

**ROLE OF MICRO-ENTREPRENEURSHIP IN EMPOWERING WOMEN: A
COMPARATIVE STUDY OF DHUBRI DISTRICT AND KOKRAJHAR
DISTRICT OF ASSAM**

THESIS

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CHAPTER 7

FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

7.1 INTRODUCTION:

In this chapter, first of all, the main findings of the thesis are discussed, then some suggestions and recommendation are forwarded to deal with the problems of WMEs and finally conclusion based on findings of the study is put forwarded.

7.2 FINDINGS:

After analyzing the primary and secondary data we reached to some findings. The findings of the research are presented on the basis of objectives of the research study as under:

I. Findings related to first objective are:

- In Dhubri district 114 (79%) WMEs are Hindu and 31 (21%) are Muslim. Contrary to this, in Kokrajhar district 121 (83%) WMEs are Hindu and 4 (3%) are Muslim and 20 (14%) are Christian.
- Married women are more interested to undertake entrepreneurship in the two districts, i.e., 91 (63%) WMEs in Dhubri district and 103 (71%) WMEs in Kokrajhar district are married.
- Majority of WMEs emerged from nuclear family, 109 (75%) and 90 (62%) WMEs, in Dhubri district and Kokrajhar district are married respectively, as a woman belonging to nuclear family has fewer responsibilities as compared to that belonging to a joint family.
- Average Annual family income (AAFI) of WMEs of Dhubri district is Rs. 1,73,830, which is lower than AAFI of WMEs in Kokrajhar district, about Rs. 1,77,375.

- The average age of WMEs of Kokrajhar district (45) is higher than that of WMEs of Dhubri district (41).
- The study also found that the WMEs of Dhubri district are more educated (6 years) as compared to the WMEs of Kokrajhar district (3 years)
- Average number of family members of WMEs of Dhubri district is 4, which is less than that of Kokrajhar district i.e., five.
- In Dhubri district, out of the total sample WMEs 25.5% are running members of Self Help Group (SHG) and in Kokrajhar district 32% are running members of Self Help Group (SHG),
- Of the total sample WMEs 42.76% in Dhubri District and 20% in Kokrajhar District obtained loans from different sources (SHG, Bandhan Bank Loan). In kokrajhar district larger no. of WMEs are connected to SHG but in Dhubri district large no. of WMEs are connected to Bandhan Bank Loan.
- NPV of WMEs is higher at Kokrajhar district (107725.56) as compared to Dhubri district (97651.08).
- Business volume (i.e., both costs and returns) of WFOs is higher at Dhubri district as compared to Kokrajhar district.
- The business volume i.e., both investment and return of WPVs is greater in Kokrajhar district as compared to that of Dhubri district
- The business volume and so, NPV of WGSs of Dhubri district is found to be lower about Rs.69740.04 as compared to that of WGSs of Kokrajhar district about Rs.99860.08
- The average profit/income earned by WTs of Kokrajhar district of about Rs.73500.00, is higher than that of Dhubri district of about Rs.51663.12.
- WBs of Kokrajhar district are earning higher NPV (Rs.191733.36) as compared to that of Dhubri district (Rs.183000) with even lower costs.
- Thus, except food-stalls and beauty-parlours, all the other types of entrepreneurship in the study area are survival or livelihood oriented

entrepreneurship, where there is no tendency towards growth or employment generation.

II. Findings related to first objective (Hypothesis I) are:

- The difference in average income/profit between WVs of Dhubri district and Kokrajhar district is statistically significant.
- The difference in average income between WBs of Dhubri district and Kokrajhar district is not statistically significant.
- The difference in average income between WFOs of Dhubri district and Kokrajhar district is not statistically significant.
- The difference in average income between WGSs of Dhubri district and that of Kokrajhar district is not statistically significant.
- Difference in average income between WTs of Dhubri district and Kokrajhar district is not statistically significant.
- The difference in average income between WPs of Dhubri district and Kokrajhar district is not statistically significant.
- The difference in average income between WMEs of Dhubri district and Kokrajhar district is not statistically significant.

