

Chapter 4

Gender and Development

The development policies and actions for women have shifted its contours over the decades. While social welfare has been a significant component of India's planned development since independence. However, for last half century, development of women has moved beyond welfaristic measures. Moreover, the gender component was recently incorporated in the development plans and policies in India. Despite the integration of gender equity component at the planning and policies of Government, Gender bias seems to persist in development policies. In many existing Government policies, the dimensions of structural constraints and gendered power relations within families, communities, traditional and new institutions are found to be totally missing.

This chapter provides a brief overview of various Government and Constitutional Provisions on women, about social security programs of Assam government on women and of a few subsisting women organizations in Assam. While discussing briefly about the social security programs that Assam government implemented towards women empowerment and of the role of the women collective in Assam, personal field experiences of the researcher is supported by secondary source of information, i.e. Government Report, Organizations' Website, Newspapers and so on.

Further, this chapter has sketched on the development approaches employed by NGOs. These approaches have strong analytical value, reference of which is important from policy perspective. The community driven development and capability approach help to understand what the select NGOs for the study have attempted to address, have acted on and how does the process of change have played out on the life and experiences of women.

The chapter further deliberates on paradoxes found in trends in women workforce participation. The difference in employment pattern and in the indicator of human development between men and women, the occupation men and women choose to enter have been highlighted by reviewing secondary sources i.e. books, journals, government report, report of private sectors and other documents. The developmental goal of the

study gets reflected in the sustainable livelihood of women of a family through the mobile phone induced participation in the informal labour market economy.

4.01 Steps towards Gender Mainstreaming: Government and Constitutional Provisions

Indian Constitution has recognized Gender equality as a fundamental human right by protecting it in different articles such as Article: 14, 15,16,39,42 and 51. A good number of legislations have been enacted concerning Indian family during post-independence years with amendments after persisting prolonged bitter debate. In 1956, Hindu Succession Act was passed (Pylee, 1979) and woman of household was given full ownership to the hereditary rights to property. Majority of women in rural India are either less aware of or no knowledge of the existing laws in favor of them and about their legal rights. The equality before law is guaranteed by article 15 of Indian constitution. However, a patriarchal caste society often discriminates women in due enjoyment of constitutional right. In India, avenues and the scope of Equal Remuneration Act has not been equally availed by working women to make their demands. However, large numbers of working women or paid workers in the informal economy have been fighting and struggling for better pay under the Minimum Wages Act (ISST, 2011). It appeared that many preferred to use minimum wage legislation, partly because they find it easier to argue for and partly it is less likely to generate gender conflicts within home. The minimum wage has featured as an important demand for workers at the poorer end of the wage distribution because it sets a floor to exploit as well as signal the minimum worth of their labour (Elson, 1995). According to recent statistics, bulk of India's work-force is employed under highly informal conditions where there is no written contracts, no provisions for social security and legal protection for the employees (Papola, 2004).

Beyond constitutional boundary, extra constitutional provision has been embraced and adopted since the inception of the Planning Commission of India. In 1953, Central Social Welfare Board during First Five Year Plan (1951-1956) emphasis on the purpose and functions of charitable trusts, agencies and voluntary organizations which work at local grassroots level involving common people. Professed Set up of Mahila Mandals during Second Five Year Plan (1956-1960), provision for women education, pre-natal care,

child health care services, supplementary feeding for children, nursing and expectant mothers during Third, Fourth and Interim Plans (1961-74) are some of the women welfare oriented initiatives taken from time to time. Public allocation of revenues and expenditure has given weightage to women's perspective during Fifth Plan (1974-1978) which marks a major shift from welfare to development. It was during the Sixth Plan (1980-85) and Seventh Plan (1985-1990), development of women has been prioritized as a separate economic agenda in the broader docket of national development. Eighth Plan (1992-1997) adopted multidisciplinary approach to promote women empowerment by ensuring flow of benefits to women in the core sectors of education, health and employment. Ninth and tenth plan has given strategic importance to programmes for women empowerment and special budgetary allocations for women (Patel, 2003; Banta, 2014). Eleven plan has introduced the concept of inclusive growth and development of women primarily targeting female headed households, identifying GDI (Gender Development Index) value with an emphasize on the indicators of HDR (human development report)(Planning Commission Report, 2008). Outlay of expenditure for gender equality purpose has been increased from Rs.4 crores in the First plan to Rs. 2000 crores in the 8th Plan (Banta, 2014).

In 1999, the National Development Council (NDC) stressed on empowerment of women and socially disadvantaged groups as core agenda for socio economic change and development. During 2000-2001, first economic survey on gender inequality was carried out along with inclusion of the provision of gender budget analysis of respective state and comparison of gender based budgetary allocation across all the Indian states by the Department of Women and Child Development, Govt. of India along with NIPCCD (National Institute of Public Cooperation and Child Development) (Planning Commission Report, 1999).

Gender Budgeting

Gender responsive budgeting (Gender budgeting in India, 2008) carries a comparative analysis of requisites or basic needs of women that is met by government expenses and income or revenue that is generated from women and daughters in contrast to that of men and sons. Gender responsive budgeting made governments to attune more towards gender with changing priorities by including more gender driven primacies with

subsequent decision regarding how existing money could be used to target those in need. Liberalized economy which is the result of structural adjustment brings forth programs on economic reform by treating all as equals by ignoring the underlying gender inequalities and even the social responsibilities in the name of efficiency. Gender budget initiatives stress on removing the inbuilt gender biases by devising out means or tools so that gender based inequalities and discriminations in society can be lessen. Introduction of gender neutral parameters in national budgets encourage greater public participation of women across different government sectors.

A gender budget initiative pushes to prioritize resource allocations for action that is responsive to the need of poor, marginalized women and children (Patel, 2003). It ensures adequate allocation of resources and services to support unpaid works of women and to promote equal opportunity and visibility for women in the economy. Gender budgeting would address gender-specific discrimination and violence against women and denial of economic and sociopolitical rights of women. By utilizing data and indicators to track progress of women, Gender Responsive Budgeting (GRB) not only recognizes critical contributions of women to national development, but also invests in making guidelines and mechanisms that enable gender equality (UniFEM, 2005). In any effort related to gender budget, it is noticed that involvement of NGO is always at the forefront in order to put gender sensitive budget analysis on the policy agenda. The Gender budget initiative was first launched in Australia during 1984 followed by South Africa in 1995, Beijing Conference and Commonwealth Initiative in 1997 (Patel,2003), steps taken a decade later. Banta (2014) provides a framework for the gender budget analysis based on the assumption that all public expenditure has gendered impacts.

4.02 Social Security Programs of Assam Government on Women

Government of Assam has introduced a platform for first contact health care service and higher level of health facilities to the community keeping in mind various constraints village community face regarding receiving fast health services ^[36]. Lack of access to relevant and timely information on time, and absence of connectivity between Sub Centers, Govt. of Assam has introduced mobile networking and communication interface for ANM (Auxiliary Nurse Midwifery) workers and fast referral transport in villages.

