

APPENDIX I

विकास आयुक्त का कार्यालय
(सूक्ष्म, लघु और मध्यम उद्यम)
सूक्ष्म लघु और मध्यम उद्यम मंत्रालय
(भारत सरकार)
निर्माण भवन, सातवीं मंजिल, मौलाना आजाद रोड,
नई दिल्ली-110 108



OFFICE OF THE DEVELOPMENT COMMISSIONER
(MICRO, SMALL & MEDIUM ENTERPRISES)
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
GOVERNMENT OF INDIA
Nirman Bhawan, 7th Floor, Maulana Azad Road,
New Delhi - 110 108

Ph.EPABX - 23062800, 23063822 23063823 FAX - (01-11) 23062215, 23061726, 23061088, e-mai - ccsmehq@nb.nic.in


5(6)/2011-MSME POL

Dated 10.3.2011

Subject:-Categorization of activities under manufacture or service under the MSMED Act 2006 -reg.

References were received by this office for clarification on categorization of activities under manufacturing or service. These were examined under the provisions of MSMED Act 2006 and it is clarified:

- A) Activities considered as manufacturing:
- Seed Processing (for genetic enhancement).
(Involving collection of germplasm, cleaning, gravity separation, chemical treatment etc.)
 - Composite unit of Poultry with Chicken (Meat) Processing
[Poultry Farm without Chicken (Meat) Processing shall not be classified either as manufacturing or as service enterprise because this is a farming activity]
- B) Activities considered as Service:
- Medical Transcription Service,
 - Production of T.V. Serial and other T.V. Programmes,
 - Ripening of Raw Fruits under controlled conditions,
[Subject to norms prescribed by Food Safety and Standards Authority of India, (Ministry of Health and Family Welfare, Government of India)]
 - Service Rating Agency
(Rating and grading services across sectors based on set methodology and standards)
2. This supercedes all earlier clarifications issued in this regard.
3. Credit to Micro, Small and Medium Enterprises (MSMEs) by financial institutions are as per guidelines/instructions issued by Reserve Bank of India from time to time.


(P.K. Sinha)
Dy. Director (MSME Pol.)


- To
- Principal Secretaries/ Secretaries, I/c of matters of MSMEs, All States/UTs,
 - Chairman, NABARD, Mumbai,
 - Chairman & Managing Director, SIDBI, Lucknow,

Contd...2/-

4. Chairman, Indian Bank Association, Mumbai,
5. Dy. Governor, RBI, Mumbai,
6. Chairman & Managing Directors, Commercial Banks and Financial Institutions including State Financial Corporations as per mailing list,
7. Chairman & Managing Director, NSIC, New Delhi,
8. Commissioner/Director of Industries/ I/c of matters of MSMEs, All States/UTs,
9. Director/Dy. Director, I/c MSME DIs/ Br. MSME DIs, All States/UTs,
10. President, Associations of MSMEs, as per mailing list.
11. President, ICAI, P.B. No. 7100, ICAI Bhavan, IP Estate, New Delhi-110104
12. CEO, Credit Guarantee Fund Trust for MSEs, 7th Floor, SME Development Centre, C-11, G Block, Bandra, Kurla Complex, Bandra (East), Mumbai-51

Copy to:

1. Director, MSME DI, Narsapur X Road, Balanagar, Hyderabad-500 037 (AP) -for information w.r.t. their letter No. D(SI/H/EI82(1)/2008-09/3455 dated 10.11.2010
2. Asst. General Manager, Indian Overseas Bank, Central Office, P.B. No.763, Anna Salai, Chennai-600 002 - for information w.r.t. their letter No.IOB/CO/SME /235/2010-11 dated 20.8.2010.
3. General Manager, District Industries Centre, Banswara, Rajasthan - for information w.r.t. their letter No.F.(Reg.MSME/2010/1498 dated 24.12.2010.
4. Shri. B. Ravinder Rao, H.No.16-3-892/2, Fort Road, Warangal, Andhra Pradesh-506002 w.r.t. his letter dated 03.1.2011
5. Shri. T.Sujani Devi, H.No.16-3-785/1, Ekalshianagar, Fort Road, Warangal, Andhra Pradesh-506002 w.r.t. her letter dated 03.1.2011.
6. Shri Rajesh Singhal, 602, Hallmark Business Plaza, Sant Dnyaneshwar Marg, Opp. Guru Nanak Hospital, Bandra (E), Mumbai-400051- For information w.r.t. his letter dated 28.12.2010.


