

ABSTRACT

Almost half of the world's human resources are women. Without empowerment of women all round development of a nation is not possible. For empowerment of women, economic self-sufficiency of women is one of the important factors. An economically empowered woman can support her family in the aspects like contribution to family income, education of the children, finance, healthcare of the family members, and decision making in the family etc. Since, all the women are not equally educated, not financially strong and even they don't have enough qualification to obtain jobs in government sector and private sector, but they have firm willingness to contribute to their family income and thereby playing a vital role in family decision making, they opt for undertaking micro-entrepreneurship with minimum investment according to their capability. After literature review, a research gap is found on the topic, *whether the women of two neighbour regions or districts turn out to be equally empowered or not when they are equally financially self-sufficient*. Therefore, through the present study, the researcher attempts to compare the empowerment condition of WMEs belonging to two neighbour districts namely Dhubri and Kokrajhar district. Since, most of the areas in Assam as well as in India belong to rural and semi urban type (as according to 2011 census 68.84% Indians live in villages), so, two rural or semi-urban type districts, Dhubri and Kokrajhar district have been adopted as geographical area of the study, so that this study could be generalized to represent the WMEs of Assam in specific and India in General. Moreover, Women have been observed to undertake micro-businesses increasingly for the last two decades, in these two regions. The main objectives of present research are (1) to compare the cost, revenue & profit of similar types of WMEs between the two districts namely Dhubri and kokrajhar, (2) to compare the cost, revenue & profit of various types of WMEs within a district, (3) To examine the factors affecting monthly return of WMEs in Dhubri district and Kokrajhar district. (4) To find out the role of micro-entrepreneurship in women empowerment in Dhubri district and Kokrajhar district. The research study tests the following hypotheses. They are (1) There is no significant difference in profits between same types of WMEs of

Dhubri district and Kokrajhar district. (2) There is no significant difference in profits of various types of WMEs within a district. (3) Monthly return of WMEs is not significantly affected by the factors like age, Education, number of family members, monthly investment and working hours of WMEs. (4) Micro-entrepreneurship does not play equal significant role in empowering the women of Dhubri district and Kokrajhar district. The study is based on both primary and secondary data. The primary information is collected by using multistage random sampling method. The sample size covers 145 WMEs from Dhubri district and 166 WMEs from Kokrajhar district of Assam with total number of 311 respondents. The study will follow mixed methods utilizing both quantitative and qualitative techniques. The data are collected through face to face interview of the respondents by using questionnaire tool. The findings of the research study are mentioned below. *Findings relating to the first objective are* (1) The average age of WMEs of Kokrajhar district (45) is higher than that of WMEs of Dhubri district (41). (2) 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) (3) Average number of family members of WMEs of Dhubri district is four, which is less than that of Kokrajhar district i.e., five. (4) In Dhubri district, out of the total sample WMEs, 25.5% are running members of Self Help Group (SHG) and in Kokrajhar district this rate is 32%, (5) Of the total sample WMEs, 42.76% in Dhubri District and 20% in Kokrajhar District obtained loans from different sources (SHG, Bandhan Bank Loan etc.). In korajhar district larger number of WMEs are connected to SHG but in Dhubri district large number of WMEs are connected to Bandhan Bank Loan. (6) The Net Present Value (NPV)/profit of WMEs is higher at Kokrajhar district (Rs.107725.56) as compared to that at Dhubri district (Rs. 97651.08). (7) Business volume (i.e., both costs and returns) of Women Food-stall Owners (WFOs) is higher at Dhubri district as compared to Kokrajhar district. (8) The business volume i.e., both investment and return of Women Paan Vendors (WPVs) is greater in Kokrajhar district as compared to Dhubri district. (9) The business volume and so, NPV of Women Grocery Shopkeepers (WGSs) of Dhubri district is found to be smaller, about Rs.69740.04 as compared to that of WGSs of Kokrajhar district, about Rs.99860.08. (10) The average profit/income earned by

