

## An Empirical Study into Financial Inclusion and Women Empowerment in Rural Assam

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Women comprise half of human resources and they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards establishing new patterns and process of development that are sustainable, (Uha, 2009). The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 50 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work (Yumar, 2009). Experience of National Institute of Rural Development (NIRD) India's action research projects reveal that the operational aspects, such as the extent of enabling leads into the community self help processes and sharpening the mind set of women.

Now-a-days economic development is one of the factors that have changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups (SHGs). Through that they tend to be economically empowered by attain-

ing status in family and community. Bodo community being one of the largest plains tribe in Assam their society has their own identity in terms of culture, language and a distinct way of life. But for the development of the Boro society women need to be empowered

The study reveals that the empowerment among the rural Bodo women economically and politically is not good enough. However, financial inclusion among them is also not developed. In social dimensions, however, they are empowered to some extent. In Bodo society though women status is high in some context but on the other side their views, rights are not acceptable as a whole and male guardians are the sole authority of the society.

Some ill practices is also occurring among the society and women are mainly accused of with this regard. In political context also they are not fully empowered because everything is decided by their husband. In economic point of view they are empowered to some extent through the formation of Self Help Group (SHG). SHG is one of the vital activities which play a very positive and constructive role for rural development.

## Objectives

The study is primarily motivated to investigate the empowerment status of rural women through instruments of financial inclusion in the four Bodo inhabited districts of India in the state of Assam. They are:

1. To examine the extent of financial inclusion in rural Bodo society.
2. To examine the impact of financial inclusion in empowering rural Bodo women.
3. To assess out the savings and investments habits of rural Bodo women.
4. To assess out the rural women's status as decision maker in their day to day life.

## Methodology

The present study is carried out in the four Bodo inhabited districts of Chirang, Udalguri, Kokrajhar and Baksa in the state of Assam, India. The necessary data concerning the present work are collected both from the primary as well as secondary sources of data.

## Sources of primary data

The primary data is collected through questionnaire method and direct personal interview with the Bodo women self help group members from four above mentioned districts.

## Sample frame

In order to examine the empowerment of rural women through financial inclusion we have to know the status of rural women

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with regard to their economic rights, social right, political right and their various rights, powers, etc. A sample of 252 self help group members from the all four districts were selected out of this, 63 members from each district are randomly selected. Due consideration is taken to cover all developmental Blocks and all VDC (Village Committee Development Council) of every district. The results are expected to reflect the current status of empowerment.

The key objectives of Financial Inclusion can be : i. Extending formal banking system among less privileged in urban & rural India. ii. Weaning them away from unorganized money markets and moneylenders. iii. Equipping them with the confidence to make informed financial decisions.

The essence of financial inclusion is in trying to ensure that a range of appropriate financial services is available to every individual and enabling them to understand and access those services. The study seeks to explore the impact of Financial Inclusion on the empowerment of rural women specially Bodo women belonging to four Bodo dominated districts namely: Udalguri, Baksa, Kokrajhar and Chirang (These four districts are under Assam State of India).

## Financial Inclusion among Bodo Women

The Bodos or Boro are the largest plains tribe in Assam, settled primarily in the Northern Bank of the Brahmaputra River and scattered in Southern part of same River, adjoining States and found a few in Nepal, Bhutan and Bangladesh too. They belong to Mongolian racial stocks and speaks Tibeto-Burman Bodo language. Linguistically the Bodo include a large group of people who are the speakers of the Tibeto-Burman speeches of the North-

Eastern States of India including Assam, Arunachal Pradesh, Meghalaya, Nagaland, Mizoram, Manipur, Tripura and Northern parts of the West Bengal, Bihar, and adjoining areas of Bangladesh, Bhutan and Nepal.

The 1971 census report indicated Bodos being the 8th largest scheduled-tribe (ST) group in India. The language of the community has been recognised as an associate official language in Assam in 1985 and recently included in 8<sup>th</sup> schedule of the constitution of India in 2003. They follow mainly three religions namely: Baisam (The oldest Bodo religion), Brahama and Christianity. History tells us that the BODOs had their own kingdom and Dinegar was the Capital of it which went under British colonial administration through Doctrine of Lapse policy in 1832. However, the early history of the Bodos is largely unknown.