ANMs are provided with a mobile phone hand set along with SIM card for communicating and networking on suspected cases to the Primary Health Care Center for taking immediate action to any health outbreaks. There are villages with no public transportation can avail facilities of referral transport. Close User Group (CUG) of ANMs is provided with BSNL Mobile Phone connection via Virtual Private Network (VPN) under National Rural Health Mission (NRHM), (National Health Mission, Government of India)^[36]. Close User Group of ANMs could make a call to each other free of cost by dialing CUG (Closed User Group) number. Even information from Health Departments is communicated to Sub Center through mobile phone.

A mobile phone application is used to track the nutritional status of patients and to identify malnourished who needs to receive surgery by the cleft nutrition team at Operation Smile Comprehensive Cleft Care Centre, Guwahati (“Operation Smile”, 2013). Accredited Social Health Activists (ASHA) workers are also distributed with mobile phone with an application which allows them to reach patients’ homes, collects critical health information, and offers nutritional counseling to the families (National Health Mission, Government of India)^[36]. ASHA are on field recruited workers, trained to use mobile phone, mobile application and basic nutritional anthropometric measures. Frequent and requisite visit to patients’ homes give ASHA the opportunity to bond with the patients and families.

The use of community media for dissemination of information for social development is not new in Assam. Till July’2010 ASHA Radio programme had disseminated information the roles and responsibilities of ASHA, importance of breast feeding, immunization, family planning, safe drinking water, hygiene and sanitation, village health nutrition day etc. Important health issues prevalent in the community such as complementary feeding, child care, malaria, diarrhea, anemia, measles, tuberculosis, anti-tobacco, AIDS and importance of institutional delivery, anti-natal care, post natal care (ANC, PNC) had been discussed and disseminated through radio programme. The main characters for instance, Tarulata (the ASHA) Bakuli Jethai (elderly woman of the village), Nanda Master (village school teacher) and others of the infotainment programs have become popular among villagers.

Another round-the-clock free of cost health services, Sarathi 104 ^[36a] was introduced by Government of Assam in 2010 (Report of Ministry of health and family welfare, 2013). Sarathi 104 is a one stop Health Information Helpline contact center for resolving all health related issues of the citizens of Assam in a time bound manner. Sarathi collects information from rural health workers regarding epidemics and outbreaks and passes the information along to the government to spark appropriate response. It provides four key services such as medical advice and counseling services on chronic diseases, matrimonial discord, psychological distress, depression, HIV/AIDS, and suicide prevention and so on; directory information; complaint registry by which villagers can register complaints against any public health provider.

In Nagaon District of Assam, United States Agency for International Development (USAID) sponsored mobile health programs ‘Operation Smile and Dimagi’ has been initiated aiming to track the nutritional status of children and to bring smiles to the ill-fated children of the society (Operation Smile...., 2013). Dimagi, a socially conscious mobile health technology company collaborates with hospitals and medical institutions deliver quality health care and other social services to urban and rural communities.

Government of Assam has welcomed participation of NGOs in community development to ensure smooth delivery of social security schemes. The government of Assam in partnership with various NGOs and social organizations attempts to empower women of all spheres. “Mukhya Mantrir Mahila Samridhi Achoni”^[37] was introduced by Social Welfare Department during the year 2008-2009. The scheme emphasizes on capacity building of the women weavers of the state of Assam through SHG. Kishori Sakti Yojana ^[38], earlier known as National Programme for Adolescent Girls (NPAG), is implemented as a component of Integrated Child Development Scheme (ICDS) scheme initiated by the Government of India in the year 2006-2007. Under this scheme, youth and adolescents girls are imparted with family life education, home maintenance and family welfare to prepare themselves for marriage and responsible parenthood. This scheme highlights the importance of communication skills to communicate to family members, to cope with stress and emotions and to maintain family as well as societal relationship. The scheme strategizes to make women capable to comprehend the environment and the society and its impact on their lives. Accordingly, information and knowledge regarding legal rights such as child rights, human trafficking, reproductive

rights, biology and sexuality including physical changes, health and nutrition have been proposed to impart to girls in the age group 11-18 years. Significance of information and communication has been recorded in these Government schemes in order to make youth and adolescents girls aware of self and thus, to make decision and to enable themselves to be potent effective contributors to the society.

Kishori Sakti Yojana (KSY) ^[37]^[38] is designed to provide training on vocational trades to two Adolescent Girls in each Anganwadi Centres. During the financial year, 2009-10, Govt. of Assam introduced Early Childhood Education programs for child development aiming to protect and promote the right of the child below the age of eighteen years. Another scheme Swayamsidha, an integrated programme for women empowerment, formally launched on 29th November, 2001, replaced the erstwhile India Mahila Yojana and subsumed as the Mahila Sambridhi Yojana. The programs is based on the formation of women Self Help Groups (SHGs) and enables the SHGs to take up schemes and programs of social and economic empowerment of women. The long term objective of the programs is to bring about empowerment of women by ensuring their direct access to and control over resources through a sustained process of mobilization and convergence of all the on-going sectorial programs of Government and other agencies. During 2008-09, number of women beneficiaries through 2400 SHG`s are 60,000 under the scheme, Swayamsidha ^[37] in Assam.

On the other hand, ICDS projects has benefitted 1,08,000 women around through 5400 SHGs. Various other schemes involve financial assistance towards girls' and women are introduced by Government. By the schemes, such as "Baideu" and "Nabou", financial support of Rs. 3,000 has been extended annually to beneficiaries. Scholarship scheme for girl child for secondary education is also designed to reduce school dropouts and to promote enrolment for girl children particularly from SC/ST communities in secondary schools and to ensure their retention up to 18 years of age.

Another scheme, National Rural Livelihood Mission or Ajeevika ^[39] has received central outlay of Rs 3000 crores out of which North Eastern Region and Sikkim have earmarked Rs.218 crores. Ajeevika , being a demand driven programme made a strategic shift based on the past experiences, resources and skill base and delegate states to formulate their own poverty reduction action plan. Ajeevika is designed to ensure mobilization of rural

BPL households' preferably one women member of each household and to provide them skill training, to improve and to build their capacity. Ajeevika aims to set up federations of SHGs from village panchayat to district levels. SHGs will be linked with banks with an aim to universal financial inclusion of rural households by providing them revolving fund of Rs. 10000 to 15000 per SHG and to encourage them to take up income generating activities.

The council for advancement of people's action and rural technology (CAPART)^[40] involves NGOs and Voluntary Organizations to mobilize rural people, to implement the development programs and to execute need based intervention projects. It works towards empowerment of rural poor. Outlay of expenditure in social sector in budget 2014-15 ensures the development of economic activities, skill development and delivery of infrastructure through integrated projects in rural areas.

4.03 Approaches to Development

With the launch of first Human Development Report in 1990, UNDP introduced a set of benchmarks through which progress of human development could be measured locally, nationally, region wise and globally. The study of Dreze and Sen (2002) demonstrated that the basic purpose of development is to enlarge people's choices. In principle, these choices can be infinite and can change over time. Sen (2005) asserted that the purpose of development is to offer people more options or choices. Income is one of the choices to human development and a means to acquire personal wellbeing. Other choices of development include knowledge, political freedom, personal scrutiny and long life (Hafkin and Taggart, 2001).

The development of a household could be measured not only in income figures but also in evenly divided shares of gains between men and women in access to knowledge, better nutrition and health services, more secured livelihoods, security against crime and physical violence, satisfying leisure hours, political and cultural freedom and a sense of participation in community activities.