I. Findings related to second objective are:

- On the basis of the cost-benefit analysis and NPVs, different types of WMEs belonging to a particular district are ranked and this ranking is interestingly same for both the districts. They are (i) WBs are in the first rank with highest NPV (Rs. 1,83,000 for Dhubri district & Rs. 1,91,733.36 for Kokrajhar district), (ii) WFOs are in the second position (with NPVs Rs. 1,22,790 for Dhubri district and Rs. 1,22,542.8 for Kokrajhar district) (iii) WPs are in the third rank (with NPVs Rs. 87,762 for Dhubri district and Rs. 1,14,870 for Kokrajhar district), (iv) WGSs are in the fourth position (with NPVs Rs. 69,740.04 for Dhubri district and Rs. 99,860.04 for Kokrajhar district), and

(v) WTs are in the fifth rank (with NPVs Rs. 51,663 for Dhubri district and Rs. 73,500 for Kokrajhar district).

IV. Findings related to second objective (Hypothesis II) are:

- The difference in average income between different types of WMEs in Dhubri district is found to be statistically significant.
- Also, there is significant difference in average income between different types of WMEs in Kokrajhar district.

V. Findings related to third objective (Hypothesis III) are:

- The monthly return of WMEs in Dhubri district is only significantly affected by education and monthly investment. And effect of age, number of family members and working hours of WMEs on monthly return is not significant.
- Monthly return of WMEs in Kokrajhar district is significantly affected by the factors like level of education, monthly investment and working hours of WMEs. And the effect of age and number of family members of WMEs on monthly returns of WMEs is not significant.
- Monthly return of WFOs in Dhubri district is significantly affected by only monthly investment of WFOs.
- In Kokrajhar district, only monthly investment of WFOs affects monthly return of WFOs significantly.
- In Dhubri district, monthly investment and number of family members of WPVs affects monthly return of WPVs significantly
- In Kokrajhar district, only monthly investment of WPVs affects monthly return of WPVs significantly.
- In Dhubri district, only monthly investment of WGSs affects monthly return of WGSs significantly.
- In Kokrajhar district, only monthly investment of WGSs affects monthly return of WGSs significantly.

VI. Findings related to fourth objective (Hypothesis IV) are:

- Literacy rate among WMEs in Dhubri district is higher (78.62%) than that in Kokrajhar District (46.67%).
- 52% WMEs and 78% WMEs can freely visit their neighbour and outside without getting permission from male family members, in Dhubri district and kokrajhar district respectively.
- 57% WMEs in Dhubri district and 81% WMEs in kokrajhar district take part in any kind of social activity.
- In Kokrajhar district 50% WMEs have mobile phones and in Dhubri district 49% WMEs have mobile phones.
- In Dhubri district 67.58% and in Kokrajhar district 41% WMEs watch TV.
- In Dhubri district 35.17% and in kokrajhar district 27.11% WMEs own pucca house.
- In Kokrajhar district higher percentage (84.34%) of WMEs can freely spend their income as compared to that of Dhubri district (62.76%).
- 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.
- 33.8% WMEs in Dhubri district and 47.6% WMEs in Kokrajhar district play role in major financial decision making.
- In Dhubri district 16.55% and in kokrajhar district 27.1% WMEs take part in political activity.
- In Dhubri district 54.48% and in Kokrajhar district 77.71% WMEs cast vote by their own decision.
- 41.38% WMEs in Dhubri district and 41.57% WMEs in Dhubri district can take decision in child making.
- In Dhubri district 58.62% and in Kokrajhar district 73.49% WMEs take decision in children's education.

- When they are asked whether they get support from their male family members 41.38% in Dhubri district and 57.83% in Kokrajhar district replied yes.
- 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
- Almost same proportion of population i.e., 62.07% WMEs in Dhubri district and 60.24% WMEs in Kokrajhar district obtain positive response if they give orders to their male family members.
- In Dhubri district 75.17% and in Kokrajhar district 85.54% replied yes to division of household work between male and female family members.
- In Dhubri district 64.83% WMEs and in Kokrajhar district 78.92% WMEs is undertaking independent business.
- From the primary survey it is found that 97.24% WMEs of Kokrajhar district and 95.78% of WMEs of Dhubri district reported improvement in their socio-economic condition after undertaking micro-entrepreneurship. Hence, micro-entrepreneurship plays an important role in women empowerment.
- 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.
- Finally, aggregate WEI for WMEs in Kokrajhar district is 0.6232, which is higher than that of Dhubri district i.e, 0.4745.
- The reason behind higher aggregate women empowerment in Kokrajhar district as compared to Dhubri district is found to be higher and rapid socio-economic development of Kokrajhar district as compared to Dhubri district as resulted from theoretical and empirical discussion.

Thus, aforesaid are the findings of the research study of various dimensions. But, our main finding of the research study is that given the income of WMEs equal in the two districts, percentage of empowerment of women is different for the two districts i.e., Dhubri and Kokrajhar district.