The culture of the Boro society in Assam is influenced by the land and surroundings where they currently live. Boro generally live nature and live with the beauty of the nature. For long, Boro are known as farmers agricultural community with a strong tradition of fishery, poultry, piggy, rice and jute cultivation and betel nut plantation. Boro women weavers of their own apparels and traditional attire. The Boro women wear cloths known as "Dokhor" and for men the "Gamasha" and "Arona".

The Boro society is primarily patriarchal in character i.e. father is the sole authority of family. After the father death the eldest son inherits the rights exercised by him. Generally it is observed that the entire property of the family is distributed among the sons only. Although harsh nature happens in Boro society, the place of women in the Boro society is high. In Boro society, women are treated as

"Matrac"(goddess Lakshmi), if there is no male child in family then the entire property is distributed among the daughters. They can enjoy such right even after their marriage. If there is a single female child in the family and no male child, then the right of inheritance lies with the daughter. In such a case the bridegroom is required to reside in the house of the bride after marriage. This type of marriage is also accepted in Boro society is which known as "Gorja Lakshmi Haba" in Boro society. After her death the ownership of the property is handed over to the male offsprings.

In Boro society, the female members are given the rights of rearing goats, pigs, fowls, ducks, etc. They can sell them without prior permission of the guardians and earn money to save for future purposes. It is also observed that even the father is to pay for a pig or a cock owned by them. The Boro women are exceedingly industrious and they spend much of their time in the fields working side by side with their husbands. The Boro women are expert weavers. They help their husbands in various decisions taking purposes regarding children's education, family planning, maintenance of business, taking up jobs and some social activities, etc.

For the development of the Boro women culturally, socially, politically and economically there is one organisation known as All Bodo Women Welfare's Federation (ABWWF). The All Assam Tribal Women Welfare's Federation (AATWWF) was established on 14<sup>th</sup> July, 1986 and later on 6<sup>th</sup> November, 1993. The AATWWF was renamed as ABWWF. The organisation plays very important role as safeguard of Boro women as well as society as a whole. In political side also Boro women have great impact.

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Table-1 – Economic Activities of Members of the SHGs in the Four Districts

Districts	Column-I (Total no. of respondents)	Column-II (Out of Col-I) Piggery	Column-III (Out of Col-I) Poultry	Column-IV (Out of Col-I) Cattle & Goat farm	Column-V (Out of Col-I) Weaving & Handloom	Column-VI (Out of Col-I) Other Activities
Kokrajhar	63	20(32)	14(22)	10(16)	16(25)	3(5)
Chirang	63	24(38)	17(27)	12(19)	8(13)	2(3)
Baksa	63	36(57)	10(16)	6(10)	9(14)	2(3)
Udalguri	63	39(62)	8(13)	5(8)	7(11)	4(6)
Total	252	119(47)	49(19)	33(13)	40(16)	11(4)

Note: 1. The figure in the brackets represent share of percentage to the total. 2. The figure representing percentage in brackets are taken as approximate to the nearest amount. 3. All respondents are women Self Help Group members.

Table-2 – Women's Access to Savings and Investment and Loans and Advances

Districts	Column-I (Total Number of women respondents)	Column-II (Out of Col-I) Having Bank A/c	Column-III (Out of Col-I) Regularly of Savings	Column-IV (Out of Col-I) Loans applied	Column-V (Out of Col-I) Loans received	Column-VI (Out of Col-I) Repayment of loans
Kokrajhar	63	55(87)	54(86)	40(73)	25(63)	10(40)
Chirang	63	58(92)	57(90)	52(80)	25(48)	12(48)
Baksha	63	52(83)	48(92)	42(81)	16(38)	10(63)
Udalguri	63	58(92)	54(93)	48(83)	23(48)	14(81)
Total	252(100)	223(88)	213(86)	162(82)	89(49)	46(52)

Note 1: The figure in the brackets represent share of percentage to the total. Note 2: The figure representing percentage in brackets are taken as approximate to the nearest amount.