Capability Approach to Human Development

Human development could be comprehended not only by the indicators of economic prosperity but also enjoyment and realization of human rights, participatory rights and adequate social, cultural and political freedom (Nussbaum, 2000; Sen, 2005). The 'capability approach' is proposed by Dr. Amarta Sen (1992; 1998; 2005) emphasizes on the expansion of human capabilities that form the cornerstone of the human development approach. Capability, on the other hand, could be understood as to exercise of freedom and to create a condition that could make range of choices available for the person in order to lead a healthy and learned life. Capability approach was first originated by Nussbaum (2000;2002;2003) that views economic growth only as a 'means' rather than the 'ends' to human well-being, while expanding people's capabilities is seen as the 'ends'.

The 'capability' of a person has distinctly Aristotelian roots (Dr`eze and Sen, 2002). The life of an individual can be seen as a succession of 'collection of functionalities' the person does, and a mental state that represent what he or she achieves. Nussbaum has enumerated six central human functional capabilities related to life, bodily health and bodily integrity, emotions, senses, imagination and thinking (Nussbaum, 2003). Alkire (2002) emphasizes on other human capabilities such as informal work, empowerment, and safety from violence, human relationship (social capital and respect versus humiliation) which can eliminate the state of poverty of women.

Nancy K Baym (2013) argues for relational capability which emphasizes on the quality and quantity of relationships among people generated through social networking. Economists for club commodities argue that growth and expansion of people's relational capability could be possible by (1) production and consumption of goods and services of people and (2) integration of people into networks. This signifies that the meaningful use of mobile phone for building and keeping relationship to be networked or connected irrespective of time and space is equally important as much as owning a phone. Many studies have centered on family to be the first network in which a newborn is integrated. It is the family that extends the relational capabilities of the members of the family to the community. Integration into a network has helped to form the identity of a person. Voluntary commitment of each one to others in a community further not only enhances relational capabilities but also helps to build identity (Calman, 1992; Jackson and

Wolinsky, 1996). The second dimension of relational capability concerns private interpersonal relationship namely friendship with known, lesser known and unknown fellows through a series of communication loops that could be facilitated by mobile phone. Nussbaum (2000) concluded that human growth is favored by the quality of love, human being receives and gives. Peer pressure enhances the strength of a network in a pluralist society (Jackson and Wolinsky, 1996). Peer pressure is reflected in political voting (Mudhai,2006), participation of worse off in the decision making at local level, voluntary commitment to a group or association within the community and so on. Desire to be equal with others holds the intrinsic motivation of an individual to involve social relationship.

Although there are differences in human needs and functioning, UNDP has provided a set of basic human well-being indicators of happiness and freedom. Being healthy which is reflected in longevity, infant and child mortality, preventable morbidity and nourishment are prerequisite for human development in order to contribute to the household welfare and community development (UNDP, HDR report, 2000).

David Clark in his study investigated the varied perceptions of development and well-being among the urban and rural poor of South Africa (Clark, 2002) by reinforcing that concept like development and well-being can't be based on abstract notion as poor people identify development based on their own upheld values and experiences which differ from the values of rich men. Clark found that the perception of good life among the poor in South Africa is equated with the aspects of earned income, networking with family and friends, physical safety and economic security, recreations and relaxation, apart from food, good clothes, housing, education, jobs, and good health (Clark, 2002).

Being employed refers to “self-sufficiency” by “actively participating in the economy and society, and to gain autonomy in activities of daily living.” [OECD report on social cohesion (Society at glance: OECD 2005; 2011)]. An employment opportunity not only makes a person financially independent but also helps him or her formally integrated into a professional network. Paid work highlights people’s capacity to earn as well as getting a chance for daily socialization inside the professional web (Raghuram, 2001). From the same perspective, “long-term unemployment is a major indicator of social exclusion”- as per indicators set by European Council on poverty and social exclusion (2001) and UNDP’s Human Poverty Index (1997).

The 'capability approach' argues for holistic development stressing on the capacity of poor to define their own development priorities and goals. Optimal intervention from outside development agents such as NGOs or non-profit organization, charity organization and government after identification of needs and priorities of development can possibly identify, nurture, practice and expand the capabilities of poor women.

The essence of capabilities of a human being can better be realized in treating each member of a family as an end in itself instead of treating merely as a tool for the realization of other's end. Right to self-determination works best with the principle of each person's capability by treating each person as end. The universality of capabilities lies with the idea of ensuring threshold level of capability for women in order to realize empowerment for those women who are suffering from acute capability failure.

On the other hand, providing women choices without taking into consideration of the underlying circumstances would further increase the disparities and inequalities in the community and sub community targeted. The state centric intervention while protecting and promoting rights and political liberties for women can ensure equal distribution of wealth and income for women, educational opportunities, health care, employment opportunities, life expectancy, infant mortality, land rights and so on. For those women who prioritize information and education over other development needs, empowerment lies only in socialization, meeting the needs of the family and those who are in close knit. Women who prefer to be economically independent have to learn their rights in order to have a sense of equal worth and about the avenues opened to pursue their goal.

The concept of poverty has been redefined as the deficiency in the capacity of a person to participate in the society and the community he or she lives (Alkire, 2002). United Nations Organization has envisaged a state of stable, safe, secured and a just society which can necessarily make the members of the society to enjoy rights and responsibilities (United Nations, 1995). The notion such as social inclusion, social integration and participation has been internationalized by UNDP and the World Bank. The World Summit for Social Development in Copenhagen in 1995 (UN report, 1996) describes social development as a "process by which efforts are made to ensure equal opportunities that everyone, regardless of their background can achieve their full

potential in life.” World Bank has been emphasizing on enabling everyone to participate in the market economy as an important “Poverty Reduction Strategy”.

SEAGA Framework: Capability Intervention

The study identifies intervening development approach that is deployed by select NGOs in order to empower women. Many of NGOs approaches are based on Socio-Economic and Gender Analysis (SEAGA) in order to identify the participatory development priorities of women. The analytical framework takes into consideration of the economic, social, institutional, political, environmental and demographic issues and explores the linkages among these issues from a gender perspective (Patrick, 2010). The approach claims for collaboration with development organizations and institutions in their endeavors and to create a network of specialists to share ideas and experiences. SEAGA program stresses on increasing awareness of gender issues and to incorporate gender related considerations into development interventions. It ensures not only the active participation of all stakeholders, but also a participatory bottom-up tactics to prioritize development initiatives and to encourage exchange of views and experiences of those women participants. While evaluating gender roles and relations within and outside households, the study accounts for supporting disadvantaged people, identify the linkages among different stakeholder groups based on SEAGA framework.

Many NGOs have employed this framework in order to analysis the socio-economic patterns that affecting development projects and programs. The select NGOs Hand in Hand, Vidyal and IINREM have administered the SEAGA approach by carrying out training workshops, seminars, gender awareness sessions, technical workshops for women in order to promote work culture and entrepreneurship for self-employment among women. NGO Hand in Hand has administered a participatory process in planning by implementing development activities and policies. The ranges of activities of NGOs include developing technical handbooks and guidebooks to facilitate training and dissemination of socio-economic and gender analysis, formulation of national plan of action to incorporate gender issues in policies.