The main problem of WMEs in the study area is found that the WMEs of this areas don't have enough financial & skill capacity as well as interest to grow up the business from survival oriented to growth oriented. The other problems are less banking and financial knowledge, problem in carrying business materials from one place to another, lack of proper place to run shop, not recovery of credit from customers thus experiencing heavy losses, disturbance from drunks and *dabangs*, disrespect from her family and society for running such a micro level business, fighting against some critical diseases like cancer, heart problems etc.

7.3 SUGGESTIONS & RECOMMENDATIONS:

In the last chapter, i.e., 6th chapter we mentioned about the problems experienced by the WMEs of the two study areas, which may be the problems of even any WME of any region of our country India. The suggestions and recommendations to eliminate these problems are mentioned below:

1. **Infrastructure development:** Most of the WMEs are observed to experience huge problems in carrying business materials from remote places. So, road and communication facility is still needed to be developed. Carrying charge of business materials should be less in public transport, specially for WMEs.
2. **No Credit Board:** Since, sometimes WMEs are compelled by some crooks for credit, so 'No Credit' board by the Government should be provided particularly to the WMEs, so that nobody can compel them to sell their goods and services against credit.
3. **Tax free business:** Sometimes, WMEs do not get proper place for their shops in the *haats* and market places. So, tax free proper places should be provided to the WMEs by the municipality or local government.
4. **Modifying law and order:** Till date, some exiting common entrepreneurship laws and orders relating to organized sector and unorganized sector are prevailing in the country, which is same for both male and female

entrepreneurs. Moreover, the common laws and orders relating to women are resorted for any kind of violence against women entrepreneurs specially, WMEs. But, no specific laws and orders are yet constituted by the government of India for women entrepreneurs and WMEs specially. Therefore, strong laws and orders should be designed by the judicial system to protect WMEs against any kind of violence against them. Designing laws and orders by the government against the following problems are suggested by the researcher. They are (i) forcefully taking away goods and services without paying money or against credit from the women entrepreneurs by the customers, specially, male customers, (ii) using abusive language to women entrepreneurs by other male entrepreneurs or customers, (iii) displacing women entrepreneurs from their business places by the male entrepreneurs, (iv) teasing or molestating women entrepreneurs by the males in the name of buying goods and services and so on.

5. **Providing low interest loan:** Low interest bank loans should be made available to the WMEs by the government. In India, even though property right to women has come to an existence judicially, but, ownership of property by women has not been so much prevalent yet. So, there should be provision for paying loans without guarantor and without mortgaging property documents by the banks to the women who are interested to take loans for micro-businesses. And strict and proper audit of her business should be done monthly, quarterly or yearly by the bank. For all these government should formulate proper “Micro-credit Policy” specially for WMEs.
6. **Wet Public Distribution System (PDS):** With the concept of economic empowerment of women, both male-female members of a family go outside for making money. Thus, WMEs, who work outside all day long, don’t get enough time to prepare food at home. Most of the time, they don’t have enough money to hire housemaid and sometimes even after having money, they don’t get reliable home-servants to do some domestic works and to prepare food. Thus, in both the cases, the WMEs and their dependent family

members have to stay hungry. In this context, it is worth exploring that hunger is no more a monetary phenomenon, rather it is also affected by time factor. To solve this problem, the researcher would like to suggest the Government to change the PDS from a dry policy to a wet one. The term “wet” is coined by the author, in this context, to mean prepared/cooked food. Thus, instead of providing dry foodgrains and grocery items, providing qualitative prepared food to the interested people, at a reasonable price (and to the below poverty line people at a very low price) would be helpful to the WMEs. This wet PDS would also be helpful to eliminate hunger in the country and thereby improve the position of the country in Global Hunger Index.

7. **WMEs Should be aware to take opportunities of Government financial package:** From time to time, central government announces some financial packages for upliftment of MSMEs by providing cheap micro-credit to both organized and unorganized entrepreneurs. So, the WMEs should be concerned about all this schemes to get benefited from this economic policies & packages.
8. **Proper implementation of Government policy:** There is a huge difference between undertaking a policy or scheme and proper implementation of it. Government policy of “Aatmanirbhar Bharat” and to provide subsidized loan to MSMEs should be appropriately implemented.
9. **Credit should reach to the accurate hand:** To make “Aatmanirbhar Bharat Abhyan Mission” successful, mere announcing huge financial package and providing credit is not sufficient. While providing micro-credit to the micro-entrepreneurs, the policy maker should be aware about the fact that credit is flowing to the correct hands, that it is really invested in business purpose. Otherwise, if credit is spent by the debtors in some unproductive activities like family expenditure, marriage and other socio-cultural activities then it will make the government’s “Aatmanirbhar Bharat Abhyan Mission” a failure.

