

# SOCIAL INCLUSIONS AND GOVERNANCE – A STUDY OF ECONOMIC EMPOWERMENT OF WOMEN IN ASSAM

*Lakhimi Nath,*

Lecturer,

Dr. B. K. B. College, Puranigudam

Department of Economics,

Guwahati, Kamrup Metro (Assam), India.

## ABSTRACT

*Social exclusion happens when people or places suffer from a series of problems such as unemployment, discrimination, poor skills, low incomes, poor housing, high crime, ill health and family breakdown. In Assam, women section of the society suffers from different types of social exclusion for which women are not able to achieve empowerment to its fullest. Inclusion demands goals and policies that avoid separating people. Inclusion occurs when everyone lives with purpose, dignity, and satisfaction. Economic empowerment of women is a process by which women become independent and self-confident and thereby they can enlarge their choices. Social inclusion of women is a powerful instrument for gender mainstreaming and integrating women into the development process. Social inclusion through various social sectors and social development provides women the necessary space and support for promoting economic self-reliance, developing self-confidence, overcoming exploitation and taking effective steps towards achieving greater control over their lives. The present paper makes an attempt to study the role of cooperatives, NREGA, NGOs, SHGs, Micro-credit programmes etc. as economic agents that provides women economic participation, developing leadership qualities, promoting financial and social inclusion, and ultimately leading to women's empowerment by giving them the ability to make strategic choices in their lives.*

**Keywords:** *Social inclusion, Social Development, Economic Empowerment of Women.*

## Introduction:

To remove the problem of social exclusion from the society a new concept was put forwarded which is known as social inclusion. The term social inclusion was originated in French social policy in the 1970s. It came into play in the 1980s economic crisis when state sponsored republican tradition of solidarity was in vogue. By the year 1990 the term was theorized by scholars like Bourdieu and Luhmann. The latter clarified the concept in the following terms: 'The concept of inclusion means the encompassing of the entire population in the performances of the individual function systems. On the one hand, this concerns access to these benefits and, on the other, dependence of individual modes of living on them. To the extent that inclusion is achieved, groups disappear that do not or only marginally participate in social living'. With this adoption, social exclusion moved on to the political agenda in Europe in the 1990s.

The United Nations concept on social inclusion speaks as follows:

"An inclusive society must be based on respect for all human rights and fundamental freedoms, cultural and religious diversity, social justice and the special needs of vulnerable and disadvantaged groups, democratic participation and the rule of law". It is to note that the concept of social inclusion is based on subjective understanding of what 'right' or 'fair' is. This notion or understanding differs across countries, societies and individuals. Thus there is no uniformity in the use of the term social inclusion. There are also certain issues related to it. For some, inclusion and exclusion works simultaneously. An individual or a society may be included in one desired area but may be excluded in another important area. This may be as a consequence of the inclusion or as a norm etc.

Social inclusion is based on the belief that we all fare better when no one is left to fall too far behind and the economy works for everyone. Social inclusion simultaneously incorporates multiple dimensions of

well-being. It is achieved when all have the opportunity and resources necessary to participate fully in economic, social, and cultural activities which are considered the societal norm. Poverty divides us. Social inclusion can unite us. Whenever too many fall too far behind the rest, our whole society is diminished. Inclusion demands goals and policies that avoid separating us. Inclusion calls on us to strive for a nation in which everyone lives with purpose, dignity, and satisfaction. Social inclusion has considerable potential to improve our understanding of social issues and policies. A social-inclusion goal addresses multiple concerns. It addresses whether everyone can meet basic needs, as well as rising wage and income equality, the erosion of middle-class jobs, and pressures that many families face in balancing work and other pursuits.

### Social Sector:

Social sector activities are often considered to be those which emphasize improvement in quality of life by offering education, health & sanitation and employment facilities to the population, who are less privileged and who suffer from malnutrition, high death rates and disease, low income and lack of education and who live below the poverty level. Therefore, the social sector development has two important aspects: firstly, it involves improvement of "quality of life" related activities; and secondly, these activities are directed towards a certain section of the population, namely, the Scheduled castes.