Women Tailors (WTs) of Kokrajhar district of about Rs.73500.00, is higher than that of Dhubri district of about Rs.51663.12. (11) Women Beauticians (WBs) of Kokrajhar district are earning higher NPV (Rs.191733.36) as compared to that of Dhubri district (Rs.183000) with even lower costs. *Findings relating to the first objective & first hypothesis are* (1) The difference in average income between Women Vegetable Vendors (WVVs) of Dhubri district and Kokrajhar district is statistically significant. (2) The difference in average income between WFOs of Dhubri district and Kokrajhar district is not statistically significant. (3) The difference in average income between WGSs of Dhubri district and that of Kokrajhar district is not statistically significant. (4) Difference in average income between WTs of Dhubri district and Kokrajhar district is not statistically significant. (5) The difference in average income between WPVs of Dhubri district and Kokrajhar district is not statistically significant. (6) The difference in average income between WMEs of Dhubri district and Kokrajhar district is not statistically significant. *Findings relating to the second objective & second hypothesis are* (1) The difference in average income of different types of WMEs in Dhubri district is statistically significant. (2) The difference in average income of different groups of WMEs in Kokrajhar district is also statistically significant. *Findings relating to third objective & third hypothesis are* (1) The monthly return of WMEs in Dhubri district is only significantly affected by education and monthly investment of WMEs, and the effect of age, number of family members and working hour of WMEs on monthly return is not significant. (2) 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. (3) Monthly return of WFOs in Dhubri district is significantly affected by only monthly investment of WFOs. In Kokrajhar district, also, only monthly investment of WFOs affects monthly return of WFOs significantly. (4) 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. (5) 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. *The findings relating to fourth objective & fourth hypothesis are* (1) 97.24% WMEs in Kokrajhar district and 95.78% of WMEs of Dhubri district replied that their socio-economic condition improved after undertaking micro-entrepreneurship. Thus, it may be stated that micro-entrepreneurship plays an important role in women empowerment. A Women Empowerment Index (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 paper "Women Empowerment Index: Construction of a Tool to Measure Rural Women Empowerment Level in India". It is found that, in Dhubri district, 8% of WMEs are having adequate empowerment and in Kokrajhar district 13% of WMEs are having adequate empowerment. Aggregate Women Empowerment Index for WMEs in Dhubri district is found to be 0.4745 and in Kokrajhar district is found to be 0.6232. Thus, the number of WMEs having adequate empowerment is found to be higher in Kokrajhar district as compared to that of Dhubri district, as well as, aggregate women empowerment index for WMEs is higher in Kokrajhar district as compared to that in Dhubri district. **Finally, on the basis of the above findings the main finding of the research study is that given the income of WMEs equal in the two districts, percentage/level of empowerment of WMEs is different for the two districts i.e., WEI is higher for WMEs of Kokrajhar district as compared to that of Dhubri district.** The main problem of WMEs of the study area is that the WMEs of this areas don't have enough interest, as well as financial & skill capacity to grow up the business from survival oriented to growth oriented. The other problems are less banking and financial knowledge, problems in carrying business materials from one place to another, lack of proper place to run their shops, not recovery of credit from their 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. For the solution of the problems of WMEs the

following suggestions and recommendations are forwarded by the researcher: (1) Development of road and communication facility by the government, (2) 'No Credit' board by the Government should be provided to the WMEs, so that the problem of credit recovery do not arise to such WMEs, (3) Tax free proper places should be provided to the WMEs by the municipality, (4) Strong law and action should be taken by the government to protect WMEs against those, who tease, harass or use slang languages to the WMEs. (5) Low interest bank loans should be made available to the WMEs by the government. In India, even though property rights to women have come to an existence judicially, but, ownership of property by women has not been so much practically prevalent yet. So, there should be provision for paying loans without guarantor and/or mortgaging property documents, to the women who are interested to take loans for micro-businesses.

Regarding 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 a number of 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 women empowerment (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.

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.

On the basis of the findings of this research, women empowerment may be attributed 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**.

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. However, the present research study recommends farther 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.

This research investigation on WMEs is dated back to pre-COVID-19 period, and number of changes have taken place and a lot has happened during COVID-19 lockdown and post- COVID-19 lockdown period, as discussed in the last part of the chapter six. Therefore, further research studies are highly recommendable on WMEs, not only in the study areas, but all over the world, in the post-COVID-19 lockdown era.