A Brief Account of a Few Subsisting Women Organizations in Assam

The collective action of women in Assam gets reflected first in Mahila Samities. Women in Assam first organize themselves through Mahila Samiti in 1915 at Dibrugarh. The initiative was followed by another Mahila Samiti at Nagaon District of Assam in 1971, then at Tezpur District in 1919 (Sharma, 1993). Women in Assam played a significant role during freedom struggle for independence. After the formation of Assam Pradeshik Mahila Samiti at the state level in 1926, other Mahila Samitis were formed at district and at village level. Since then, Mahila Samitis have been aiming at diverse development and welfare issues of women such as social reforms, maternity and child welfare, education etc. Being an apolitical organization of women during its inception, while adopting basically Gandhian ideologies, Mahila Samitis turn to be politically active after 1950's and started strategizing on promoting gender equality in Assam. With due patriotic fervency, many women participated in Assam Agitation during 1980s seeking for an Assamese identity. Women of Assam unionize through another organization, Nari Mukti Sangharsh Sanmela, and stood against killings and rapes perpetrated by the state security forces. The Assam Mahila Samata Society (AMSS) was formed in 1995, laid emphasis on right's based approaches and carried out activities to promote equal participation of women with its wings known as 'Women Sanghas' at village level. The members of AMSS were attempted to bring in direct contact with experts and feminists in order to provide a deeper understanding to women of gender issues, violence and rights of women (Behal, no date).

Under Women Act, 1994, Assam State Commission for Women (ASCW) was formed with an aim to empower Assamese women and to raise their status. Some women organizations such as Sadou Asom Nari Sangha and All Assam Progressive Women Association (AAPA) have been working on party lines questioning gender inequalities and discrimination. Other organizations such as Anchalik Mahila Samitis, Kasturba Gandhi Memorial Trust, All Bodo Women Welfare Federation, Bodo Women's Justice Forum etc. are working on protecting indigenous rights of tribal and non-tribal women. Assam police also anticipated various initiatives related to women empowerment through the projects, namely-PRAHARI ^[41] and AASHWAS ^[42]. The network of NGOs and groups working for the rights of women such as North-East Network (NEN), Global Organization for Life Development (GOLD), Nivedita Nari Sanstha (NNS) has been

engaged in various activities for socio-economic empowerment of women and at times, they protest, challenge and question the State and Centre against the available and adequate provisions for women.

Another group of Women in Assam through their literary works has been supporting socio-economic causes of women during post-independence period. There are only twelve NGOs registered with Government of Assam. However, there are many NGOs actively engaged in various districts of Assam. Participation in NGOs provided women an opportunity to come into the social and political spheres outside home. Women could experience some positive changes in their lives as direct effects of their participation in different intervention schemes of non- governmental organizations.

There are many NGOs in Sonitpur District that are playing a meaningful role towards self-employment of women and for their empowerment. MANDAL NGO has been working on children, health, education, drinking water, environment etc. This NGO has initiated legal awareness programs for women to generate awareness regarding their legal rights. NGO is working closely with women and has generated awareness about family planning and birth control measures among women. NGO Darpan is creating self-employment avenues for rural poor of Sonitpur District. HELPMATE NGO is working on micro finance by forming 43 SHGs in Tezpur District for the promotion of cane, bamboo and wooden handicraft of the District. Icchs Manab Sewa and Gramya Vikas Chakra, are another NGOs working on key issues of aged and elderly in Sonitpur District, providing them vocational training and rehabilitation.

NGO, Eight Brothers Social Welfare Society (registered under Society Registration Act, 1869 ON 15/03/99) has been working on rights and empowerment of women in Sonitpur District. The projects taken by the NGO have benefitted around 568 numbers of handicrafts artisans in Biswanath Sub division. These artisans are provided with training in cane and bamboo, artistic textiles, embroidery, and terracotta. The NGO has organized sensitization camps in the project areas and around 45 self-help groups were formed. The NGO has introduced new technologies to improve the quality of products and to increase market demands. By another scheme, Rajib Gandhi National Creche Scheme^[31], the NGO serves around 25 children of working and ailing mothers belonging to

lower income group of Sonitpur District. Two appointed *ayahs* look after children of 0-3 years during daytime from 9 am to 5 pm. The NGO also introduces various health awareness programs in remote and far-flung areas of Assam and make rural people aware of deadly diseases such as HIV/AIDS etc. and provide them free medical treatment and other timely support. The NGO has set up rehabilitation centers in each village for women victims of different crimes or violence while adopting various strategies to protect women against social injustice. These NGOs use to collaborate with Government, Private Sectors, National and International Agencies to execute different plans, programs and schemes for the benefit of women. The NGO has been working for empowerment and improvement of the status of women of marginalized section. The NGO has opened mobile literacy camp or health camp for women in remote areas.

Another NGO, Adhaar was established on 16th July 2010 with a greater aim for socio-economic development of Assam. The NGO generates awareness camps on the rights of women to empower them, provide opportunities to women for self-employment with an aim to make women economically sound. It focuses on training women through a co-operative arrangement in the production of commercially profitable items by using readily available raw materials at home.

Many NGOs across Assam have made widespread efforts to improve women's access to national resources and to ensure their rightful place in the mainstream of economic development. Self Help Groups (SHGs) of women in India have been recognized as an effective model for the empowerment of women in rural as well as in urban areas. SHGs have able to brought women together from all spheres of life and enable them to fight for their rights or for a cause. Women through these SHGs are made to be informed and trained on a range of issues such as health, nutrition, agriculture, forestry besides income generation activities. It is also noticed that micro finance interventions at grassroots levels through NGOs aims to raise the confidence of the members of the community.

Community Driven Development and Community Welfare

Community based approaches is an umbrella term for the development of a community that involve identification of beneficiaries, designing and managing program. It refers to a set of approaches applied to community level projects or as a part of national program

for community development (Carney, 2002). World Bank defines community driven development as the process that involves beneficiaries and their institutions as assets and partners in the development process. The perceived failure of previous top-down stream of programs to extend services to a community on a sustainable basis has led to renewed interest on community based approaches at World Bank. Community driven development is premised on the local demands of assets and control over decisions and resources by community groups. Degree of participation of the community members substantially varies in ranges from consultation with communities of resources, decision making and implementation at community level. The local or community groups often work in partnership with support organizations and service providers including elected local governments, private sectors, NGOs and central government agencies which could be responsive towards their demands.

Community driven development (CDD) while mandates to empower poor, improves governance and enhances security of the poorest regulate the decision of partner organizations such as local governments, private sectors, NGOs and central government agencies in order to maximize the supportive resources to build a community. Community driven development can be used as a means to improve service delivery to the community efficiently in order to receive the end i.e. increased personal agency of women, economic independence and empowerment of a women community. However, the challenge in front of efficacy of CDD is if employing CDD could address the complex issue such as empowerment by ensuring participation of women in community development projects. Success of intervention lies in its ability to maximize the access and participation of poor by strengthening the relationships between policy makers, service providers and service users. Welfare programs of the government are meant for intervening developmental goals into targeted community that includes public goods such as education, roads, research and development, national and domestic security. Any scheme of government intervention as designed to deliver goods or services is premised on economic arguments that have foreseen the cause of market failure.