Table-3 – Rural Women's Decision taking in the following activities of four districts

Districts	Column-I (Total women respondent)	Column-II (Out of Col-I) Economic decision taking	Column-III (Out of Col-I) Taking up jobs	Column-IV (Out of Col-I) Children's education
Kokrajhar	63	48(78)	40(63)	37(58)
Chirang	63	32(50)	28(44)	18(28)
Baksa	63	42(66)	35(55)	25(39)
Udalguri	63	30(47)	48(76)	34(53)
Total	252(100)	152(60)	151(59)	114(45)

Source: Independent Survey

Note 1: The figures in the brackets represent the Share of percentage to the total.

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Recently in Assam's MLA election, we notice two members from Boro women, being voted to power. In Boro society, generally violence against women is considerably rare, except a few ill practices such as witch hunting or 'dain' killing and a insignificant instances of practices of wife battering, sexual harassment and trafficking, among others. In recent time, the ill practices of witch hunting or 'dain' killing continues to hunt the Bodo belts. Innocent people were killed branding as witch or witches since January, 2012 in Kokrajhar, Baksa and Udalguri districts respectively. Lack of health centres in remote areas are blamed for the practice of witch hunting. Healthcare and education infrastructure is very poor in all the tribal dominated areas.

Lack awareness among the people, excessive alcoholism and emerging drug addiction, lack of a strict law to check the sale and consumption of alcohol, illegal alcohol sellers is growing day by day in our state due to the lethargic attitude of the excise officials; teens are also buying liquor in our state. These are the basic reason for violence against women. To prevent such crimes, there should be proper education centre, healthcare centres in all remote areas. It also observed that the government has to come up with a special law to prevent the underage from accessing liquor and other intoxicating substances. But if women are empowered then such illegal practices will be minimised.

## Need for Rural Women Empowerment

Empowerment is a positive concept and requires affirmative action in support of those who are to be empowered. Empowerment of women has emerged as an important issue in recent times. Empowerment

includes higher literacy levels, education, better healthcare, equal ownership of productive resources increased participation in economic and commercial sectors, awareness of rights and responsibilities, improved standards of living, self- reliance, self-esteem and self confidence. The issue of economic empowerment of women is of paramount importance to political thinkers, social scientist and reformers. Bodos being the 8th largest scheduled tribe (ST) group in India. The need for empowerment of tribal women hardly needs justification. Their primitive way of life, economic and social backwardness, low level of literacy, out dated system of production, absence of value systems, unwise physical infrastructure in backward tribal areas and demographic quality of tribal areas make the development of tribals and tribal areas essential. Government of India launched a lot of programme for development of tribal area, viz. Tribal Sub-Plan strategy, Panchayats Extension to the Scheduled Areas) Act, 1996 State/UT Minor Forest Produce Act, 2005 including other Development and Employment Programme etc. The Social Welfare Department of Scheduled Territorial Council (STC), Assam has also implemented different Schemes for the development of the rural women, such as Mahatya Mantri Mahila Samridhi Yojna, Schemes for Welfare and Empowerment of Unmarried and single Unemployed Women and Widows, Financial incentives to GI belonging to BPL/Economically Backward families who marry after attaining 20 years or above, Rehabilitation Grants to Helpless widows under BPL, Rehabilitation Grants to Un-employed Women trained in knitting & embroidery and cutting & Tailoring, Scheme on Awareness Campaign against

Trafficking of Children, Adolescent Girls and Women, etc. Self Help Group-Bank Linkage Programme of the government of India is designed to alleviate poverty and empower women of the country. The status of women in a society is a significant reflection of the level of social justice in that society. In tribal communities, the role of women is substantial and crucial. Empowerment of women, including ensuring access to health information and control of resources such as money, is important for achieving gender equality and health equity. However the ratio of female to male earned income is well below parity in all countries for which data are available. Maternal death and pregnancy related conditions cannot be eliminated without the empowerment of women. Women's awareness about micro credit programme and formation of women Self Help Groups also indicate women's effort for economic emancipation.