(P.K. Sinha)



विकास आयुक्त का कार्यालय
(सूक्ष्म, लघु और मध्यम उद्यम)
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(भारत सरकार)
निर्माण भवन, सातवीं मंजिल, मौलाना आजाद रोड,
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MSME
MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म लघु और मध्यम उद्यम

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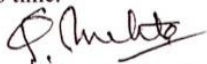
5(6)/2013-MSME POL

Dated 05.11.2014

Subject:-Categorization of activities under manufacture or service under the MSMED Act 2006 -reg.

References were received by this office for clarification on categorization of activities under manufacturing or service. These were examined under the provisions of MSMED Act 2006 and it is clarified:

- A) Activities considered as manufacturing:
- Cotton Ginning;
 - Power Generation by conventional as well as by non-conventional processes;
- B) Activities considered as Service:
- Retreading of Tyre;
 - Infrastructure and Real Estate activities (Enterprise should indicate in brackets the specific activities, it dealt with, concerning Infrastructure and Real Estate);
 - Power (Electrical) Distribution Service;
 - Warehouse, Godown and Cold Storage services.
2. This supercedes all earlier clarifications issued in this regard.
3. Credit to Micro, Small and Medium Enterprises (MSMEs) by financial institutions are as per guidelines/instructions issued by Reserve Bank of India from time to time.


(Dr. O.P. Mehta)
Director (MSME Pol.)

- To
- Principal Secretaries/ Secretaries, I/c of matters of MSMEs, All States/UTs,
 - Chairman, NABARD, Mumbai,
 - Chairman & Managing Director, SIDBI, Lucknow,
 - Chairman, Indian Bank Association, Mumbai,
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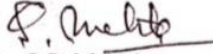
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::2::

10. President, Associations of MSMEs, as per mailing list.
11. President, ICAI, P.B. No. 7100, ICAI Bhavan, IP Estate, New Delhi-110104
12. CEO, Credit Guarantee Fund Trust for MSEs, 7th Floor, SME Development Centre, C-11, G Block, Bandra, Kurla Complex, Bandra (East), Mumbai-51

Copy to:

1. Shri Aditya Chittlangia, President, The Rajasthan Ginning & Pressing Industries Association, C/o Chittlangia Cotton Ginning and Pressing Factory, National Highway 15, Sri Ganganagar-335001- for information w.r.t. their letter dated 26.9.2013;
2. The Principal Secretary/Industries Commissioner and Director of Industries and Commerce, No.36, South Canal Bank Road, Raja Annamalaipuram, Mandavelipakkam, Chennai-28— for information w.r.t. their letter No.922/PDK 2/2013 dated 15.10.2013;
3. Asst. General Manager, Punjab National Bank, MSME Division, Head Office, Atma Ram House, 1, Tolstoy Marg, New Delhi- for information w.r.t. their letter No. MSME/Misc. dated 22.10.2013;
4. Asst. General Manager, RBI, RPCD, Central Office, 10th Floor, C.O. Building, P.B. No. 10014, Mumbai-400 001- for information w.r.t. their letter No. RPCD.MSME & NFS No.729/06.02.31/2013-14 dated 16.7.2013; and letter No. RPCD.MSME & NFS No.8548/06.02.31/2013-13 dated 22.2.2013;


(Dr. O.P. Mehta)



पर्याय, विकास आयुक्त (सूक्ष्म, लघु एवं मध्यम उद्यम)

सू. म. उ. एवं मध्यम उद्यम मंत्रालय,
(भारत सरकार),
निर्मल भवन, मातृश्री मंडिर, मौलाना आज़ाद रोड,
नई दिल्ली-११००११



OFFICE OF THE DEVELOPMENT COMMISSIONER
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MINISTRY OF MICRO, SMALL, & MEDIUM ENTERPRISES
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5(6)/2/2009-MSME POL

Dated 04.6.2009

Subject:-Categorization of activities under manufacture or service under the MSMED Act 2006 -reg.