Some commentators have argued that the community based intervention draws primarily on locally available skills may simply shift the financial burden of service delivery to potential beneficiaries (Mondal and Dutta, 2007; Leach et al, 1997). However, community based intervention does not imply achieving self-sufficiency at community

level. Success of such approaches depends on establishing a framework of responsive external support agencies. Community based projects typically work in parallel with local governments. This is often perceived to be necessary for the local authorities who are particularly weak and their legitimacy is highly contested. It is in the realm of 'policy making framework' where these interactions with an objective can change the thinking of policymakers, sensitize or make the bureaucrats aware, carry the needs and preferences in the agenda of the national policy, simultaneously, raise the goals of national policy in line with international conventions.

Select NGOs have found to form local grassroots network of women and have been found to work on improving capabilities and choices of women. The effort of these grassroots organizations is directed towards creating an autonomous space for women and to promote the collective capabilities of those disadvantaged sections of population. Much of the works of the select NGOs are oriented towards changing patriarchal mindsets of the individual member and of communities and to help women to develop a sense of self.

Merits also lies in applying community based approach as a means to improve service delivery with more efficiency and effectiveness. The aim of empowering community through such approaches is supported by building organizational capacity of the people concerned and by strengthening local governance. Many studies have questioned the extent to which such complex issues as empowerment can really be addressed through participation in community development projects (Campfens, ed. 1997; Midgley, 1996a; Hardiman and Midgley, 1989; Moser, 1993). It has been argued that well designed community based projects have the potential to empower communities including poor and marginalized groups and to strengthen linkages between civil society and government.

Sustainable Livelihood Framework

Livelihood systems often involve people organizing around the allocation of resources at the community level. Livelihoods are constituted not only in the spaces inside households, but also in the spaces among women in a community. Rural livelihood systems can be constituted by the range of productive activities built around social

relationships. The livelihood system begins inside the household where conflicts and negotiations take place between individual members over how to reduce consumption or increase production in the face of economic hardship. However, households are also linked to one another in the wider community. Informal social support as a part of rural livelihoods begins at the household or family level. The Sustainable Livelihood Framework helps to define the scope of the study and to probe the developmental goals involved in the study. This approach provided a fairly quick and effective way of gaining an understanding of the varying experiences of the different demographic groups, also provided relevant insights to the uses dynamics of the mobile phone for the progressive account and empowered agency of women.

Robert Chambers has conceptualized sustainable livelihood framework from the perspective of realities and perceptions of women (Chambers and Conway, 1992). The conceptualization of development and poverty by development professionals distinctively vary from the perspective of rural poor. Sustainable livelihood (SL) framework has broadened the scope of development by encompassing in its fold the priorities, needs and means to improve livelihood options of the rural poor. The framework has taken into consideration of the strategies which are adopted by rural women in order to maximize their income, status and agency. Sustainable livelihood claims to have access to available resources, assets, institutional processes in order to make a living (Helmore and Singh, 2001). However, in order to make a living, rural poor especially women are found to carry out imposed responsibilities alongside endurance of various shocks and uncertainties in a typical stereotypical prejudiced patriarchal environment.

SL framework has been successfully employed by research organizations, donor agencies and NGOs to ensure sustainable livelihood options to rural poor without depleting future natural resources (World Bank, 2002; Farrington et al 1999). Benefits of adopting livelihood strategies through project intervention can be embodied in increasing income and savings, improved well-being, reduced vulnerability to risk, and the sustenance, or even replenishment of natural resources. People, in order to increase or minimize loss of their existing asset base, are likely to use ICT. Assessment of current resource base from SL and then to employing a strategy of communication infrastructure framework would help to unleash and to build new behavior that surrounds the use of

mobile phone and services. The potentiality of SL framework lies in embarking of multiple interrelated dimensions of livelihood options and strategies by integrating promising aspect of impact assessment of mobile phone (Scoones, 1998). The framework is centered on people allow to consider, how a development project affects the types of decisions people are making, given the risks they face and the assets that they could access.

4.04 Understanding Women in Development in India

The projects on Women in Development are based on modernization strategies recommended by American liberal feminists (Hirschman, 1995; Sharp et al. 2005). The liberal feminist tradition of 1970s influenced the widespread adoption of Women in Development (WID) framework. In 1970, Boserup first called into attention the role of women in development, identifying women as the central point of economic development. The United Nations has adopted the model of WID to execute schemes and plans for the upliftment of social as well as economic condition of women later which was renamed as Gender and Development (GAD) with slightest modification.

The rubric of WID sought to focus on the role of women exclusively from the perspective of women as workers and producers, thereby, again neglecting the reproductive roles of women. Despite its limitations, WID brought women issues into the attention of development circles. The donor agencies, especially the international development agencies including the World Bank, added a welfare perspective to WID and divided the same into three sub-approaches- welfare approach, anti-poverty approach and efficiency approach. All of these three sub-approaches overlap and intersect, the application and analysis of these approaches on gender issues can be separated (Hirschman, 1995).

The welfare approach, one of the sub-sections of Women in Development (WID) framework recognizes the reproductive role of women as mothers by assuming their child-rearing as a sole task. This approach embraces the interventionist role of the Government and international donor agencies towards family planning programs, nutrition projects for children as well as for pregnant and lactating mothers (Chowdhury, 1995). The highlights of the anti-poverty approach of Women in Development (WID)

framework that came up in mid-1970s has also stressed on the basic needs for the poor in order to alleviate poverty.

Identifying and serving the basic needs is the key to both welfare approach and anti-poverty approach. Slightly taking a different turn, another approach within the framework of WID came to floor in the early 1980s is the efficiency approach. This approach brought attention to the study of structural adjustment programs, liberalization and privatization of market and development of women (Chowdhry, 1995).

WAD emerged in the second half of the 1970s centering on making women a part of the development process both latently and manifestly. The theoretical framework of WAD is radical in approach to criticize patriarchal system. This approach stresses on the importance and inevitability of women participation in development alongside changes in the international structures in order to improve the position of women in society. Seth and McClean are apprehensive about the applicability of the WAD framework of transforming the existing patriarchal structures as the framework did not incorporate the causes of gender inequalities. In fact the framework, WAD has neglected the reproductive roles of women (McClean, 2000; Seth, 2001). Both WAD and WID approaches fail to take into account the structural and socio-economic factors that cause inequalities between men and women (Chowdhry, 1995; Rathgeber, 1989). The limitations of WID and WAD led to a paradigm shift in the debate that placed gender issues and rights of women at the heart of the analysis. Hence, by the mid-1980s, the more holistic perspective of Gender and Development (GAD) emerged which is influenced mainly by socialist feminist thinking (Holstrom, 2002; Marshall et al, 2004).

Although all three theoretical frameworks: WID, WAD and GAD which conceptualize development of women and empowerment to be fundamentally premised on western feminist perspective, yet, WID continues to be the working approach of the most of the Indian Government programs and policies. On the other hand, many Indian NGOs are continuing with WAD approach. GAD approach is adopted by many NGOs today and it has increasingly shaping the activities and experiences of NGOs by ensuring that the interest of both men and women would be protected. GAD is often criticized as being used as a fancy label as it simply co-opting the term gender and pleasing donors, rather than actually challenging the patriarchal structures.