A vast majority of India's poorest people are living in rural areas. The core problems of widespread poverty, growing inequality, rapid population growth, and rising unemployment find their origin in the stagnation and often retrogression of economic life in rural areas. Most social and economic indicators consistently show that rural areas compare unfavourably with urban areas. Mostly it is at the rural level that the problems of hunger, illiteracy, ill health and high mortality are in acute situation. To tackle these problems the social sector allocations and expenditure needs to be increased and the strategy of pro-poor approach has to be routed through social sector development.

### Meaning of Social Development:

As a working definition, social development can be described as the process of increasing

- The assets and capabilities of individuals to improve their wellbeing,
- The capacity of social groups to exercise agency, transform their relationships with other groups, and participate in development processes.
- The ability of society to reconcile the interests of its constituent elements, governs itself peacefully, and manages change.

Though the use of the term "development" is usually confined to economic progress, in reality the term applies to political, social and technological progress as well. All these various sectors of society are so intertwined that it is difficult to neatly separate them. Development in all these sectors is governed by the same principles and laws and therefore the term can be applied uniformly to all these fields.

The original definition of "social development" during the 1960s and 1970s was mainly the social infrastructure to support economic development. This corresponds with the mainstream "development" during this period focusing on economic development. The conceptualization of human development in the 1990s, to broaden the choices of people, is also closely related to the foundation of the social development concept. The 1995 Copenhagen Social Summit emphasized "social development" as a global imperative. In the Report of the World Summit for Social Development, definition of "social development" can be read from the following passage: We gather here to commit ourselves, our Governments and our nations to enhancing social development through the world so that all men and women, especially those living in poverty, may exercise the rights, utilize the resources and share the responsibilities that enable them to lead satisfying lives and to contribute to the well-being of their families, their communities and human kind. To support and promote these efforts must be the overriding goals of the international community, especially with respect to people suffering from poverty, unemployment and social exclusion. The objectives of social development can be summarized as ensuring poverty eradication, full employment, and social integration.

In 1995, the World Summit on Social Development (WSSD) put the agendas related to social development such as education, health, employment, and involvement of civil societies as global priorities (UN 1995).

### Methodology:

The present study is a review based study and it is based on secondary data. In this paper, all the information has been collected from different books, research studies, journals and also from internet. The present paper makes an attempt to study the role of cooperatives, NREGA, NGOs, SHGs, Micro-credit programmes etc. as economic agents that provides women economic participation, developing leadership qualities, promoting financial and social inclusion, and ultimately leading to women's empowerment by giving them the ability to make strategic choices in their lives.

### Review of Literature:

Review of literature is an indispensable part of any research works that provides an important and useful track to frame their research works. A number of studies have been undertaken by researcher on women

empowerment through economic participation. Now we try to review some of those studies that match with the concept of women empowerment.

M. Puzari Das, (2010) represents the existing livelihood pattern of rural women, to improve knowledge of women relating to health and nutrition status through training, to provide scientific know-how related to post-harvest operations to achieve food security at household level, and to train the women folk to develop a small scale enterprise for better economic development. The study showed that the training programmes were effective in improving knowledge level of farm women.

Devi, M. (2013) shows the importance of weaving in case of women participation. The paper shows in each and every type of firms the number of female weaver is more than male weaver. Through weaving, the female weaver gets empowerment opportunities and makes themselves financially self-dependent.

Das, S. K. (2012) makes an attempt to study the importance of Self Help Group in case of women empowerment especially in Nagaon Districts of Assam and most particularly in the Lumding Development Block, Dhalpukuri Development Block and Udali Development Block. The study concludes that SHG have brought higher psychological and social empowerment for women. The respondents are well empowered though both these blocks have different level of socioeconomic conditions. So, there is an improvement of managerial skills, psychological well-being and social empowerment among women as a result of participating in micro finance through SHG programme.