References were received by this office for clarification on categorization of activities under manufacturing or service. These were examined under the provisions of MSMED Act 2006 and it is clarified:

A) Activities considered as manufacturing:

- i) Medical Equipment and Ayurvedic Product
- ii) Composite unit of Bacon Processing and Piggery Farm [Piggery Farm without bacon processing shall not be classified either as manufacturing or as service enterprise because this is a farming activity]
- iii) Tobacco Processing
- iv) Beedi/Cigarette manufacturing and other tobacco products
- v) Extraction of agave Spirit from Agave juice (imported medicinal plant) extraction of Agave
- vi) Manufacture of Bio-fertilizer

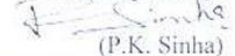
B) Activities considered as Service:

- i) Sanitation Services (Hiring of Septic Tank Cleaner)
- ii) Clinical/Pathological Laboratories and scanning, MRI Tests
- iii) Hospitals
- iv) Agri-clinic and Agri-Business
- v) Restaurants with Bar
- vi) Canteens
- vii) Hotels
- viii) Motel Industry

2. The activity of " Bee-Keeping" is a farming allied activity and therefore, would not be covered in either manufacturing or service activity.

3. This supercedes all earlier clarifications issued in this regard.

Yours faithfully,


(P.K. Sinha)

Dy. Director (MSME Pol.)

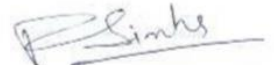
To

1. Principal Secretaries/ Secretaries, I/c of matters of MSMEs, All States/UTs,
2. Chairman, NABARD, Mumbai,
3. Chairman & Managing Director, SIDBI, Lucknow,

4. Chairman, Indian Bank Association, Mumbai,
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10. President, Associations of MSMEs, as per mailing list.
11. President, ICAI, P.B. No. 7100, ICAI Bhavan, IP Estate, New Delhi-110104


Copy to:

Shri Vishal Suji, B-55, G.T. Karnal Road, Industrial Area, Delhi-110033- for information w.r.t. their letter dated 14.3.2009.


(P.K. Sinha)

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NOO

Copy to : Dy. Director, SENET, O/o DC(MSME)—For placing the same on office's website.


(P.K. Sinha)

APPENDIX II

Table: A.1 One-sample Kolmogorov-Smirnov test (Kokrajhar district)

		Age of WMEs	Education of WMEs	No. of Family Members	Monthly Investment	Monthly Revenue	Working Hour
N		166	166	166	166	166	166
Normal Parameters ^a	Mean	44.7892	3.0422	5.0964	22266.8675	31244.9398	7.4488
	Std. Deviation	9.93543	4.05919	2.03969	19806.88475	26518.11410	2.98208
Most Extreme Differences	Absolute	.100	.303	.145	.186	.184	.144
	Positive	.100	.303	.145	.186	.184	.144
	Negative	-.065	-.227	-.097	-.139	-.129	-.082
Kolmogorov-Smirnov Z		1.288	3.908	1.873	2.398	2.369	1.859
Asymp. Sig. (2-tailed)		.072	.000	.002	.000	.000	.002

a. Test distribution is Normal.

Table: A.2 ANOVA (Kokrajhar district)

		Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue Between * Age of WMEs	Between Groups	2.190E10	38	5.763E8	.778	.813
	Linearity	9.354E8	1	9.354E8	1.262	.263
	Deviation from Linearity	2.097E10	37	5.666E8	.764	.826
	Within Groups	9.413E10	127	7.412E8		
Total		1.160E11	165			

Table: A.3 ANOVA (Kokrajhar district)

	Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue * Between (Combined)	5.659E9	12	4.716E8	.654	.793
Education of WMEs Groups Linearity	6.464E7	1	6.464E7	.090	.765
Deviation from Linearity	5.594E9	11	5.086E8	.705	.732
Within Groups	1.104E11	153	7.214E8		
Total	1.160E11	165			

Table: A.4 ANOVA (Kokrajhar district)

	Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue * No. of Between (Combined)	9.565E9	11	8.696E8	1.258	.254
Family Members Groups Linearity	1.586E9	1	1.586E9	2.294	.132
Deviation from Linearity	7.980E9	10	7.980E8	1.154	.326
Within Groups	1.065E11	154	6.913E8		
Total	1.160E11	165			

Table: A.5 ANOVA (Kokrajhar district)

	Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue * Between (Combined)	1.143E11	61	1.875E9	116.009	.000
Monthly Investment Groups Linearity	1.135E11	1	1.135E11	7.024E3	.000
Deviation from Linearity	8.477E8	60	1.413E7	.874	.712
Within Groups	1.681E9	104	1.616E7		
Total	1.160E11	165			

