



From Struggle to Strength: The Journey of Women in Rural Assam in Shaping Financial Stability Through Economic Independence

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Abstract

Economic independence plays a crucial role in poverty reduction and enhancing women's status in society, enabling them to participate in decision-making processes, contributing to gender equality, and improving their overall quality of life. In India, women's participation in economic activities is often viewed as a silent revolution, empowering them through income-generating endeavours, fostering self-sufficiency, and ensuring financial stability. This study aims to highlight the transformative power of women's economic participation in improving their financial independence and social status in rural Assam. Based on a survey of 2,192 respondents from 135 villages across 27 districts of Assam, conducted using a multi-stage area sampling technique, the study reveals that while weaving, poultry, and dairy farming are common activities among rural women, younger women are increasingly drawn to modern sectors like baking and beauty parlours. The findings show that women's contributions have notably increased household income, with some respondents earning over Rs. 5000 per month through various

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economic activities. This has significantly contributed towards their financial independence and stability. Further, majority of respondents were able to save regularly thereby demonstrating the positive impact of participation in various economic activities on their financial stability.

Keywords: Women; rural Assam; economic activities; Financial wellbeing.

Introduction

Economic independence is considered critical for poverty reduction and for enhancing women's status in the society. As per the estimates made by International Labour Organisation (2015), rural women comprise one-quarter of the world's population. Interestingly, rural women, unlike women in urban areas, are less likely to engage in wage employment compared to their male counterparts. And this is more predominant in case of married women. However, it is believed that women would be financially independent and eventually enjoy financial security only when they are engaged in productive activities. This is because pursuing various economic activities provides women with a fair degree of economic and financial autonomy and thereby enabling them to organise and mobilise for social change in an articulated manner. In fact, financial autonomy paves the way to gender equality as well, which eventually enhances the quality of life of women in the society.

The process of women empowerment by undertaking various economic sustenance activities can be considered as a silent revolution – a revolution that has changed the facet of 'Indian women' and ushered a ray of hope and vibrant energy amid the ranks of women of every class. This revolution has spread an active impulse of self-sufficiency and women from every nook and corner of the country came forward to join hands for the enlightenment and betterment of their sisters, which they feel can be achieved by pursuing various income generating and livelihood promoting activities. Thus, when we talk of "today's woman", the picture that comes to our mind is that of a woman, who is devoid of prejudices, a contributor towards the family income and an active participant in the decision-making process in the family. However, in reality, this is not so. In fact, women empowerment in India is still an illusion. Though the women of North East India are considerably

better off than their counterparts in other parts of the country, but their participation in the decision-making process is almost negligible. Customary laws prevalent in the country although allow Indian women a certain degree of freedom but they debar them from decision-making at the community and village level. It is quite significant to note that although Indian women have been making an indispensable contribution towards their families as home-makers, such a role is rarely appreciated or acknowledged. Moreover, the role of a home-maker is non-remunerative. Therefore, so long women are not financially independent or do not make any significant contribution towards the family income (it may be from traditional activities like weaving, agriculture, rearing of cattle or poultry etc. on her own), she would hardly enjoy financial stability or a role in decision-making process in her family. Interestingly, Indian women realised it and as such they are inclined to take up various income generating activities within the existing constraints. In this context, various schemes floated by the Government as well as Microfinance Institutions, Non Governmental Organisations and Self Help Groups play an active role. Small amount of financial/non-financial grants from these institutions enabled women folk to pursue various part-time income generating and livelihood sustenance activities apart from being a full-time homemaker. Moreover, microfinance schemes provided the much-needed impetus for pursuing various livelihood sustenance activities by rural women, which has resulted in the rise of a new workforce – the women worker – is crystallising into clarity.

Thus, the current study tries to highlight women's engagement in economic activities and how significantly such endeavours enhance their financial stability.

Review of Literature

Women in rural India play a dual role – producers of goods and services as well as their domestic chores and wives and mothers. Unfortunately, their contribution to economic development has been neglected (Gupta & Gupta, 1987). Rural women, is often seen to play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and their overall well-being. In fact,

their contribution to rural economy is immense and as such they may be considered as active players in achieving Millennium Development Goals.

Over the years, it has been seen that rural women have joined the bandwagon of active work-force of our economy. It is not a matter of choice but because of several competing environmental forces. With the deterioration in living standards in rural areas, the challenge of maintaining traditional patterns of family life became increasingly difficult. Thus, under the pressure of extreme poverty, the household itself often begins to disintegrate, with male members of the family making a transition towards towns and cities in search of alternative sources of income. This, however, left the females to fend for themselves and their families (Youssef & Hetler, 1984) and thereby forcing women to seek wage employment outside the home or to undertake home-based income-generating activities.

