

Publications Out of the Project

1. Participated in UGC sponsored National Seminar held at Barnagar College, Sorbhog on 28th & 29th June, 2016 and submitted a seminar paper on “Social Mobilisation: A Study on Muslim Women in Some Villages of Barpeta District”. The paper was jointly published in ‘**Barnagar**’ – the Souvenir of the 62nd ACTA Annual Conference held at Barnagar College as modified version on the topic “*Socio-economic status and political participation of women in some Muslim dominated villages of Barpeta District*” (jointly published). Published by the Reception Committee, 62nd ACTA Annual Conference, Barnagar College, Sorbhog on 1st Nov, 2015. ISBN: 978-93-5254-063-1
2. Participated in UGC sponsored National Seminar held at Bhawanipur Anchalik College on 7th & 8th August, 2015 and submitted a seminar paper on “Role of Micro-Finance the Rural Development of Assam”. The paper was jointly (with Dr. B.K. Kunda) published in ‘**Perspectives**’(ed) on “*Micro-Finance and SHGs: Women’s Participation in Rural Development with special reference to Assam*” as modified and extended version. The book ‘Perspectives’ has been published by M.K. College in January, 2016. ISBN: 978-81-92178-46-2.
3. Participated in UGC sponsored National Seminar held at Barnagar College, Sorbhog on 10th & 11th February, 2015 and presented a paper on “*A Journey from Women’s Right to Human Rights*”.
4. Paper published in ‘**Vision**’, G.L.C. College Bi-annual Periodicals, Vol.-III, Issue-III, April, 2016, Edited by Jaya Biswas Kunda on the topic “*Skill Development: A Need for Improving Employability*”.
5. Paper presented in UGC sponsored National Seminar held at Barnagar College, Sorbhog on 28th & 29th May, 2016 on the topic “*Demographic Dividend and Economic Growth*”.
6. Paper presented in National Seminar (UGC sponsored) held at Barnagar College, Sorbhog on “*Women Rights Education and its Challenges in India*” on 18th Feb, 2017.
7. A joint paper was published in the book ‘**Higher Education in Assam: Problems and Prospects**’ edited by Dipmani Das & Rita Das on behalf of Reception Committee, 62nd ACTA Annual Conference, Barnagar College, Sorbhog in November, 2015 on the topic “*A peep into the Higher Education of India in general and Assam in particular under*

Knowledge Economy” with Dr. Bijan Kr. Kunda. ISBN: 978-93-5254-064-2.

8. A book was edited in which a number of seminar papers compiled on the UGC-sponsored National Seminar held at G.L.C. College, Barpeta Road on 17th & 18th May, 2016 on the topic “*Demonetisation, Development and Governance: Images of Assam and North East*” published by Deptt. of Economics, G.L.C. College, Barpeta Road.
9. A book on “Empowerment of Women – Economically and Politically: Brahmaputra Valley, Assam” will be published in the month of April, 2017 by The Women Press, Delhi-110052 by Dr. Jaya Biswas (Kunda).

All the seminar papers written by me and jointly written with Dr. Bijan Kumar Kunda are relevant directly or indirectly in connection with completion of Mino Research Project as approved and sanctioned on my behalf.

Socio-economic status and political participation of women in some Muslim dominated villages of Barpeta District

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Women in almost every society are severely disadvantaged and discriminated against. Social discrimination, lower economic status, lower level of educational attainment, inequity, poverty, violence and lack of political consciousness along with their participation in political process have been earmarked as the issues of grave concern so far as women in South Asian countries are concerned as various reports (for instance, HDR-1995; HDR-2005; SDSA-2008) and scholarly works (for instance, Amartya Sen, Brinda Karat) pointed out though women belonging to higher class and caste enjoy higher and better position and status in comparison to other parts of the world. The status of women, particularly Muslim women in Assam like other States of India is not at all encouraging, rather it is dismal. In fact, in some respects and in some specific areas (char or riverine areas, tribal areas, tea-garden areas) the womenfolk belonging to some cultural, religious and marginalised groups of Assam are even more disadvantaged and more deplorable. Of course, during the last few decades the role and contribution of womenfolk and their needs have begun to be recognised (for instance, International Women's Decade, 1975-1985) and provided an impetus to the growth of social science literature relating to womenfolk. Today, women related issue has been given due weightage and attention not only in almost every society but also in academic areas (UGC and ICSSR took initiatives in popularising seminars on women rights, women empowerment etc.) as well as introducing courses in various institutions (introduced courses on Human Rights/ Women Study/ Human Rights Education by several State level and Central Universities at UG and PG level in India). Therefore, an attempt has been made by us to undertake a study regarding socio-economic empowerment and political participation of Muslim women in some villages of Barpeta district of Assam highlighting their role in family and civil society as well as in the political process.