Table: A.6 ANOVA (Kokrajhar district)

	Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue * Between Groups (Combined)	2.271E10	24	9.461E8	1.429	.104
Working Hour Linearity	6.779E9	1	6.779E9	10.242	.002
Deviation from Linearity	1.593E10	23	6.925E8	1.046	.413
Within Groups	9.332E10	141	6.619E8		
Total	1.160E11	165			

Table: A.7 Coefficients^a (Kokrajhar district)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1							
• (Constant)	-3134.696	1858.279		-1.687	.094		
• Age of WMEs	9.237	31.863	.003	.290	.772	.831	1.203
• Education of WMEs	183.493	79.060	.028	2.321	.022	.809	1.237
• No. of Family Members	236.577	150.155	.018	1.576	.117	.888	1.126
• Monthly Investment	1.316	.015	.983	87.566	.000	.940	1.064
• Working Hour	388.847	99.749	.044	3.898	.000	.941	1.062

a. Dependent Variable: Monthly Revenue

Table: A.8 One-Sample Kolmogorov-Smirnov Test (Dhubri district)

	Age of WME	Education of WME	Family Member	Investment	Monthly Income	Monthly Revenue	Working Hour
N	145	145	145	145	145	145	145
Normal Parameters ^a	Mean = 41.42	Mean = 6.03	Mean = 4.39	Mean = 17750.69	Mean = 8137.59	Mean = 25888.28	Mean = 9.81
	Std. Deviation = 11.538	Std. Deviation = 4.544	Std. Deviation = 1.617	Std. Deviation = 41531.865	Std. Deviation = 9482.607	Std. Deviation = 47653.128	Std. Deviation = 2.914
Most Extreme Differences	Absolute Positive = .095	Absolute Positive = .150	Absolute Positive = .196	Absolute Positive = .335	Absolute Positive = .229	Absolute Positive = .314	Absolute Positive = .135
	Absolute Negative = -.053	Absolute Negative = -.150	Absolute Negative = -.126	Absolute Negative = -.335	Absolute Negative = -.219	Absolute Negative = -.300	Absolute Negative = -.135
Kolmogorov-Smirnov Z	1.139	1.811	2.361	4.039	2.761	3.780	1.623
Asymp. Sig. (2-tailed)	.150	.003	.000	.000	.000	.000	.010

a. Test distribution is Normal.

Table: A.9 ANOVA (Dhubri district)

	Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue * Age of WME	5.477E10	38	1.441E9	.561	.978
Between Groups	2.283E9	1	2.283E9	.889	.348
Deviation from Linearity	5.249E10	37	1.419E9	.552	.979
Within Groups	2.722E11	106	2.568E9		
Total	3.270E11	144			

Table: A.10 ANOVA (Dhubri district)

				Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue Education of WME	* Between Groups	(Combined)		1.140E10	14	8.143E8	.335	.988
		Linearity		9.274E8	1	9.274E8	.382	.538
		Deviation from Linearity		1.047E10	13	8.056E8	.332	.986
	Within Groups			3.156E11	130	2.428E9		
	Total			3.270E11	144			

Table: A.11 ANOVA (Dhubri district)

				Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue Family Member	* Between Groups	(Combined)		8.995E10	9	9.995E9	5.692	.000
		Linearity		9.209E9	1	9.209E9	5.245	.024
		Deviation from Linearity		8.074E10	8	1.009E10	5.748	.000
	Within Groups			2.370E11	135	1.756E9		
	Total			3.270E11	144			

Table: A.12 ANOVA (Dhubri district)

				Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue Investment	* Between Groups	(Combined)		3.205E11	43	7.454E9	116.575	.000
		Linearity		3.184E11	1	3.184E11	4.979E3	.000
		Deviation from Linearity		2.150E9	42	5.119E7	.801	.789

Within Groups	6.458E9	101	6.395E7		
Total	3.270E11	144			

Table: A.13 ANOVA (Dhubri district)

	Sum of Squares	df	Mean Square	F	Sig.
Monthly Revenue * Between Groups (Combined)	2.709E10	22	1.231E9	.501	.969
Working Hour Linearity	2.709E9	1	2.709E9	1.102	.296
Deviation from Linearity	2.438E10	21	1.161E9	.472	.975
Within Groups	2.999E11	122	2.458E9		
Total	3.270E11	144			

Table: A.14 Coefficients^a (Dhubri district)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-2651.388	4526.962		-.586	.559		
Age of WME	50.186	68.475	.012	.733	.465	.663	1.509
Education of WME	361.118	172.921	.034	2.088	.039	.670	1.493
Family Member	330.330	409.514	.011	.807	.421	.943	1.060
Investment	1.130	.016	.985	71.582	.000	.962	1.040
Working Hour	282.414	233.372	.017	1.210	.228	.894	1.118

a. Dependent Variable: Monthly Revenue

APPENDIX III
QUESTIONNAIRE
PART I: GENERAL

1.