10. Credit meant for bottom business classes should not be appropriated by upper business classes: The policy maker should be very aware, so that subsidized credit, which is meant for bottom business class, say, street vendors is not appropriated by the upper business class, using some unfair trick e.g., bribing the loan sanctioning authority.

7.4 CONCLUSION:

From the review of previous researches, the research gap has been obtained, and it is the study of a comparative role of micro-entrepreneurship in women empowerment between two neighbour regions. Since, greater proportion of WMEs are engaged in unorganized/informal sector, so through the present research, unorganized sector WMEs are studied. Accordingly, the research questions are set for the present study. Therefore, throughout this research, the answers of those research questions, as asked in chapter one, have been sought to be answered. So, first of all, let us recall the research questions. They are (i) what is the family and socio-economic background of those women, who undertake micro-entrepreneurship in Dhubri and Kokrajhar district? (ii) Is there any difference amongst various types of WMEs in volume of cost, revenue and profit within a district? (iii) Is there any difference between the similar types of WMEs belonging to two nearby districts, Dhubri and Kokrajhar in volume of cost, revenue and profit? (iv) Is the level of empowerment attained by the WMEs belonging to Dhubri district and Kokrajhar district equal? (v) What are the problems, they experience in their day to day business and their solutions?

The contribution of this research is inherent in the answers to these research questions and can be summarized as under. In context to the first research question, it can be answered that women belonging to almost all religion groups namely, Hindu, Muslim and Christian are observed to undertake entrepreneurship. Majority of WMEs are found to be married. They belong to mediocre education group. Regarding

financial background, it has been found that the WMEs mainly belong to lower-middle class income group, having limited financial knowledge.

Regarding the second research question, it is found that for both, Dhubri district and Kokrajhar district, the cost, revenue and profit of different types of WMEs within a district is significantly different. It is noteworthy, in this context that since the number of various types of WMEs is not equal and not adequate in the two districts, namely Dhubri district and Kokrajhar district, so only those types of WMEs having almost equal and adequate number of observations are only taken into account for comparison.

To answer the third research question, it is found that the average income or profit of two similar types of WMEs between the two districts is found to be not significantly different, i.e., similar types of WMEs earn almost equal income in the two districts, Dhubri district and Kokrajhar district. Since, effective demand and profitability is higher at Kokrajhar district as compared to Dhubri district, therefore, WMEs of Kokrajhar district are found to earn almost equal income as the WMEs of Dhubri district, but, by working less hours than WMEs at Dhubri district. WMEs of Kokrajhar district earn almost equal income as the WMEs of Dhubri district, even though effective demand & profitability is higher at Kokrajhar district, because, their primary motive to undertake entrepreneurship is to feed the family and not to grow the business, so, they stop working where their minimum subsistent need is fulfilled.

To answer the fourth research question, a WEI for WMEs for the study area is constructed on the basis of Women's Empowerment in Agriculture Index (WEAI) by (Alkire et al, 2012). And, the present research investigation discovered that even though there is no significant difference between average income earned by a particular group of WMEs of Dhubri district and Kokrajhar district, yet, the WMEs of Kokrajhar district are discovered to be more empowered as compared to the WMEs of Dhubri district.

Fifthly, the investigation promised to seek out the problems experienced by the WMEs of both the study areas. The WMEs of both the districts are observed to experience some typical problems such as survival oriented business having low/no growth, lack of confidence, efficiency and interest among WMEs to grow their business, 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, problem of overwork, suffering from life threatening diseases, suffering from hunger or starvation etc.

To eliminate the problems of WMEs of the two study areas, following suggestions are forwarded by the investigator. They are infrastructure development by the government, avoiding credit to the customers by the WMEs, making the business tax free, modifying law and order for WMEs, providing low interest loan, providing cooked food to the poor WMEs and their family through public distribution system, awareness of WMEs to take opportunities of government financial packages, proper implementation of government policies, providing credit to the accurate hand etc.