Most scholars agree that in order to shape particular aspects of society, the GAD paradigm stresses on gender relations and re-examines the social, political, and economic and development structures from the perspective of placing both men and women in the analysis (Hirschman, 1995; Seth, 2001). Significance of GAD places in it its concern for the intersection of experiences of women that encompasses gender, class, race, ethnicity etc. GAD recognizes the role of material and the cultural, the patriarchal structures, the economic and capitalist systems that women are a part of. The distinguishing aspect of GAD is its focus on gender relations as key determinants of the subordinate position of women in the society.

There is no conceptual distinction among the three paradigms WID/WAD/GAD. Hence any development project cannot be comprehensively analyzed using only one approach.

Approach to Development Economics

Development economics is a subdivision of economics that deals with economic aspects of the development process in low-income countries (Chenery, 1960). The main focus of development economics lies in the procedures of economic development, economic growth and structural change. Equally it also stresses on improving the potential of the targeted population by creating better health, better education and improved workplace conditions, whether through public or private channels. Development economics includes different approaches that contribute to economic convergence or non-convergence across households, regions, and countries.

Hollis Chenery (1960) in his book "Patterns of Industrial Growth", holds that different countries become affluent via different trajectories. According to him, "Development is a sequential process through which the economic, industrial and institutional structure of an underdeveloped economy is transformed over time to permit new industries to replace traditional agriculture as the engine of economic growth." (1960)

The economic fabric of local economy of India has been changed and is found flooded with new services such as Internet cafes, Xerox, courier, credit cards, neighborhood newspapers; the new products of the information economy such as cell phones, motor vehicles, various insurance products and so on. Under such circumstances, employment

generation is more about stimulating the natural growth of these elements which have the potentialities to create jobs. Technological innovation in local economy is represented by burgeoning of convergent embedded applications for internet and mobile phones as well as the organizational innovation in the form of STD booths, technology parks, export processing zones, private computer training centers, Internet café, self-help groups, micro-finance and so on. The boon of software, Business Processing Organization, journalism, sales and marketing started requiring person with higher skills. On the other hand, mushrooming of numerous job sites and E-couples claim to provide better access to timely relevant information to the needy people.

There is a gradual change noticed in the attitudes of rural and urban people regarding consumption, investment and entrepreneurship. Money flows, transport, communication, decision-making have experienced increasing speeds not only in urban areas but also in rural areas. Legislations and enforced laws have emphasized more in safety and environmental regulations in the postindustrial post material information society. People are more environment/health conscious than ever before and started speaking more about bottled water, recycling, organic foods etc. Speed, transparency, less red-tape are emphasized more in all government administrative process accompanying the germination of good governance with the reinforcement of the duty of public services of the administrative process as well as the state.

This progress towards building an information society suggests that rural India has the opportunity to leapfrog over the traditional path to development, moving directly from agriculture into services. The emergence of the service economy in the post-war era, heralded as the cornerstone of post-industrial societies helped to fuel the notion of revolutionary transformation of family and rights of women. The share of service employment related to information technologies had already eclipsed the manufacturing sector many decades ago. The gradual progression of information society emphasized on the necessity 'to know' and 'the information needs' of the rural women. The information services enable rural women to increase productivity and to keep and maintain data bases on the works and activities of women.

Structural-change approaches to development economics have faced criticism for their emphasis on urban development at the expense of rural development which can lead to a

substantial rise in inequality between internal regions of a country. W. Lewis's two-sector surplus model ^[43], developed in the 1950s, has been further criticized for its underlying assumption that predominantly agrarian societies suffer from a surplus of labor (Lewis, 1954). The two-sector surplus model, views agrarian societies contain large amounts of surplus labor which can be utilized to spur the development of an urbanized industrial sector. A slight modification of the existing development approach of Lewis can provide us a basis of using the surplus labour of rural society not only to spark development of urban areas but also for the development of their own. It can be possible by creating an institutional mechanism that could mediate and encourage communication between rural households (housewives and rural women), help them to develop organizational capacity locally and assist for optimal use of surplus labour (Chapter 7). In that way the Structural-change approaches to development economics could defy criticism for its emphasis on urban development at the expense of rural development.

4.05 Women, Labour de-regularization and Feminization of Labour Activity

Guy Standing (1999) notes that the decade of 1980s as the decade of labour de-regularization as well as a period marked by a renewed surge of feminization of labour activity. The period is marked by the growth of women employment opportunities and increasing low wage employment. Guy Standing uses the term feminization in order to mark the rise of female labour force participation in the face of a fall in male participation rates and feminization of certain jobs with substitution of men by women. During 80s increased employment opportunities for women characterize the feminization of flexible labour practices in urban labour markets. New Economic Policy (NEP) increased the demand for labour in general and that for female labour faster than in the past. NEP has even offered wide choices of occupation to women entering the labour market in near future and reduced the extent of poverty of the families of these working women. Sudha Deshpande (1993) argues on the same context, "Exploitation of women in the labour market is bad. Yet, women not to be exploited in the labour market will be worse." However, increasing employability of women is not consistent with the rights enjoyed by them.

Paradoxes in Women Labour Participation in India

Although Government has claimed that labour participation of women has increased over the years, paradoxes are found in claims and actual trends of women in workforce. There is a huge difference in employment pattern between men and women, the occupation men and women choose to enter and the financial returns. Majority of women in workforce is consolidated in low paying dead end job. In India, women participation in the labour force stands at around 27 percent, a score that is much lower than any other country of G-20 ^[44] except for Saudi Arabia. Standard models suggest that a lucky confluence of factors such as economic expansion, rising education levels and plummeting fertility have drawn women swiftly into India's economy. During 2005 to 2012, women participation rates slipped from 37 percent to 27 percent, largely rural women were sinking of workforce (WEF Global Gender Gap Report, 2014). In a study on women employment by the International Labour Organization across 189 countries, India is ranked 17th from the bottom (ILO, 2011). India's boom in IT sector, construction and manufacturing sectors have created jobs opportunities which are not equally accessible to women. The stereotypical belief and status seeking attitude of Indian families has made women to confine at home. All the more, the choices of women in families are further dictated by destitute poverty.

The numbers of women employed over the years have risen as per Government of India's Statistics. The proportion of women in total employment includes service sectors, manufacturing, agriculture and other informal sector has shown upturn. However, there is no data or statistics available on the recruitment of women in the industries of Assam. Female work participation rate in Assam has been increased from 20.7 percent in 2001 to 22.5 percent in 2011(Source: Office of Registrar General and Census Commissioner, India). Percentage of rural female workers counts for 23.7 which constitute 46 percent of main female workers and 54 percent of marginal female workers whereas the percentage of urban female workers is 14.9 percent that constitute 69.8 percent of main female workers and 30.2 percent of marginal female workers. Tea plantation sectors constitute highest average of daily employed female workers with 226857 in Assam during 2010 (Labour Bureau Report, 2012-13). On the other hand, over the last ten years, noticeably participation of women in the labour market as compared to men in India has been declined. Assam is employing a total of 11969690 workers as per census report, 2011,

out of which 8541560 are male workers and 3428130 constitute female workers. Household industry in Assam constitutes 8.33 percent female workers as compared to 2.41 percent male workers. 20.89 percent of total women workers are engaged as agricultural laborers as against 13.22 percent men workers whereas there are around 36.29 percent male cultivators as against 28.06 percent female cultivators (Statistical profile on women labour, 2012-13). According to employment and unemployment survey, women labour force participation constitutes 23 percent as compared to 55.6 percent of men labour force (National Sample Survey Organization, 66th Round 2009-10). Labour force participation rate of women in rural areas has been declined from 33.3 percent in 2004-05 to 26.5 percent in 2009-10. In urban areas, women labour force participation rate (LFPR) falls from 17.8 percent in 2004-05 to 14.6 percent in 2009-10. Unemployment rate had been consistently high for women since 1972-73 in both rural and urban areas. The measurement criteria of unemployment on the basis of current daily status represent a higher degree of intermittent unemployment among women with large-scale seasonal unemployment. More women than men are unemployed in rural and urban India.