- (i) Name of the respondent:
- (ii) Address :
- (iii) Age of the respondent:
- (iv) Religion of the respondent:
- (v) Occupation :
- (vi) No. of employees
- (vii) Address of the market
- (viii) Education of the respondent:
- (ix) Education of family members

Name of family members	Relation with the entrepreneur	Age	Education
	Husband/father		

- (x) Marital Status:
 - (a) Married (b) Unmarried (c) Divorcee (d) Widow (e) Separated

- 2. No. of family members.....Type of the family
 - (a) Nuclear (b) Joint(c) Extended

9. Did you get loans from any financial institution? If no, why?
(a) Yes (b) No

PART III: EMPOWERMENT

10. Can you freely visit your neighbours/friends/relatives without taking permission of the male members of the family?
(a) Yes (b) No
11. Do you take part in social activities?
(a) Yes (b) No
12. Do you have mobile phone?
(a) Yes (b) No
13. Do have TV set?
(a) Yes (b) No
14. House type
(a) Kachcha (b)
Pucca
15. Can you spend freely household income/your own income?
(a) Yes (b) No
16. Do you play role in household decision making?
(a) Yes (b) No

17. Do you play role in major financial decision making e.g. buying or selling financial assets?
(a) Yes (b) No
18. Do you have an influence in political process like contesting in GaonPanchayat/Town Committee election?
(a) Yes (b) No
19. Can you freely cast your vote in favour of your chosen candidate?
(a) Yes (b) No
20. Can/Did you take decision how many children you will/would have?
(a) Yes (b) No
21. Can you take decision regarding the education of your children?
(a) Yes (b) No
22. Do you feel that your status in the family and society has improved really after undertaking this micro-entrepreneurship/micro-credit?
(a) Yes (b) No
23. Do you get support from your male family members in cooking, in other family works, in business matters?
(a) Yes (b) No
24. Do you get random orders (give me a glass of water, come here, go there etc.) from male members?
(a) Yes (b) No
25. Can you give order to your male members in daily family work? If yes then what response do you get?

(a) Yes

(b) No

.....
.....

26. Should division in domestic work exist between male and female members?

(a) Yes

(b) No

27. What type of problems do you experience in managing domestic work and business simultaneously? Specify the problem.

.....
.....

28. How could this problem be overcome/what do you feel necessary to overcome this problem?

.....
.....

APPENDIX IV

Table: B.1 Kruskal Wallis (Dhubri district)

Ranks

Different entrepreneurship	N	Mean Rank
Income vegetable vendors	5	30.70
beautiparlour	11	81.82
foodstall	40	85.16
grocery	30	61.65
tailore	19	43.26
paan	31	70.47
Total	136	

Table: B.2 Test Statistics^{a,b}(Dhubri district)

	Income
Chi-Square	21.886
df	5
Asymp. Sig.	.001

a. Kruskal Wallis Test

b. Grouping Variable: Different entrepreneurship

Table: B.3 Kruskal Wallis (Kokrajhar district)

Ranks

Different entrepreneurship	N	Mean Rank
Income vegetable vendors	75	72.88
beautiparlour	9	115.33
foodstall	42	94.55
grocery	18	71.14
tailore	4	71.75
paan	16	92.97
Total	164	

Table: B.4 Test Statistics^{a,b}(Kokrajhar district)

	Income
Chi-Square	12.104
df	5
Asymp. Sig.	.033

a. Kruskal Wallis Test

b. Grouping Variable: Different entrepreneurship

Table: B.5 Mann-Whitney test (Dhubri district & Kokrajhar district

Ranks				
	Districts	N	Mean Rank	Sum of Ranks
Income of Vegetable Vendors	Dhubri	5	16.90	84.50
	Kokrajhar	75	42.07	3155.50
	Total	80		