Venkatesh and Kala (2011) analyze the importance of microfinance through women Self Help Group (SHG) for women empowerment. According to the authors microfinance provide wide range banking and financial services to the poor deprived women. Microfinance actions can provide them the way to climb out of poverty because by establishing enterprises that are based on the locally available resources women can be engaged in suitable economic activities. Thus they get the opportunities to earn higher income and thereby improve their standard of living. Further, it adds to superior economic enlargement and growth. Thus the authors conclude that micro finance programmes should offer women with specific modified training programmes, employment activities and such related activities through suitable methodologies, which can offer competitiveness to their business but also well-being to them and their families.

Dash, B. M. (2011) represents social exclusion of women because of many disadvantages in terms of literacy, labour participation, participation in decision making process and income. In this context the author shows that cooperatives are emerging as powerful instruments for gender mainstreaming and integrating women into development process. This paper put

forward how cooperatives have received extensive recognition as suitable institutional mechanism for empowering the disadvantaged and marginalized women and enabling them to play a suitable role in the process of sustainable economic development.

Kumar (2012) made a study in Vilupuram district of Tamil Nadu in July 2007 to determine the impact of NREGA on the social and economic wellbeing of rural labourers and their families. The author shows that most of NREGA workers including both men and women belong to the most disadvantaged group. They are illiterate and majority of them are from ST and SC people. The NREGA provides a new opportunity to work for women. Since it is locally available, it is less exploitative and socially acceptable because it is logically feasible for women and it provides statutory minimum wage. Thus as a result of NREGA, the migration and hazardous work for women can be avoided. Thus, quite a number of studies have already been undertaken on women empowerment and its various aspects.

### **Women Empowerment:**

Women's empowerment in India has had a long and rich history. Today, millions of ordinary women live work and struggle to survive. Whether fighting for safe contraception, literacy, water or resisting sexual harassment, a vibrant and active women's movement thrives in many parts of India, aiming to empower them successfully. There are varied political and cultural circumstances under which groups of women organize themselves. Women organizations are not autonomous or free agents; rather they inherit a 'field' and its accompanying social relations and when they act, they act in response to it and within it.

Women empowerment refers to the processes by which women can enlarge their choices and thereby they can control their lives and they become independent and self-confident. A woman is said to be empowered when she is able to enjoy economic empowerment, social empowerment, political empowerment, educational empowerment and all the human rights which should be enjoyed by a citizen of a nation. Therefore women empowerment is the process of enhancing the capacity of a woman to make choices and transform those choices into desired action and outcomes.

### **Economic Empowerment of Women that Governs in Assam:**

The government of Assam has taken some initiatives, adopted some policies, scheme, project and many other programme time by time to empower the women in the society as well as in the state as whole. Of course, the plan and policies adopted by the central government are equally being implemented in the state unlike the others.

Assam is one of the eight states of North East India. It is the largest state in the Region in terms of population

and second to Arunachal Pradesh in geographical area. In spite of her rich natural resources and culture the state is lagging behind the rest of the country. The socioeconomic set up of the state has not been conducive to overall development. Since it is a multi-ethnic state with heterogeneous cultural backgrounds, it has been experiencing insurgency and ethnic strife for the last three decades because of which not only its economy but also the social fabric is under threat. The worst victims in the process are the women. Though the entire Region including Assam is free from some of the social evils like dowry, sati pratha, female feticide and infanticide because of the prevalence of tribal and indigenous culture, other forms of gender discrimination do exist as revealed in various gender gap studies. It is contrary to the general perception that women of Assam are as disadvantageous as the women in rest of the country. In certain respects the position of women in Assam is weaker than that in other states of the country. Human Development Report (2002) reported higher gender inequality in the state as compared to all India situations. The state got 29th rank among the 32 States and Union Territories in the country. According to Assam Human Development Report (2003), the state lagged behind Manipur, Meghalaya, Arunachal Pradesh, Mizoram and Nagaland. Keeping these points in view it was thought to undertake an in-depth study on the status of women and their empowerment in the state.

#### Case Study in Assam:

A study carried out by Sonowal, M.K (2013) on Impact of Education in Women Empowerment: A Case Study of SC and ST women of Sonitpur District, Assam.