Returning to the higher WEI in Kokrajhar district as compared to Dhubri district, a number of factors can be found responsible for this. In this context, one of the main causes could be explained with 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 reasons behind higher empowerment of women in Kokrajhar district could be attributed to the factors like, formation of BTC, resulting rapid development in Kokrajhar district, establishment of higher educational institutions in Kokrajhar district, characteristics of tribal community are conducive to WE (and Kokrajhar district is mainly inhabited by tribal community), good governance, special funds and packages from Central government to BTAD, growing job opportunities in Kokrajhar district, awareness, willingness and

work spirit among the women of Kokrajhar district, modern opinion, outlook and attitude of women as well as men in kokrajhar district, better road and communication facility in Kokrajhar district etc.

“A key pillar of India’s economic recovery would also be the ability of its MSMEs to bounce back and find new markets within India and abroad,” said Arunabha Ghosh, CEO of Council on Energy, Environment and Water (CEEW) in a press release. In the post COVID-19 era, under the purview of the Government policy to recover Indian economy from Coronavirus lockdown crisis situation and to make India self-reliant through “atmanirbhar Bharat Abhiyan Mission”, the role and importance of MSMEs, specially, the micro-entrepreneurship has been increased tremendously.

The findings and contribution of the present research would be of course helpful for the government, non-governmental organization, banks and non-banking financial institutions to undertake any policy measure for the WMEs of the study area. Since, a huge number of WMEs are working in unorganized sector and are not registered to government, so, the data on their socio-economic background, entrepreneurial activities, sales, income, and investment are not with the government. Thus, to comprehend all these aspects of WMEs in informal sector of the study area, this research study will be helpful. Throughout this research study, the researcher tried to examine whether women who undertake micro-entrepreneurship are really empowered after taking entrepreneurship, in the two nearby districts, namely Dhubri and Kokrajhar of Assam. To answer this question, we undertook field survey in the form of face to face interview with the respondents by using questionnaire tool, and found that the mean income of WMEs of two district are almost same, as investment, demand, taste, preference & other market conditions are almost same in the two nearby regions. Regarding education, mean education of women (according to Economic Survey, Assam, 2015, 2017) as well as among WMEs (according to primary investigation) is found to be higher in Dhubri district than Kokrajhar district. But,

percentage of empowerment is found to be different between two equal income earning counterparts of Dhubri district and Kokrajhar district. Empowerment is higher at Kokrajhar district and lower at Dhubri district among the women in general, and WMEs in specific. From this research study it has been pellucid that education or financial self-sufficiency, even though, is necessary for women empowerment but not sufficient condition for women empowerment. If this is the fact, then, whenever we discuss about women empowerment, “Why we repeatedly speak and stress about education and financial self-sufficiency of women?” This is because, e.g., a woman is not respected, she is not safe, in her in-law’s house, rather she is mentally and physically tortured by her family members specially her husband. In this case, an educated and /or financially self-sufficient woman may opt for divorce and stay separate from her husband, but an uneducated and/ or not financially self-sufficient woman may have to compromise to stay with her husband as she does not have any other option. Thus, we can say former one as an empowered woman, she has option and later one is not empowered. In this context, another question may arise that, “Is there any cause and effect relationship between increasing women empowerment and rising rate of divorce?” Since, rising rate of divorce is not a good factor for social welfare, another subsequent question may arise, that, “Is women empowerment conducive to the family institution or social welfare?”

To answer this questions, long after profound thinking, the researcher would like to state that as far as women empowerment and divorce is concerned, women empowerment can never be a cause of divorce rather empowerment of women in true sense can never lead to those circumstances, which in turn may cause divorce. Being educated and/ or financially self-sufficient, an empowered woman helps in the maintenance of her family, by taking proper decision and supporting financially in every matter of the family. Sometimes, she is observed to bear the whole financial burden of her family, being the only income earner of the family. In other words, empowerment provides a woman, power to take the responsibility of herself as well

as her family. Hence, empowerment of women can never cause divorce or not ever be harmful for the family and social welfare.

In this context, the investigator opines that a woman may be empowered partially, being educated and financially self-sufficient, but she is not truly/ fully empowered if she has to face all those circumstances, which may cause, disrespect, mental and physical torture leading to divorce. Thus, empowerment of women does not cause divorce. Rather, disempowerment of women causes divorce.

Apart from educated and financially self-sufficient if a woman is respected by her family, and society, if she is safe within and outside her home, in workplace, if she is equally treated everywhere, as her male counterpart, if she has enough freedom in any kind of decision making in her life as her male counterpart, if she could walk on lonely road after sunset without cherishing fear of being a victim of any types of mental and physical harassment or rape like male then, she would have been called really empowered. Simply if she is just respected and treated as a person everywhere every time, she may be called empowered.