Table: B.6 Test Statistics^b

	Income of Vegetable Vendors
Mann-Whitney U	69.500
Wilcoxon W	84.500
Z	-2.346
Asymp. Sig. (2-tailed)	.019
Exact Sig. [2*(1-tailed Sig.)]	.016 ^a

a. Not corrected for ties.

b. Grouping Variable: Districts

Table: B.7 Group Statistics

	Districts	N	Mean	Std. Deviation	Std. Error Mean
Net income of Beautiparlours	Dhubri	11	1.8409E4	23730.59015	7155.04215
	Kokrajhar	9	1.3222E4	9353.98014	3117.99338

Table: B.8 Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Net income of Beautiparours	4.349	.052	.615	18	.546	5186.86869	8429.66852	-12523.20771	22896.94508
			.665	13.548	.517	5186.86869	7804.90300	-11605.54027	21979.27764

Table: B.9 Mann-Whitney

Ranks

Districts	N	Mean Rank	Sum of Ranks
Net Income of Foodstall Dhubri	40	40.85	1634.00
Kokrajhar	42	42.12	1769.00
Total	82		

Table: B.10 Test Statistics^a

	Net Income of Foodstall
Mann-Whitney U	814.000
Wilcoxon W	1634.000
Z	-.241
Asymp. Sig. (2-tailed)	.809

a. Grouping Variable: Districts

Table: B.11 Mann-Whitney**Ranks**

Districts	N	Mean Rank	Sum of Ranks
Income of Grocery Dhubri	30	23.40	702.00
Kokrajhar	18	26.33	474.00
Total	48		

Table: B12 Test Statistics^a

	Income of Grocery
Mann-Whitney U	237.000
Wilcoxon W	702.000
Z	-.705
Asymp. Sig. (2-tailed)	.481

a. Grouping Variable: Districts

Table: B.13 Group Statistics

Districts	N	Mean	Std. Deviation	Std. Error Mean
Income of Tailores Dhubri	19	4.3053E3	3757.43318	862.01429
Kokrajhar	4	6.1250E3	1903.28663	951.64332

Table: B.14 Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Income of Tailor es	Equal variances assumed	1.094	.307	-.931	21	.362	1819.73684	1954.19515	5883.70814	2244.23445
	Equal variances not assumed			-1.417	8.940	.190	1819.73684	1284.01466	4727.37237	1087.89869

Table: B.15 Group Statistics

Districts		N	Mean	Std. Deviation	Std. Error Mean
Income of Women Paan vendor	Dhubri	31	7.3129E3	5479.46116	984.14028
	Kokrajhar	16	9.5725E3	7599.14688	1899.78672

Table: B.16 Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Income of Women in Paan vendora	.326	.571	1.171	45	.248	-2259.59677	1928.91361	-6144.62821	1625.43466
Equal variances assumed			1.056	23.292	.302	-2259.59677	2139.56109	-6682.54702	2163.35347

Table: B.17 Mann Whitney Test

Ranks

District	N	Mean Rank	Sum of Ranks
Net Income of WMEs Dhubri	145	145.41	21084.00
Kokrajhar	166	165.25	27432.00
Total	311		

Table: B.18 Test Statistics^a

	Net Income of WMEs
Mann-Whitney U	10499.000
Wilcoxon W	21084.000
Z	-1.943
Asymp. Sig. (2-tailed)	.052

a. Grouping Variable: District

APPENDIX V

I. WOMEN'S EMPOWERMENT IN AGRICULTURE INDEX¹:

The WEAI was constructed to track the change in the levels of women's empowerment as a result of interventions under Feed the Future, the US government's global hunger and food security initiative. The United States Agency for International Development, International Food Policy Research Institute, and Oxford Poverty and Human Development Initiative collaboratively developed it. The Women's Empowerment in Agriculture Index is an innovative tool composed of two sub-indexes: one measure is the five domains of empowerment for women, and the other measure is gender parity in empowerment within the household. The WEAI is constructed using the Alkire Foster Method developed by Sabina Alkire, director of the Oxford Poverty and Human Development Initiative (OPHI) at the University of Oxford, and James Foster of George Washington University and OPHI.