It is often seen that women have little or no access to economic assets owing to gender-based stereotypes and societal discrimination that debar women's equitable access to and control over land and other productive resources in households. However, by using their rich indigenous knowledge to increase agricultural productivity, and also by undertaking non-agricultural activities such as sewing grass mats, producing beadwork and the construction of roads etc. (Dyubhele, le Roux and Mears, 2009), they are able to make significant contributions to their family income and somehow manage to find this important route to escape poverty. Here, it is worth mentioning that the diversity of livelihoods is an important feature of rural survival but often overlooked by the architects of country's economic and development policy.

Diversity is closely allied to flexibility, resilience and stability. In this sense, diverse livelihood systems are less vulnerable than undiversified ones; they are also likely to prove more sustainable over time precisely because they allow for positive adaptation to changing circumstances (Ellis, 1999). Perhaps this is the reason why livelihoods perspectives are considered to be central to rural development thinking (Scoones, 2009) in almost all countries of the world. The Government of India, in its effort to remove the rural and urban disparity and ensuring a minimum quality of life, has launched the National Rural Livelihoods Mission (NRLM)

under the Ministry of Rural Development (MoRD). The mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial and selected public services. NRLM has set out with an agenda to reach out, and mobilise seventy million BPL households into self-managed Self Help Groups (SHGs) and federal institutions and support them through livelihood collectives. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. NRLM also aims at harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivisation) to deal with the rapidly changing external world.

Thus, today, women in rural Assam are more focused to enhance their economic independence by undertaking various income generating activities. Over the years, the traditional means of livelihood – agriculture – is slowing and gradually supplemented by other non-farm activities in rural Assam. These includes rearing livestock, poultry, dairy farming, goatery, piggyery, handloom and handicrafts, silk-worm rearing and they even do not hesitate to set up shops/stalls and beauty parlours. To sum up, it can be said that women in rural areas of Assam has ushered a new movement – a movement to become financially independent, which they believe can be achieved if they take up various income generating activities and contribute towards their family income.

Objectives of the Study

The objective of the study is to examine the type of economic activities undertaken by women in rural Assam and its impact on their financial wellbeing.

Research Methodology

The study is based on primary and secondary data and carried out in rural areas across 27 districts of Assam. For selecting the samples of the study, multi-stage area sampling technique was adopted. This sampling technique was adopted in order to

ensure that the samples selected were an unbiased and proper representation of the population considered for the study.

The state of Assam has 31 (thirty-one) districts. Twenty-seven districts, which is approximately 87 per cent of the total districts, were considered for the study. Moreover, each of these 27 districts has several villages and under each village there are several numbers of households/families. Efforts were made to select respondents representing different income segment from each village through multi-stage area sampling technique as discussed below –

First Stage Sampling: There are 31 districts in Assam. These 31 districts were first arranged in alphabetic order and each district was assigned a number. Thereafter, through random number generator, 27 (twenty-seven) districts were selected. This was done to ensure that at least more than 85 percent of total districts of Assam are selected for the research.

Second Stage Sampling: In each of these 27 (twenty-seven) districts that were selected for the study, there are a number of villages. Out of those villages, 5 (five) villages from each district were selected for the study. These 5 villages were selected based on accessibility from the district head-quarters/nearest town. Moreover, efforts were made to ensure that the villages were not adjutant to each other.

Third Stage Sampling: In the third stage sampling, from each of these 135 (one hundred and thirty-five) villages, 15 to 20 respondents were selected. Finally, a sample of 2,192 respondents, one from each household, was considered for this study. This was after discarding 87 questionnaires for incomplete responses. Further, the respondent from the households under each village were selected based on a combination of stratified random sampling and judgemental sampling techniques. Stratified random sampling technique was used to ensure that the respondents selected for the study is a proper representation of the population having different income levels. Judgemental sampling was actually used to corroborate whether the respondent belonged to a particular stratum or not. For deciding this, the Gaonbura (Village Headman) of the village was consulted.

Interview technique was used to collect the responses but a structured questionnaire was used to keep the interview in track.