On the basis of the findings of this research, the researcher attributes women empowerment to two main factors, **internal factor** and **external factor**. What a woman can do herself e.g. her education, economic activity, her taste preference, decision, modern outlook & opinion, attitude towards family, social, cultural and political aspects of her life etc., which may be exclusively attributed to the personal interest of a woman are called **internal factors**. Contrary to this, all those factors or anything which affects the esteem, liberty and dignity of a woman, but, the woman does not have any control over those, e.g., attitude of family and society towards women, law and order, judiciary system, government policy and planning etc. are called **external factors**.

Even though internal factors are necessary for women empowerment, but, absence of internal factors are not as harmful as absence of external factors (i.e. when external factors go against women). In this context, the example of the shocking case

of Nirbhaya could be recalled. “On the dark and cold night of December 16, 2012, a 23-year-old woman was brutally assaulted and raped in a moving bus in south Delhi. Jyoti Singh, a 23-year-old female physiotherapy intern was beaten, gang-raped, and tortured on December 16, 2012, in Munirka, a neighbourhood in South Delhi. She was travelling with her friend, Awindra Pratap Pandey” (Times of India-online, December 18, 2019). Because, how much highly educated or financially strong a woman may be, but, if the family or society is male dominating and conservative one, and does not have equal respect towards women, then it may restrict and lower freedom of choice and decision making, esteem and dignity of a woman, and may cause molestation, rape and other crimes against women and as a consequence a woman may not be safe within and outside her home.

Thus, WE is all about attitude of the women along with mindset of the men. WE is possible only when women become aware about their equal rights and respect with men and men could be mentally ready to accept and respect this coequality. In this context, it is worth mentioning that mental attitude of human being is affected by societal, religious, cultural, regional and developmental differences. Thus, empowerment of women is attributed to time, place and personality. Therefore, our present research has resulted difference in empowerment of women belonging to same occupation and income group for the two different districts.

Regarding place, time and person, most often we hear that “she should not go there”; “she should not travel at night alone”. If she goes against all these she may fall into trouble. India’s law and order has been undergone revolutionary change in the last two decades and provision has been made to take an immediate action and punish the culprits of crime against women, still all types of crime against women is increasing day by day. “Among all IPC crime against women in India, the number of cruelty and torture by husband and relatives has been in the highest position, growing at the faster rate of 8.8% per annum, second fastest growing crime is rape growing at the rate of 4%, third, molestation growing at the rate 3.6% per annum, fourth kidnapping and abduction, growing at the rate of 3%, fifth dowry death, 2.8% and

sixth, sexual harassment growing at the rate of 1.55%, from 1990 to 2009. Today a woman is not safe at home, at workplace, in road, car, bus, train, or anywhere anytime, whether she is educated and financially self-sufficient or not. There are no social, cultural, religious, regional, time, place and age boundaries of crime against women. This is due to traditional, socio-cultural, and religious beliefs, alcohol and drug use, globalization and accelerated international trade, discrimination between girl child and boy child, giving dowry by rich families, poverty and unemployment, visual media, news media, low police-public ratio, and gaps in laws and justice” (Paul, 2013).

Thus, to be educated and financially self-sufficient a woman may be called empowered in narrow sense. But, in broader sense, along with education and self-sufficiency, some other factors like safety and security of mental and physical aspects of life of a woman, freedom of choice and decision making, equal respect for equal work, equal sharing of paid as well as unpaid work with her male counterpart all are equally important for empowerment of a woman.

To conclude, the level of education and level of income of women may be same for two regions but empowerment of women may be different for the two different regions due to demographical, geographical, social, cultural, religious, political and administrative reasons. The outcome of this research is expected to have some further research applicability in near future. Specially, the WEI constructed by the researcher would definitely have some applicability in future research projects. A constant and consistent working is going on from the part of the researcher to make the WEI more accurate, reliable and robust. On the basis of the outcome of this research, the WEI could be improved by taking into account the internal factors and external factors for WE more appropriately. Moreover, the present research study recommends further research studies to examine, under what conditions WEI for two equal income earning group of women belonging to two different regions may be equal or unequal.

At the closing point, it is worth mentioning in this context, since this research investigation on WMEs is dated back to pre-COVID-19 period, a number of changes have taken place and a lot has happened during COVID-19 lockdown and post lockdown period, as discussed in the last part of the chapter six. Therefore, there is tremendous scope for further research work on this area in the post-COVID-19 lockdown era.

Reference:

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