Women empowerment has attracted due attention from social scientists for right reasons. Half of the population of our contemporary society is womenfolk. By ignoring the role of women in developmental issues, we cannot think of healthy society. In fact, real economic growth can be known better through gender approach. It is argued that women's economic participation is known to be related to improved social status. Moreover, it is also through literacy, that socio-economic status may be enhanced. Improved socio-economic status enhances and widens political awareness and political consciousness.

We propose to study these aspects and answer some related questions on the basis of conducting survey. In this connection, our study is also expected to make some theoretical contributions to conceptual framework of studying women issues of Barpeta District. We also propose to use constructivist approach in our study of socio-economic empowerment and political participation of women as a part of distinctive methodological exercise. Our problem relating to the issues of women would involve critical judgements concerning governmental policies, programmes, schemes etc. which will have unquestionable practical impact.

In order to conduct our study a proper conceptual framework along with a methodology is adopted highlighting the objectives and hypothesis as mentioned below going through a brief overview of literature.

Objectives:

- To focus on the socio-economic status of women in some Muslim dominated villages of Barnagar and Kalgachia Circle under Barpeta District.
- To focus on the issue of political awareness of womenfolk in some Muslim dominated villages and urban areas of Barpeta District.
- To focus on the role of women in the grass-root level i.e. panchayat so far as surveyed villages are concerned.
- To focus on women's involvement in decision-making process.

Methodology:

Women issues are usually studied with liberal, radical, Marxist frameworks. Of late, post-colonial and post-structuralist frameworks are also used in order to conduct study on women issues. Following these frameworks, we would make an attempt to use a distinct framework if required in order to undertake our study.

We would intend to answer our Research Questions on the basis of some hypothesis deduced from our conceptual framework.

1. Why women's political participation is more noteworthy in Muslim dominated villages of Barpeta district as compared to womenfolk in the other areas of Assam?
2. It is said that socio-economic empowerment enhances women's autonomy and whether it can influence decision-making process.
3. It is said that womenfolk in Muslim dominated society face restrictions. Why their presence in day to day activities can be witnessed in the construction works of buildings, roads etc. as helpers.

For testing these above questions (we would include more questions if required) we have decided to adopt a combination of descriptive analysis and use of aggregate data on a purposive basis with some field studies, participant observation, questionnaires, schedules, interviews etc. in connection with conducting our study.

Socio-economic status of Muslim Women as highlighted by several studies and reports:

To assess socio-economic status of women belonging to any religious or cultural group, an important question IS bound to arise whether the individual or the household should be taken as the unit of analysis.

Hasan and Menon (2006) have rightly observed that in India, information on the economic status and standard of living of women has often to be inferred from equivalent information on households. According to them, most women underreport their involvement in productive work for which they are often treated as non-workers and their observation is correct that the extent of control that women have over their earnings and income varies considerably and as a result of which self-reported earnings of women often tend to be inaccurate. Thus, Hasan and Menon (2006) conducting a Muslim women's survey (MWS) they collected information on a number of economic variables from each household preparing household questionnaire of Muslim women which included housing conditions, ownership and possession of house, ownership of productive and non-productive assets, type of repayment and so on.