Another study carried out by Basumatary R. & Boro S. (2012) on Women Empowerment through Self Help Groups (SHGs): A Case Study of Bodo Women under Udalguri district, BTAD

Goswami C. (2012) carried out a study on Female Agricultural Workers in Assam: A case study of Darrang District.

A study carried out by Devi, M. (2012) on Women empowerment by way of Muga Silk Industry.

Hazarika, P.G. (2009) carried out on Promoting Women Empowerment and Gender Equality through the Right to Decent Work: Implementation of National Rural Employment Guarantee Program (NREGP) in Assam State (India) – A Case Study.

Bora, M. and Sharma, R. (2011), carried out a case study on Participation of Female Worker In Rural Areas of Lakhimpur District of Assam.

#### Conclusion:

From the above discussion it is revealed that women empowerment is a very imperative concern in the present day society. Women empowerment is an essential element in national development. Since

women constitute half of the population there can be no development unless the needs and interests of women are fully taken into account. In fact, empowered women are a nation's strength. Since development means improvement in the living condition of the society, as a whole, it is logical to expect that this also means improved status of women. The effective management and development of women's resources, their capabilities, interests, skills and potentialities are of paramount importance for the mobilization of human resources.

The development process in Assam is not gender neutral; women enjoy inferior status as compared to the average women in India. The percentage of women employees to total employees in the state in the Government services is low. There has not been any significant improvement in this regard in the last decade. Rural urban gap in respect of employment is seen both in Assam and India. Minor differences are seen in this regard in case of rural female employment in Assam and India; however urban female employment is almost same for both Assam and India. Regarding female non-worker, it is higher in Assam than in India.

From the case study of Bora & Sharma it is found that one of the important reasons of poor performance level of the female work participation in terms of accounting practices, innovativeness and awareness about business prospects has been identified as lack of training, because 98.9 per cent of the female workers did not receive any formal training in the relevant field. Therefore the Government should take necessary steps for providing training to the women.

Female agricultural Workers of Assam especially in Darrang district shows that female workers contribute significantly to household income and their earnings are crucial especially for landless and marginal farm households (Goswami, 2012). The proportionate contribution of females is, however, found to decline with increasing farm size. This is because the participation rate of women in agriculture is mostly governed by the economic condition of their family. Even the status of the female agricultural workers is found to be poor. Ownership of land is almost non-existent for female workers. They also do not have the right over their own earnings. Women agricultural workers get lower wages compared to the male workers for equivalent work. One way of bringing about an improvement in the status of the female workers is to raise the wages of the women workers to improve their economic condition. To achieve this, minimum wage legislation alone is not sufficient; steps should be taken to enforce it. Some of the researcher emphasized on the importance of Muga Industry for empowerment of women because in such industries the female participation rate is higher than male participation rate.

But it is important to note that most of the studies regarding women empowerment through economic participation emphasized on micro financing through self-help groups (SHGs). Micro Finance is emerging as a powerful tool for poverty alleviation and gender empowerment in the economy. The SHG-Bank Linkage Programme has been successful not only in meeting financial needs of the rural poor women but also to strengthen the collective self-help capacities of the poor, leading to their empowerment. The empirical findings of all the studies suggest that SHG-Bank Linkage of micro finance programme has a profound influence on the economic status, decision making power, knowledge & self-worthiness of women participants of SHG linkage programme in Assam. Women for the first time in the state have come out in large number to build their own organization for their development. Visible changes have been observed in socio economic status of rural women by organized participation in development process through SHGs. SHGs have become platform for women for human resource development including overall personality development.

As a state of India, Assam is suffering from lack of women empowerment especially in rural areas. Though the government of India has initiated number of steps in this regard, but practically these are least implemented in the society till. So, awareness should be generated among the people to establish gender equality and to provide women empowerment in the society. Participation of women in different areas of agriculture, cottage industry, SHGs etc creates an environment for women to enter the system of social inclusion. Social inclusion is achieved when all women have the opportunity and resources necessary to participate fully in economic, social, and cultural activities which are considered the societal norm.

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