FIVE DOMAINS OF EMPOWERMENT (5DE) FOR WOMEN

Figure 1. The Five Domains of Empowerment in the WEAI

Domain	Indicators	Weight
Production	Input in productive decisions	1/10
	Autonomy in production	1/10
Resources	Ownership of assets	1/15
	Purchase, sale, or transfer of assets	1/15
	Access to and decisions on credit	1/15

¹ Alkire, S., R. Meinzen-Dick, A. Peterman, A.R. Quisumbing, G. Seymour and A. Vaz (2012). "The Women Empowerment in Agricultural Index", International Food Policy Research Institute, Discussion Paper 1240

Income	Control over use of income	1/5
Leadership	Group member	1/10
	Speaking in public	1/10
Time	Workload	1/10
	Leisure	1/10

The domain indicators are built on the following definitions.

Production: Sole or joint decision making over food and cash-crop farming, livestock, and fisheries as well as autonomy in agricultural production

Resources: Ownership, access to, and decision making power over productive resources such as land, livestock, agricultural equipment, consumer durables, and credit

Income: Sole or joint control over income and expenditures

Leadership: Membership in economic or social groups and comfort in speaking in public

Time: Allocation of time to productive and domestic tasks and satisfaction with the available time for leisure activities

A woman is defined as empowered in 5DE if she has adequate achievements in four of the five domains or is empowered in some combination of the weighted indicators that reflect 80 percent total adequacy.

THE GENDER PARITY INDEX

The GPI is a relative inequality measure that reflects the inequality in 5DE profiles between the primary adult male and female in each household.

Scoring the WEAI

Measuring the 5DE results in a number ranging from zero to one, where higher values indicate greater empowerment. The score has two components. First, it reflects the percentage of women who are empowered (H_e). Second, it reflects the percentage of domains in which those women who are not yet empowered (H_n) already have adequate achievements. In the 5DE formula, A_a is the percentage of dimensions in which disempowered women have adequate achievements: $5DE = H_e + H_n (A_a)$, where $H_e + H_n = 100\%$ and $0 < A_a < 100\%$. This can also be written, following the Alkire Foster methodology, as $\{1 - (H_n \times A_n)\}$, where $A_n = (1 - A_a)$ and reflects the percentage of domains in which disempowered women on average do not have adequate achievements.

The innovative GPI also ranges from zero to one, with higher values indicating greater gender parity. This sub-index is similar to the 5DE. First, it reflects the percentage of women who have gender parity. Specifically, it shows the percentage of women who are living in households with an adult primary male where the women's empowerment scores are at least equal to the men's in their household (H_{GPI}). When respondents have been identified as "empowered," they are given a uniform achievement. Now, define H_{WGP} as the percentage of women without gender parity. Second, for women who do not have gender parity (because they are not empowered, and their 5DE score is less than their male counterpart's), the GPI shows the percentage shortfall she experiences relative to the male in her household (I_{GPI}). The overall formula is the product of these two numbers, following the Foster Greer Thorbecke (FGT) "poverty gap" measure: $GPI = \{1 - (H_{WGP} \times I_{GPI})\}$. Thus the 5DE is $(1 - H_A)$, and the GPI is $(1 - H_I)$. Both show the "positive" form of an FGT sub-index, with the 5DE being multidimensional and the GPI being unidimensional.

The total WEAI score is computed as a weighted sum of the country- or regional-level 5DE and the GPI.

I. Construction of Women Empowerment Index for Self-Help-Group (SHG) women (Roy et al, 2018)²

Observing the behavioural pattern of women involvement in micro-credit activities through SHGs, five gross domains have been proposed by the authors, through which women empowerment at individual level can be assessed. Few of these domains are empowerment boosting while others are consequences of empowerment. They classify these as 'input domain' and 'output domain'. They propose three 'input domains' as 'activity domain', 'knowledge domain' and 'health domain' and two 'output domains' as 'domestic autonomy' and 'social interaction'. To measure the impact of domains the investigators propose few factors under each domain which would be quantifiable to assess the level of empowerment at individual level.

For capturing the impact of 'activity domain' the factors like credit access, resource utilization and repayment decision are used, while the 'knowledge domain' are captured through financial literacy, educational attainment and knowledge about family planning. The 'health domain is captured through BMI, anemia-free-health and sanitation and pure drinking water facility. The investigators propose the output domain 'domestic autonomy' to be measured through protest against domestic violence, autonomy regarding household decisions (like health and education decision and household resource utilization), purchasing and selling decision of domestic resources. Another output domain 'social interaction', is measured through three indicators as membership in political party/NGO, Voice raised against social crimes (like dowry or women abuse etc.) and freedom of mobility to workplace and elsewhere without permission.