They constructed standard of living Index comprising some variables, namely, type of house, type of toilet, type of lighting, type of cooking fuel used, source of drinking water, ownership of certain consumer durables and ownership of dwelling together with ownership of agricultural land and ownership of livestock for rural respondents. Muslim women survey was conducted by Hasan and Menon in covering 12 states in which 40 districts were taken into account and three districts of Assam, namely, Tinsukia, Dhubri and Nagaon were shown in the East Zone out of 4 total Zones, namely, North, South, East and West. The observation of the survey is noteworthy particularly for east Zone as it has a standard of living lower than the all-India average for all communities; it is noteworthy that in the rural areas in the east zone, the Muslims have a Standard of Living Indicators (SLI) lower than the Scheduled Tribes. It is important to note here that the tribes in this region are very poor and are battling poverty themselves and in this context, the relative backwardness of the Muslim's. acquires significance. Within the Hindus in this region, the OBCs (Other Backward Castes) seem to be at the top in rural areas and very close to the top in urban areas. Significantly, urban Muslims in the east zone have a SLI lower than the urban Scheduled Castes (Hasan and Menon; 2006). Regarding socio-economic status of Muslim women survey it has pointed out three key factors contributing to the low socio-economic status of Muslims: educational attainment; occupational profile and the concentration of large proportions of Muslims in the economically and socially backward regions of the country a point stressed by the National commission on Minorities (NCM) which notes that "a rather alarming percentage of the minority, particularly the poorer section among Muslims live in these states" (Quoted from Hasan and Menon: Ibid).

The plight of Muslim Women as highlighted by National Commission for Women:

A report by the National commission for women (NCW), titled "Voice of the voiceless," as submitted in 2000, highlighted the socioeconomic condition of 60 million Muslim women. As per the report prepared competently by Syeda Saiyadain Hameed, a former NCW member, we can state that most of 60 million Muslim women are poor. The report also demolishes many assumptions about the status of Muslim women while drawing attention to the social and economic realities that face Indians of all religions including the deeply entrenched patriarchal order (T.X. Rajalakshmi: 2000). The 75- page report contains testimonies of Muslim women of all ages, presented at public hearings in a number of states along with conducting hearings in Chennai, Jabalpur, Calcutta, Thiruvananthapuram,

Bangalore, Tezpur, Ahmedabad, Hyderabad, Mumbai, Indore, Kolhapur and Aligarh. The report says that “Everywhere the stories were filled with pathos. Economically, socially, educationally and politically deprived women came out in hordes.” The striking feature of the report is its stress on the fact that Muslim women are no different in their life situation from women of other communities. The report also cautions against getting sucked into the imagery and cultural stereotyping “of the burqa or hijab-clad Muslim women,” created by the film industry. “One must be wary of such oversimplification and steer clear of cultural stereotyping because it tends to overshadow the Muslim women’s contemporary realities and struggles” the report states. The report observes that the perpetuation of stereotypes inadvertently serves the political purpose of often preserving the status quo. The backwardness of Muslim women stems not only from the Muslim personal law or certain “Islamic features” it is very much a product of economic circumstances as well – poverty, destitution and most important, the lack of economic rights (Ibid: 2000).

The report has pointed out thus:

- The majority of Muslim women are poor.
- They share a common life situation with working class women from other communities.
- They highlighted the need to educate their children, but they are helpless to fulfil it.
- Their concern over medical facilities, housing and vocational training were also focused.
- Desertion of multiple marriages by their husbands, non-payment of ‘mehr’ and maintenance and dowry harassment were some of other factors caused them anxiety.
- Educationally and economically Muslim women are worse than other communities.

Socio-Economic and Educational Status of India’s Muslims as Highlighted by Sachar Committee’s Report:

Issues relating to the social, economic and political status of India’s Muslim minority community have been a matter of debate for several decades both during pre-independence and post independence period. During the pre-independence period through the Govt. of India Act 1935, the Dalit Muslims were provided reservation facilities along with Dalit Hindus. During the post independence period, Dr. Gopal Singh committee (10 members comprising

the committee) submitted its report on June 14, 1983 on the issues of Minorities, Scheduled Castes (S.Cs) Scheduled Tribes (STs) and other weaker sections of society throwing lights that “a sense of discrimination prevailing among the Minorities” and pointing out suggestions that “it must be eliminated, root and branch, if we want the minorities to form an effective part of the mainstream” (V. Ramkrishnan: 2006).