More women than men are found to be subsidiary workers to pursue economic activities for shorter duration of the reference year. 5.6 percent of usually employed rural women with secondary level of education are subsidiary workers as compared to 1.5 percent of their male counterparts. At this education level only 22 percent of women are usually employed vis-a-vis 70 percent of men. Education wise gender gap among subsidiary workers in rural areas is higher with almost no education and even if there is education it is up to primary and middle level. State wise forecast of work participation rate of women appears lower than that of men in India. From 2004-05 to 2009-10, women participation in labour force has witnessed a sharp decline, amount to less than 20 percent in rural Bihar, Jharkhand, West Bengal, Uttaranchal, Kerala, Goa and Tripura. Gender gap in Women Participation Rate (WPR) is high in these States. On the other hand, a few other states such as rural Tamil Nadu, Rajasthan, Maharashtra, Karnataka and Andhra Pradesh witness a lower gender gap with a higher WPR of 40-45 percent. In a few states such as Tamil Nadu, Mizoram, Meghalaya, Kerala, Karnataka and Andhra Pradesh, the participation of women in economic activities is restricted in urban areas

(Papola and Jena, 2011). However, current employment situation of women in these States have worsened over the last five year period.

Women constitute 24.8 percent of all rural workers in India during 2011-2012, which is falling from 31.8 percent during 1972-73 (Indiastat.com). However, 14.7 percent of women constitute urban work-force, a slight increase from 13.4 percent in 1972-73. The latest comparative evaluation of data from 2009-10 to 2011-12 also reveals a declining trend of female labour force participation in rural areas and those who are engaged are marginal workers mostly employed in subsidiary sector (NSS report). Women who are in regular salaried job constitute 13.4 percent of total working women (fall within the age bracket 15 to 59) as compared to 21.2 percent of working men (Catalyst, 2013).

Most notable is the falling engagement of women in the Indian labour force, which occurred despite strong economic growth and rising wages and income. According to World Bank estimates, if India could increase the participation of women labour force by 10 percent which accounts for 68 million women by 2025, India could increase GDP by 16 percent. World Bank on India's growth projector shows that India would add around 110 million people to its labour force in the next 10 years, including youth and women (World Bank report, 2015).

Female participation in workforce varies across states in India. Participation is lower in those states where there is less initiative to sponsor wage labor for women with a weak tradition of female wage labor. The intervention schemes in rural areas, i.e. India's National Employment Guarantee Scheme have increased the demand for wage labor among poorer households. This scheme, exceeding the minimum quota requirement has appealed many women to do job, registered a strong demand for work among women (Labour Bureau Report, 2012-13). Government sponsored schemes are relatively more beneficial to male than to female earnings. However, welfare provision of schemes could bring on a greater difference to the likelihood of women finding a job.

The available data suggests that women have fewer training opportunities than men. Even distribution of skills and training for women reinforces a gender stereotypical attitude. Women are mostly found to be engaged in hairdressing or tailoring while men are engaged in diverse forms of employments that include mechanics, carpenters, tailors, craft workers and metal workers and so on. The policy focus on quality of education

need to go beyond primary education, instead give attention to vocational and technical education for increasing productivity and employability of women. Women's engagement into less productive jobs results simultaneously lower returns. An evaluation of government funded job training programs reports that an increased interest in getting employed would benefit disadvantaged young and women cohorts (Goldar, 2011).

Number of women in work force who made a shift from agriculture to industry and services is too slow. Statistics in rural India says that more than 80 percent of women are engaged in agricultural activities while 7.5 percent in manufacturing, 5.2 percent in construction and only 7 percent women are engaged in services sector (Goldar, 2011).

Though majority of the female workers are in agriculture, they neither have better access, control and ownership of land and other productive resources, nor do they have access to market or a role in decision making in family. Women's lack of ownership of productive inputs have naturally impaired their access to facilities like credit, subsidies and have rendered them more vulnerable to economic vagaries. With gradually sinking jobs in agriculture and increasing educational qualifications of women made aspired younger women to prefer manufacturing and service sector than agricultural sector for immediate job opportunities. There is an earnest requirement to create job opportunities for women in the manufacturing and service sectors especially in rural areas. On the other hand, there is a rise in the share of women in non-farm sectors; the rate of change of the share of women in wage employment in the non-farm sector has grown to 24 percent in 2015 from 18 percent during 2004-05. According to India Country Report (2009) on Millennium Development Goals, share of women has increased in wage employment by only 2 percent over a period of 5 years from 2003-08 (India Country Report, 2009).

In the last decade, over the last couple of years, India witnessed a faster transition of labour from agriculture to industry and services. This shift in employment sector has claimed to reduce the incidence of poverty of women. Introduction of MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) in construction sector has increased employment opportunities in rural areas. In fact, the share of construction workers in urban areas has been trifling compared to workers in rural areas. As per statistics (IHD, 2011), 24 percent of rural households are engaged in MGNREGS in 2009-10. There is an increasing outlay for MGNREGS, national right to work

programme amounts to Rs.3800 crore as designed to provide right to work opportunities to 52 million people (OxfamIndia Report, 2016).

Women who are into construction work carry bricks and water, do earth work on day today basis are lowly paid. Contractual nature of construction work results insecurities among women and made them susceptible to the risk of loss of job. Women are conditioned to get low wages which is not as per the work hours they spend on field. Literacy rate in rural areas was pegged at 71 percent last year compared to 86 percent in urban areas. On the other hand, male literacy rate is higher than the female literacy rate (NSSO Survey Report). 6 percent rural households and 29 percent urban households own a computer; 16 percent rural households in contrast to 49 percent urban households can access internet (Census of India, literacy and level of education, 2001). Work such as painting, masonry, or other specialized trades are predominantly under men's domain and women are hardly encouraged to learn such skills. Such occupational segregation has created a division of wages among male and female when women are paid lesser than men. Women's access to employment is found only in the job of lower echelons of the hierarchy (Report on Adult literacy rate, UNESCO, Institute for statistics).

Various government schemes and flagship programs like the ICDS, NRHM and the Mid-Day Meal Scheme have feed around 50 lakh women as informal seasonal workers (Papola, 2004). The concerned need of women in informal sector is to receive wage hike with improved social security measures. The numbers of women undertake casual work or work on day to day basis to supplement the family income counts more as compared to male casual workers. Gradually increasing share of casual workers recorded to be 40 percent during 2009-10, a much higher score since the early 1980s, in India (Ghosh, 2005).