The weights attached for each indicator are assumed to be equal and sum up to unity. The indicators are supposed to be binary, while '1' would stand for empowerment and '0' for disempowerment. Thus the aggregate empowerment score would lie

² Source: Dr. Chandan Roy et al. (2018), "Women Empowerment Index: Construction of a Tool to Measure Rural Women Empowerment Level in India" published in *ANVESHAK International Journal of Management (ALIM)*, vol.7 No.1, ISSN: 2278-8913 (Print), ISSN: 2350-0794 (Online)

between ‘0’ and ‘1’. Following the method of WEAI, the authors use 0.8 as benchmark level for attaining adequate empowerment level (See Following Table).

TABLE : COMPOSITION OF EMPOWERMENT INDEX FOR THE SHG WOMEN

DOMAIN	Indicator	Weight
Input Domain (Ii)	(Iij)	(wk)
Activity Domain (I1)	credit access (I11)	W ₁
	resource utilization (I12)	W ₂
	repayment decision (I13)	W ₃
Knowledge Domain (I2)	financial literacy (I21)	W ₄
	educational attainment (I22)	W ₅
	knowledge about family planning (I23)	W ₆
Health Domain (I3)	BMI (>18.5) (I31)	W ₇
	Anaemia-free-health (Hb>11mg/dL) (I32)	W ₈
	Availability of sanitation & safe drinking water (I33)	W ₉
Output Domain (Oi)	(Oij)	
1). Domestic Autonomy (O1)	protest against domestic violence & alcoholism (O11)	W ₁₀
	household autonomy (O12)	W ₁₁
	autonomy in purchase and sales of household resources (O13)	W ₁₂

2). Social Interaction (O2)	membership in local political party /NGO (O ₂₁)	W ₁₃
	voice against social crimes (O ₂₂)	W ₁₄
	freedom of mobility without permission (O ₂₃)	W ₁₅

Where ,

$\sum_{i=1-15} w_i = 1$ and $w_1 = w_2 = \dots = w_{15}$

$I_{11} = 1$, if the woman gets direct credit access;

$= 0$, otherwise;

$I_{12} = 1$, if the woman takes the decision about business resource utilization;

$= 0$, otherwise;

$I_{13} = 1$, if the woman takes repayment decision in the micro credit business;

$= 0$, otherwise;

$I_{21} = 1$, if the woman has financial literacy;

$= 0$, otherwise;

$I_{22} = 1$, if the woman completes her elementary education;

$= 0$, otherwise;

$I_{23} = 1$, if the woman has knowledge about family planning;

$= 0$, otherwise;

$I_{31} = 1$, if her BMI > 18.5;

$= 0$, otherwise;

$I_{32} = 1$, if she is anaemia free, i.e., her Hb > 11.0 mg/dL;

$= 0$, otherwise;

$I_{33} = 1$, if she has sanitation and safe drinking water facility;

$= 0$, otherwise;

$O_{11} = 1$, if she protests against domestic violence/ alcoholism within household;

$= 0$, otherwise;

$O_{12} = 1$, if she takes household decision about resource, health and education;
= 0, otherwise;
 $O_{13} = 1$, if she takes purchase or sales decision about domestic resources;
= 0, otherwise;
 $O_{21} = 1$, if she is member in local political parties/NGO;
= 0, otherwise;
 $O_{22} = 1$, if she raises voice against social crimes (dowry, women abuse etc);
= 0, otherwise;
 $O_{23} = 1$, if she enjoys the freedom to move safely within society without permission;
= 0, otherwise;

Step 1: Based on the above method, Individual Empowerment Index (IEI) for each woman involved with the SHG can be assessed separately. The individual empowerment score above 0.8 would be considered as **adequate empowerment**. Hence, a woman with a score of 0.8 and above will have access to resources, will have a say in family affairs and has in a position to take decisions.

Step 2: After computing individual score, 'group empowerment' needs to be calculated. In computing so, following the method of construction of Women Empowerment in Agriculture Index (WEAI) (Alkire et al., 2012) the following equation is proposed:

$$\text{Women Empowerment Index for SHG [WEISHG]} = W_e + W_n(D_a)$$

Where,

W_e = % of women with adequate empowerment;

W_n = % of women without adequate empowerment = $(1 - W_e)$

D_a = % of domains in which disempowered women have adequate empowerment