The socio-economic and educational status of Muslim community was further analyzed systematically in details by the Sachar Committee. In fact, the conditions of Indian Muslims presented by the Sachar Committee are the process of continuation of debate so far as deprivation and discrimination of Muslims community is concerned.

The Sachar Committee Report also has thrown lights on three issues as rightly observed by Rakesh Basant (2007), Ghanshyam Shah (2007), M.A. Kalam (2007), Rowena Robinson (2007) and others. G. Shah has rightly pointed out identity, security and equity are the main concerns of the Indian Muslims as conceded by the Sachar Committee Report (G. Shah: 2007). The committee has rightly reported all these three issues not only as important but also as interrelated. According to G. Shah (Ibid : 2007) the report essentially deals with relative deprivation of Muslims vis-a-vis other religious communities (SRCs) in various dimensions of development. Rowena Robinson (2007) has rightly observed after analyzing the Sachar Committee Report thus: Muslims suffer from deprivation on almost every front
 Muslims are among the most deprived of India’s social groups and communities and their social, groups and economic profile is appalling; marginalization, discrimination, violence and social exclusion have further depressed Muslim aspirations and pushed down levels of achievement. But it is worthwhile to note here that the Sachar Committee did not have a single woman member. Probably M.A. Kalam (2007) has correctly observed how the committee tried to pre-empt this when the committee says:

During the committee’s interaction with women’s groups, some of them seriously articulated a grievance that it did not have any woman member. The committee tried to make up for this by convening a half a day meeting with women’s groups during its visits to the states. In addition to that, women social activists in large numbers attended the meetings of all the groups and expressed their points of view and apprehensions in an open and frank manner. Their input was intensive and to the point about the various matters like education, medical facilities, Anganwadi requirements etc. The committee also held one full day meeting in Delhi in July 2006 exclusively for women from all over India (M.A. Kalam:

2007). Though there was no woman member in the committee, but it is interesting to note here that the committee tried to defend and justified as mentioned in the above way. But Kalam was right when he observed that it is imperative, one feels, to have a woman member as the way proceedings take place, interviews are conducted and sensitivity is given to data that is collected could be qualitatively different due to the positive gender bias that goes into such an exercise (Ibid: 2007). Though the Sachar Committee's Report has been a matter of debate and discussion, nevertheless, its comment on "public perceptions and perspectives" that Muslims carry the double burden of being accused as disloyal to the country and at the same time being told that they are appeased; their identity has become a threat for them in the public space and their security is compromised; Muslim women feel safe only in the narrow space of their home and community. This observation of committee's report is not only significant but also as we feel disturbing.

After carrying out interviews with Muslim women, organizing group discussion and conducting surveys we can conclude that socio-economic and educational status of Muslim women of surveyed villages of Barnagar and Kalgachia Circle under Barpeta District is not at all satisfactory. In fact, the question of Muslim women is not at all the question of status/position, but the question of 'Survival'. We conducted the survey of 10 villages under Barpeta District taking into consideration of 10 households of each village. We carried out interviews with 100 hundred Muslim women from both the rural and urban areas of Assam. Group discussions were also arranged in some villages with respect to the socio-economic and political awareness of Muslim women. Along with this survey, group discussion and interviews we have analyzed the socio-economic and educational status of Muslim women of 10 surveyed villages on the basis of Census: 2011 figures (vide Appendix-I). In this connection it is also worthwhile to mention here that the demographic, socio-economic status of Muslim women is not satisfactory as sex-ratio, work participation rate except one or two selected villages of our study are very low.

Political Awareness / Consciousness among Muslim Women:

It is very difficult to determine political consciousness. The role of womenfolk in family, society and political processes to some extent is same because of patrilineal societal linkages of social structure of South Asia barring a few matrilineal communities in the Southwest and North East in India. It is said that economically empowered womenfolk can

take independent decision of their own in family, society, academic area along with in political process as many studies have shown and justified. We have surveyed ten villages and interviewed a number of Muslim women of Barpeta District. The findings of surveyed villages confirm that the womenfolk who are members of SHGs can also take independent decision regarding health check - up of their children together with getting admission of their children to a better school. They can also participate in the protest meetings organized by political party along with casting their votes according to their own will. Thus SHG movement has certainly has enhanced the confidence of womenfolk along with raising political outlook. During the campaign of last Panchayat Election, Central Committee leading member of CPIM, Mr. Hemen Das, reported in an interview that Mr. Das was surprised of experiencing Muslim womenfolk's participation in political meeting at Baguriguri Pathar under Bamagar Circle of Barpeta District. .