## Results and Analysis

To study the women empowerment through financial inclusion in rural India, the raw data are analyzed by using statistical tabulation methods. Table-1 shows that in Kokrajhar district, out of 63 respondents, 20(32%) respondents are involved in piggery, 22% of them are involved in Poultry farm, 16% are involved in Cattle & Goat farm, 25% are involved in Weaving & Handloom activities and 5% are involved in other activities which include a few Seri Culture, Mushroom Cultivation, small business, etc. From the table it can also be represented that, in Kokrajhar district, the maximum number of women respondents are involved in Piggery farm and other activities are not taken as Piggery. In

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Table-4 – Political Empowerment of the Respondents

Districts	Column-I (Total respondents)	Column-II (Out of Col-I) Elected in any political authority body	Column-III (Out of Col-I) Member of any political organization	Column-IV (Out of Col-I) Vote as per your own choice	Column-V (Out of Col-I) Take part in political rally	Column-VI (Out of Col-I) Can attend political party's meet without husband's consent
Kokrajhar	63	1(2)	10(16)	4(6)	15(24)	10(16)
Chirang	63	1(2)	8(13)	2(3)	8(13)	8(13)
Baksa	63	1(2)	6(9)	4(6)	5(8)	6(9)
Udalguri	63	1(2)	5(8)	3(5)	5(8)	5(8)
Total	252(100)	4(2)	31(12)	13(6)	33(13)	29(11)

Note 1: The figure in the brackets represent share of percentage to the total. Note 2: The figure representing percentage in brackets are taken as approximate to the nearest amount.

case of Chirang district, 32% of the total respondents are involved in piggery, 27% out of the total respondents are involved in Poultry farm, 19% of them are involved in Cattle & Goat farm, 13% are involved in Weaving & Handloom activities and there are only 3% in other activities which include a few Ser Culture, Mushroom Cultivation, small business, etc. In Baksa district, 57% out of the total sample respondents deal with Piggery farm, 16% in Poultry farm, 10% are Cattle farm, 14% are Weaving & Handloom and 3% out of the sample respondents respectively are involved others. In Udalguri district, we have seen that 62% of the total respondents are involved in piggery, 13% are involved in Poultry farm, 5% in cattle farm, 11% of the Weaving & Handloom and 6% are involved in other activities.

The table also indicates that out of the total respondents of all four districts, the maximum number of respondents is involved in Piggery farm. Because generally the people eat pork and the market of such activities are very good as

compared to other above mentioned activities. From the all these activities the rural women can earn money. These are the basic sources for financial inclusion. Table-2 reveals that, in Kokrajhar district 55 (87%) respondents out of the 63 respondents have Bank accounts. Likewise, in Chirang district, Baksa District and Udalguri district have respondents of 58(92%), 52 (83%) and 58 (92%) respectively have Bank Accounts out of 63 respondents of each district. The table also indicates that out of 252 total respondents of all four districts, 223(88%) respondents have Bank accounts. It can also be observed that Chirang as well as Udalguri district have the highest respondents of 58(92%) each of Bank account which is more than the average percentage of all four districts i.e. 88%. It can be seen that a good number of members have Bank account, which may be because of the awareness of the benefits of having Bank account, education or affords of the banks' personnel to have a link with the SHGs. However affords should be made to increase

the percentage of respondents of having Bank accounts by increasing awareness so that they can deposit their savings which will ultimately help the women to have their own accounts thus leading to empowering them. Table-2 also indicates the regularity of saving of the respondents. Regarding regularity of saving, Kokrajhar and Chirang have equal percentage (both 58% each) of respondents who save money regularly which is more than the average percentage of 96% of all four districts. In the case of Baksa and Udalguri district, the percentage of respondents who save regularly are 92% and 93% respectively. Though the Kokrajhar (87%) and Chirang district (92%) have different percentage of women respondents having Bank accounts, but the respondents having regularity of saving is equal i.e. both 98% each. Though the Chirang and Udalguri district have equal respondents having Bank accounts (92% each), but Udalguri has only 92% of total respondents, on the other hand,

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Chirang has 98% respondents who save regularly. It is to be noted that Baksa district has the lowest number of respondents (only 92%) having regular saving. This may be because of lack of knowledge about the saving and investments and lack of habits of saving.