Findings

(a) Demographical profile of the population

Assam is land of cultural diversity with people from different communities live harmoniously in the state. Apart from Assamese people, the respondents of the study belong to different ethnic groups/communities. In this study, 64.69 per cent of the respondents were non-tribal and belonged mainly to the Assamese community while the rest of the respondents belonged to various indigenous tribal communities like Bodo, Kachari, Moran, Dimasa, Adivasi etc. Further, most of the respondents were in the age group of 25 to 35 years and 35 to 45 years (68.3 per cent taken together); mostly married (83.9 per cent); and 50.1 per cent of the respondents were educated up to the 10th Standard.

(b) Economic activities undertaken

Women, since ages, are found to devote their time and energy in performing house-hold chores and are having an insignificant role in the decision-making process of their family. However, women realised that in order to improve their quality of life, they need to be financially independent. All the respondents, who were part of this study, are pursuing various livelihood/economic sustenance activities. The type of economic activities undertaken by the women folk in rural Assam are shown in the table below –

Table 1: Economic activities undertaken by the Respondents

Economic activities	Frequency	Percentage (%)
Weaving	1048	34.9
Poultry	796	26.5
Piggery	136	4.5
Goatery	346	11.5
Dairy	328	10.9
Shops/Stalls	50	1.7
Plant Nursery	4	0.1
Tailoring	54	1.8

Fishery	18	0.6
Apiary	16	0.5
Tea Plantation	22	0.7
Agriculture	78	2.6
Mushroom Cultivation	32	1.1
Beauty Parlour	6	0.2
Tuition	14	0.5
Bakery	18	0.6
Rice Beer making	16	0.5
Silk Worm rearing	22	0.7

Source: Author's Survey

Interestingly, women are found to be involved with multiple economic activities for their livelihood. A total of 606 respondents were found to have taken up several types of economic activities which they carry out simultaneously.

The survey reveals that the activities undertaken by the respondents include weaving (34.9 per cent), poultry (26.5 per cent), goatery (11.5 per cent), dairy farming (10.9 per cent) etc. Interactions with the respondents revealed that majority of them had taken up weaving as an activity because of the fact that weaving being a traditional activity of Assamese society, they already possessed the necessary skills and were confident that they would be able to excel in this field. Moreover, weaving is an activity that can be carried out without leaving one's house. Thus, in this process of earning an extra income to supplement their family income, they were also able to discharge their responsibilities efficiently as home makers.

Another fact that came to light is that younger women are more attracted to modern economic activities like baking and beauty parlour – that fetches more income. Their education, their exposure to the urban lifestyle and even skill-based training programme proved to be effective in their cases.

(c) Earnings from participation in various economic activities and -financial independence

As women took up different economic activities, they started to contribute an amount towards their family income. Their contribution may be a small amount but it may be considered to be significant.

Table 2: Average amount contributed			Fig. 1: Average amount contributed
Amount per month	No. of Respondent	%	
Less than Rs. 1000	1414	64.5	
Rs. 1000 - Rs. 5000	652	29.7	
Rs. 5000 and above	126	5.7	
Total	2,192	100.0	

Analysis of the data reveal that majority of the respondents (64.5 per cent) have contributed an amount of up to Rs. 1000 per month. There are a few respondents (5.7 per cent) who were able to contribute even more than Rs. 5000 per month. With contributions from the female members of the family, the monthly household income has also increased substantially. This was revealed by the respondents themselves and are shown in the table and figure below –

Table 3: Monthly Household income			Fig. 2: Monthly Household income
Monthly household income	No. of Respondent	%	
Less than Rs. 10000	1282	58.5	
Rs. 10000 to Rs. 25000	778	35.5	
Rs. 25000 and above	132	6.0	
Total	2,192	100.0	

So far monthly household income of the respondents is concerned, it has been found that majority of the families (58.5 per cent) have a monthly household income of up to Rs. 10,000. The amount is considered to be significant because many of the respondents have their own source of agricultural produce, which reduce their dependence on market purchases.

Efforts are also made in this study to know whether monetary contribution by the female members towards their family income is statistically significant or not.

Table 4: Chi square test to find association of income of the respondents and their Household Income

Chi-Square Tests			
	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	261.905 ^a	4	.000
Likelihood Ratio	195.413	4	.000
Linear-by-Linear Association	167.435	1	.000
N of Valid Cases	2192		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.59.			

Source: Output of SPSS 26.0

Chi square test reveals that although women contribute a small amount towards their family income, yet the amount of their contribution is found to be statistically significant.