In fact, Muslim women's participation in the processions, meetings arranged and organized by the various political parties is surprising and noteworthy in comparison to womenfolk belonging to Hindus. In the questionnaire of our "Muslim Women Survey" of 10 villages confirm our hypothetical question that they do participate in the political process not because they are restrained by religious barriers but they do join in the field of political arena for economic benefit and redressing of poverty and hardshiJ} ina Agarwal (2000: 60) has nightly observed thus:

"Economic necessity is leading many women to challenge social norms either explicitly or implicitly. For instance in parts of northern rural South Asia, purdah norms require that women do not seek employment outside the home, especially not in the field of others, but poverty compels many women to do precisely that. In doing so, they break purdah norms and so implicitly challenge those norms. However, group solidarity and collective action appear critical for explicitly and effectively contesting such norms."

We have witnessed many Muslim women at the time of the counting of votes in the last Panchayat Election (January 2008) that shook their hands with winning males candidates. They contested the election, participated actively and led the womenfolk's right from the front. It is also noted that major portion of Muslim women of Barpeta District like other Muslim dominated districts of Assam cast their votes with great vigor unlike the Hindu women. In an interview some of Muslim women do admit that they do cast their votes for fear of deleting their names from the electoral rolls. And as a follow-up action they will be

treated as “foreigners”. We remind them that without castings votes do not necessarily mean deletion of names from the electoral rolls. Yet, heavy turnout of Muslim women can be witnessed during poll whether it is Panchayat or Assembly or Parliamentary in comparison to Hindu womenfolk.

They are actively joining the developmental activities along with male members in connection with submitting memoranda to the Block Development Officer, Circle Officer even the Deputy Commissioner of Barpeta District regarding controlling rise in prices, implementing public distribution system, condemning militants activities in the country in general and Assam in particular, along with implementation of NREGA schemes transparently etc. The Muslim womenfolk of surveyed villages have been playing significant role in connection with participating actively in the democratic movement.

We have interviewed a large number of Muslim women to know their position in the family, society as well as in the political process

together with ‘women’s economic independence. It is amazing that Muslim womenfolk belonging to rural areas are more conscious about their rights than the urban women of the district. It is also interesting to note here that so called educated Muslim women of several towns (e.g. Howly, Bahari, Kalagachia, Barpeta, Barpeta Road) of Barpeta District are not at all interested in participating in the political process. They are simply reluctant so far as politics is concerned. Even they are indifferent about their position in the society. It is unfortunate that they are also abided by the religious strictures. But, on the other hand, Muslim women belonging to rural areas of Sarukhetri, Kalgachia, Bahari, Mandia etc. are much more conscious about their rights and their role in the civil society. Lesser-educated and low-and-insecure earners both within and outside the family do play a significant role for egalitarian and democratic society, as there has been a loosening of restrictive social norms for these rural womenfolk both within the home and outside it.

Political Awareness among Women as seen in the Survey Report:

After analyzing the Survey Report it is noted here that Muslim women are poor, illiterate, but they are politically conscious. It is rightly said that unequal education reduces women’s earning prospects and possibilities of economic independence (Bina Agarwal: 2000). They do join Gram Sabha’s meetings. Major portion of womenfolk belonging to

Domoni, Khairabari, Kalpani, Gandharipara do participate in political meetings. Though major portion of womenfolk of these villages do not have any land in their name, yet they feel that 'property rights' is utmost necessity for economic independence. It is amazing that though they are politically conscious yet they do not adopt family planning. One of the most significant reasons for not adopting family planning is poverty.

