced lockdown, due to imperfect market conditions, the prices of the fruits, vegetables and grocery items had been fluctuating, but, prices of manufactured products and services had increased to some extent.

11) **Greater use of digital technology:** In this period of lockdown, the use of digital technology increased in the form of work from home in internet, home delivery of products and services on order over telephone or mobile app, digital payments on Pay tm, Phonepe, BHIM app etc., online business meetings, on Zoom app, Google meet app, etc.

1.7 CONCLUSION:

Women empowerment is affected by a number of factors. The important among them are literacy, freedom , role in social activity, owning mobile phone, TV, a good shelter, command over their own income, women's role in household decision making, role in major financial decision making, role in political activity, casting vote based on their own decision, decision in child making, decision in children's education, getting support from their male family members, getting random orders from their male family members, getting positive response from their male family members when women give orders, their belief towards division of household work between men and women family members, ability to run enterprises independently without being subordinate of male members, membership in SHG, obtaining credit from banks, women's view towards husbands' dominance over wives etc. All these indicators are categorized under six domains such as household empowerment, personal and social empowerment,

political empowerment, economic empowerment, leisure time, and psychological empowerment. Taking into account these six domains the WEI for WMEs for the two districts Dhubri and Kokrajhar are obtained. And the present research investigation discovered that even though the difference between average income earned by various groups of WMEs of Dhubri district and Kokrajhar district is not significant, yet, the WMEs of Kokrajhar district are more empowered as compared to the WMEs of Dhubri district. A number of reasons are responsible for this. In this context, one of the main causes could be explained with the help of the theory of Gunnar Myrdal's 'cumulative causation', i.e. the underlying consistent and persistent developmental status of Kokrajhar district over Dhubri district. However, the WMEs of both the districts are observed to experience some typical problems such as survival oriented business having low or no growth, lack of banking and financial knowledge, problems in transporting business materials, lack of permanent place for shop, losses arising out of credit, load of tax, disturbance from drunks and abusive language from male entrepreneurs and male customers, disrespect from family and society, problems arising out of electricity load shedding, suffering from life threatening diseases, suffering from hunger or starvation etc.

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