As women in rural Assam started to contribute towards their household income, respondents reveal that they started to enjoy not only financial autonomy but also took part in decision-making of their family. This is because women who have taken up various income generating activities, have been empowered to make purchases not only for their families but also for themselves. In fact, respondents occasionally purchase biscuits and other snacks for their families and also made petty purchases like nail polish, bangles, earrings etc. for themselves. This can be seen from the table and chart given below –

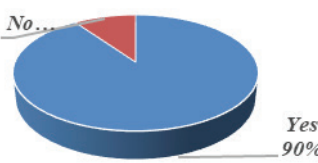
Table 5: Buy food items for their family			Table 6: Buy items for herself		
Option	No. of Respondent	Percentage	Option	No. of Respondent	Percentage
Yes	1,736	79.2	Yes	1,856	84.7
No	456	20.8	No	336	15.3
Total	2,192	100.0	Total	2,192	100.0

Source: Author's Survey

Further, a significant percentage of the respondents reveal that they often make such purchases even without prior permission from their husband.

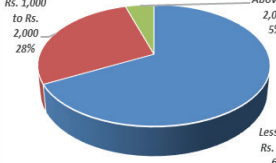
(d) Savings of Individual respondents and their financial stability

It is an accepted fact that savings results in economic security and financial stability. However, some of the respondents are not able to save even a small amount due to their economic hardships. The table below shows that a small percentage of the respondents are not able to save any amount even after undertaking economic activities on their own –

Table 7: Monetary savings of respondents			Fig. 3: Monetary Savings of Respondents
Money Saved	No. of Respondent	%	
Yes	1978	90.2	
No	214	9.8	
Total	2,192	100.0	

Interestingly, in spite of acknowledging the fact that savings is important to meet any unforeseen eventualities by almost all respondents, 9.8 percent of the respondents fail to do so. The reason that was highlighted by this group of respondents is that with increased cost of living, they somehow manage to meet their basic requirements and do not have any surplus amount to save.

However, most of the respondents, in spite of their economic hardships, try to save an affordable amount on a periodic basis. The average monthly savings of the respondents is shown below –

Table 8: Average monthly savings by individual respondents			Fig. 4: Average monthly savings by individual respondents
Average monthly savings	No. of Respondent	%	
Less than Rs. 1,000	1330	67.2	
Rs. 1,000 to Rs. 2,000	554	28.0	
Above Rs. 2,000	94	4.8	
Total	1978	100.0	

Source: Author's Survey

Majority of the respondents (67.2 per cent) are able to save a meagre amount of up to Rs. 1000 per month. However, there are

a few respondents who are able to save up to Rs. 2000 and even more every month.

Another interesting fact that has emerged from the study is that those women who make sincere efforts to save, they prefer to save in multiple savings options. Some are found to save money even in more than two savings options. Analysis of data revealed that a total of 892 respondents out of 1978 respondents, who are able to save, saves in multiple savings alternatives. The saving alternatives preferred by the respondents are shown in the table below –

Table 9: Savings Alternatives			Fig. 5: Savings Alternatives	
Preferred Saving Options	No. of Respondent	%		
With self	1,064	53.79		
Self Help Groups	884	44.69		
Micro Finance Institutes	58	2.93		
Post Office	32	1.62		
Banks	1,188	60.06		

Source: Author's Survey

Respondents prefer to save their money mostly in banks (60.06 per cent) and with themselves (53.79 per cent). They also save money with Self Help Groups (44.69 per cent). However, efforts were made to make them understand about the demerits of saving money with themselves.

Again, with increased individual savings, it is expected that the household savings would also improve further. Interactions with the respondents reveal that their household savings have improved once they were able to contribute monetarily to their families.

Conclusion

Women, in rural Assam have taken up various economic activities in order to become financially independent and at the same time contribute an amount towards their family income. Many of the respondents prefer to take up economic activities without having to leave their residence. Perhaps this was the reason why

many of the respondents have taken up weaving as an economic activity. Moreover, weaving is a traditional activity in Assamese household and many of the respondents have learnt this art at a very young age.

Interestingly, it has been found that most of the respondents have contributed towards their family income. In spite of having an income, some of the respondents have failed to develop the habit of savings owing to their economic hardships. However, those respondents, who are able to save an amount, prefer to save in multiple savings options. Thus, in short, it can be said that women in rural Assam are financially independent to a considerable extent and this was possible after they have taken up various economic activities. Further, financial independence has paved the way to financial stability and all these were possible after they started to pursue various economic activities.

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