Increasing in-formalization of work, less of women's engagement in manufacturing and service sector with subsequently increasing reliance on agriculture not only decrease women workforce participation rate, but also results in feminization of poverty ^[45]. Poverty has been feminized, a trend as characterized by low level of asset building by women. Martha Nussbaum and Amartya Sen recognized this trend, 'feminization of poverty' as an extremely "troubling" which leads to "capabilities failure" of women.

For poor, labour is the primary asset at their disposal and labour markets are the crucial transmission apparatus which give them the exposure to translate labour into paid work. The wages, salaries and paid work are further translated into growth benefit and a decent standard of living, an improvement from impoverishment. The building blocks of gender empowerment and gender equality will not be sustained when there are increasing incidences of unemployment and an insatiable addiction to work only with the primary sectors.

4.06 Women and Indicators of Human Capital

The logic of female revolution coincides with the rise of the knowledge economy. However, Goldin and Katz (2008) argue persuasively that technological change is not inherently egalitarian. Stagnation in girls' enrolments in school, college and university for a continuous pool of time can create earning differentials. It may be argued that the human capital ^[34] deficit extends beyond the confines of formal education and includes both cognitive as well as non-cognitive skills of a knowledge intensive system of production, which one has to necessarily acquire at the early stage of childhood. People need to be literate so that they can participate in social life and challenge the elements that breed inequalities in society.

There is a sharp difference in the indicator of human development between men and women. In the group of 'medium human development' countries, 67.3 percent of adult women are literate as against 83.3 percent of men. Whereas in the 'low human development countries', 35.8 percent females are recorded as literate as against 57.2 percent males. Even the school enrollment percentages (combining all three levels) records 60 percent for females and 68 percent for males in the medium development countries, whereas 33 percent for females and 44 percent for males in the low human development countries during 2014 (UNDP Human Development Report, 2015). Women perform crucial work, often, without pay and without due recognition. The society imposed ideas on family leads women to a biased and unfavorable condition and cause extreme difficulty to pursue dream. The sense and feel of failure is apparent in every other areas of her life including attaining citizenship of a country, enjoying employment benefits, practicing self-actualization through play and self-expression.

Sectorial distribution of level of primary and secondary education of women in India reveals that 30 percent of rural women are educated till middle school and only 18 percent of the rural working women are educated up to primary level. 63 percent of the rural women with education till secondary level are still engaged in agricultural activities and 23 percent of graduate women are working in agriculture/agriculture related work. 52 percent of the rural women who are engaged in education sector have education up to higher secondary and above. On the other hand, 10 percent of rural women engaged in education sector are illiterate and 17 percent of them have education till middle school level. About 26 percent of women engaged in public administration, health and social work have education up to secondary level. 50 percent of the women engaged as domestic workers in urban areas are illiterate and 28 percent of women workers employed in private households as domestic staff are literate up to primary level. According to government statistics, 58 percent of rural women workers are illiterate while 28 percent of male workers are illiterate. 30 percent of urban women workers are illiterate as compared to 11 percent of men (India labour and employment report, 2014). With a low level of education, majority of women cannot enjoy the legal entitlements for better opportunity and can move upward.

More women than men pursue economic activities for shorter duration of the reference year in rural areas. According to statistics (India Stat, 2014), 5.6 percent of usually employed rural women with secondary level of education are subsidiary workers as compared to 1.5 percent of their male counterparts. At this education level only 22 percent of women are usually employed vis-a-vis 70 percent of men. Education related gender gap among subsidiary workers in rural areas is higher with no education or low education i. e. primary or secondary level of education. Government has sponsored various vocational training courses and encouraged women to participate in skill development programs. However, in the terrain of Technical and Vocational Education and Training (TVET), a greater gender based disparity is found to exist parallel to rural-urban disparity. A higher gendered segregation is seen in obtaining technical degree in engineering, medicine etc. Average rural Indian at the age bracket of 15 to 59 years with technical education and skills counts only 1.5 percent, gender based comparison is not countable. Men women division of attainment of technical education is seen in urban areas with 2.9 percent of technically educated women as compared to 7 percent of men. In terms of vocational training, gender disparity appears with 3.6 percent of women in

rural India as compared to 8 percent of men and 6.5 percent of women in urban India as compared to 14.4 percent of men. The benefit of vocational training in availing opportunities in the labour market is also not very promising (Kannan, 2011)

4.07 Informal Economy and Women

Structural adjustment and economic recession over the past two decades has resulted cutbacks in the public sector and reduction of wages that has further swelled the informal economy. Informal economy is no longer considered as a feudal remnant or a parasite that grows from the retarding advancement of the formal sector, as described by Hart during an ILO employment mission to Ghana and Kenya. Hart in 1973 identified seven features that characterize informal economy. The characteristics that define informal economy are ease of entry, small scale of operations, use of indigenous resources and adapted technology (Hart, 1973). Other features that define informal economy include labor-intensive work, use of skills acquired outside the formal school system, minimal capital investment and maximum use of family labor. The umbrella concept 'informal economy' encompasses broad range of unregulated activities including self-employment, casual work and home-based production and so on. Often the term is conceived and taken into consideration for different interpretations such as 'black economy', 'shadow economy', 'hidden economy' and 'real economy' (Allen, 2003).

Some policymakers label informal economy as 'women sector' due to its capacity to accommodate majority of female workers. Lack of proper education, restricted entry of women into the formal sector, lowering demands of women labour in formal sector are a few reasons that compel women to enter into informal economy. Another important reason why many women prefer to enter into informal economy because it enables them to easily switch and mix reproductive and productive tasks (Ribbens, 1994). For instance, women can prepare food for sale, simultaneously can feed their families. The legalist framework of policy approach derived from the work of De Soto (1989) states that the undue government regulations stunt the growth of businesses of dynamic entrepreneurs. In India it takes 89 days to set up a business and it costs over six months income. On the other hand, in New Zealand and Australia, it takes only 2 days to start a business (Bhole and Dash, 2002). The process of securing legal status for one informal

business that wants to formalize in India is cumbersome. The World Bank promotes 'enabling role' of the government to give easy and quick recognition to small businesses (World Bank, 1990). At a macro level, ILO Convention stresses on non-negotiable conditionality for bringing reform to informal sectors in order to ensure the rights of those who are engaged in informal economy.

If we inter-relate some of the features of structural adjustment programme with its economic consequences and effects on unpaid and paid labor of women, we can find a larger web of inter-relations between production and reproduction, domestic and wage labour, gender construction within the labour process and the sexual division of labour in the household. The global economic forces have excluded some while others have been included. There is a pressure towards increasing casualization of labour, informalization of contracts within an 'unbundled' production process and heightened pressure to deliver piecework under the condition such as labour insecurity and work informality. Structuralist approach as articulated by International Labour Organization (ILO) looks into the underlying cause of poverty and social injustice towards workers in the informal economy and in EPZs ^[46]. The priorities of this approach are equivalent to the World Bank construction of informal businesses that is built and promoted through the provision of credit and training of unskilled poor labour force. Central to the ILO policy rests the advancement of 'core labour standards' that can be realized through promoting deregulation. Alongside, progressive application of labour legislation to formalize informal enterprises has to be encouraged. An alternative policy approach stresses on the empowerment and mobilization of informal and EPZ workers. The success stories of trade union ^[47] mobilization through ILO intervention in the Thailand and Indonesia have provided replicable insights.