From Table-2, it is also seen that out of the total respondents having Bank accounts, 73% respondents have applied for loan in Kokrajhar district, 80% in Chirang district, 81% in Baka district and 83% in Udalguri district respectively have applied for loan. In Chirang district, the loan applicants respondents is highest i.e. 50% of the total respondents having Bank accounts as compared to other three districts. It is also revealed that, in Kokrajhar district, 63% out of the loan applied respondents have received the loan amount. 48% in Chirang district, 38% in case of Baksa district and 48% in Udalguri district have received the loan amount out of the loan applied respondents.

It is to be noted that the percentage of loan repaid in response to loan applied is only 49% in all the four districts. This has to be increased, so that the beneficiaries can get the required amount for their development. In Kokrajhar district 40% of the total loan recipient respondents repay the loan amount and 60% are not interested to repay the loan amount. In Baksa district, the percentage of loan repayment is highest (63% of the total loan recipient respondents) as compared to other three districts. Only 22% out of the total loan recipient respondents repay the loan amount. The repayment of loan is very poor which may be because of lack of

awareness among the loan recipient respondents regarding the repayment of money or lack of proper relation among Banks' personnel and customers.

Table-3 shows that in Kokrajhar district, out of the 63 sample respondents, 48 sample respondents i.e. 76% (approximately) of the total respondent take decision on economic purposes. In the district of Chirang, 50% of the total respondents, 66% in case of Baksa district and 47% out of the total respondent in Udalguri district respectively can take decision about economic spending. From the Table, it is also cleared that the rural women decision taken on economic purposes is highest in Kokrajhar district with comparison to other three districts and lowest in the Udalguri district. It is also observed that in four districts, 60% of the total respondents can decide their economic decisions. The same Table indicating rural women's decisions taking regarding taking up jobs as per their choice.

In kokrajhar district, 63% out of the total respondents, in Chirang district 44%, in Baksa district 56% and 76% in case of Udalguri district respectively out of the total respondent can take decision regarding jobs as per their choice. In Kokrajhar district, 58% out of the total respondents are involved in decision regarding children's education. 28% of them are from Chirang district, 39% from Baksa district and 53% are in Udalguri district respectively can decide about their children's education. It is seen that the lowest percentage of rural women is taking decisions on their children's education in Chirang district as it is more in other three districts.

From Table-3, it can be drawn that, out of the three decisions as economic, taking up jobs and decision on children's education, the women can decide highest percentage of their decisions mainly on economic decisions and taking up jobs opportunities. On the other hand, only 28% out of the total respondents from all four districts can take decision on their children's education. The decision on children's education is mainly decided by their husbands.

In political background, generally all decisions are taken by their husbands or some other local political leaders, very few women can decide their choice of political participation without prior information of their husband. As this table indicates that in all four districts out of 63 total respondents only 12% (approx) respectively is elected in any political authority, in any political organization, a few women member are enjoying their right. The average respondent of all districts in respect of Member of any political organization is approximately 12% only.

The respondent cannot vote as per their choice of selection except a few respondent because all decisions are taken by their husband. In the case of last two variables the participation of respondent is 13% in case of decision on political rally and 11% in case of attendance of political party's meet without husband's consent. In political sphere, most of the decisions are taken by husbands and women are subordinated to these decisions. Thus there have always been domination and subordination in political sphere. However, decisions

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are often taken by the village rather than by their husbands.

Conclusion

The study reveals that the empowerment among the rural Bodo women economically and politically is not good enough. However, financial inclusion among them is also not developed. In social dimensions, however, they are empowered to some extent. In Bodo society though women status is high in some context but on the other side their views, rights are not acceptable as a whole and male guardians are the sole authority of the society. Some ill practices is also occurring among the society and women are mainly accused of with this regard. In political context also they are not fully empowered because everything is decided by their husband. In economic point of view they are empowered to some extent through the formation of Self Help Group (SHG). SHG is one of the vital

activities which play a very positive and constructive role for rural development.

For women this is the main instrument for which they are empowered economically, politically and socially. It is a channel for micro-credit and financial inclusion which has been of practical relevance for rural women. It provides rural people to participate in solving problems like unemployment, poverty, financial, etc.

The study also reveals that rural Bodo women are more or less dominated in the patriarchal social system. Most of the important decisions of the household – economic, political or social – are taken solely by the husband or male guardian of the family. Women participation in higher education and increased income generation and various measures of financial inclusions are the possible ways to get out of this domination and discrimination among the society.

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