They prefer 'sons' as they would contribute in generating resource/asset of the family. Muslim women of these villages are also the members of SHGs. That is why they have achieved to same extent self-confidence. They have achieved courage to meet Block Development officer in connection with constituting SHGs. They have the courage to discuss the Bank Managers regarding opening up of Bank Account. Though economically not yet empowered through these SHGs yet it can be said that a change is to be witnessed in the rural areas of Barpeta District like other rural areas of Assam. Of course, all the selected surveyed villages do not possess the same characteristics regarding women SHGs, as the primary activities of SHGs are dissimilar in nature. Even the educational backgrounds, social position, economic position along with political awareness are not similar in all the selected surveyed villages. Thus, after analyzing the report we cannot come to conclusion with authenticity that Muslim women of the surveyed villages want a radical change of social structure by which they will be emancipated. Though some of that womenfolk of surveyed village are well equipped with their ideology and their path and goal yet major portion of womenfolk of surveyed villages are very much confused about politics.

Conclusion:

It is true that rural Muslim womenfolk in our surveyed villages are more interested in joining in political process via Village Panchayat, Assembly and Parliament than the womenfolk of Towns or Semi Towns (as interviews conducted in some towns in Barpeta District) yet it cannot be safely stated that Muslim womenfolk of the district want revolutionary change of the social structure. They are the members of Krishak Shabhas (Peasant's Front), Ganatantric Mahila Samities (Progressive Women's Front) as information collected through interviews yet major portion of Muslim womenfolk do not know what the 'class' is as defined by Karl Marx. They have lot of problems but major portion of them do not know how these will be solved. In fact, they do not know how they will be emancipated. Thus, a 'new approach' is the need of the hour along with Marxist approach at this era of

globalization to enhance the socio-economic position of Muslim women. along with other womenfolk belonging to other sect/religion.

It is worthwhile to mention here that three key factors contribute to the low socio-economic status of Muslims: educational attainment; occupational profile; the concentration of large proportions of Muslims in the economically and socially background regions of the country - a point stressed by the National Commission on Minorities (NCM) which notes that 'a rather alarming percentage of the minority, particularly the poorer section among Muslims, live in these states' (Quoted in Hasan and Menon: 2004). All these factors can also be observed so far as Assam in general and Barpeta District in particular is concerned in regard to Muslim women's educational attainment, occupational profile along with the settlement of Muslim women in the socially and economically backward areas in Barpeta District of Assam.

It is usually said that Islam imposes cultural restrictions, such as Purdah and therefore greater gender inequality; but according to MWS conducted by Hasan and Menon these restrictions on women's physical mobility are not limited to Muslim women since other communities share them in more or less the same degrees.

Though we have not experienced such kind of restrictions on accessibility of Muslim Women yet it can be said that it is because of economic necessity Muslim Women participate in the low-paid jobs in informal sector. As Muslims and as women, they are twice as disadvantaged in access to jobs generally and possibly even low-level jobs in the informal sector and casual labour (Ibid: 2006).

Muslim Women in the surveyed villages of Barpeta District are conscious regarding health and medical facilities although due to inadequate medical facilities they are very much dependent on Quake. The major reason for the low work participation of Muslim Women so far as our surveyed villages are concerned, is for their restricted engagement in agriculture. Even the ownership of property has denied economic independence, which has ultimately stood as stumbling block in connection with decision-making process.

The question of Most Muslim Women is not the question of Socio-economic and Political status rather the question of 'Survival'. Probably, the question of survival has compelled the most Muslim Women as our survey indicates, to participate the political meetings organized by several political parties. Although most Muslim Women castes their

votes like most Hindu womenfolk consulting their husbands, yet probably because of "survival" question most of them consider the election as great festival and rate of voting female percentage is more high in comparison to other womenfolk belonging to other cultural groups. Until and unless the social structure is changed the position of womenfolk whether it is belonging to Muslim women or Hindu will not be changed. Self-Help Groups movement can enhance confidence of womenfolk' along with empowering to some extent at this era of globalization; but it cannot emancipate the womenfolk. It can relief pain but cannot cure the disease. Though the radical change of social structure is the ultimate end yet the democratic and socialist movement is the need of the hour to improve the socio-economic condition of Muslim womenfolk along with improving educational attainment which would ultimately contribute in decision making process as of late, gender development is central to the process of human development; in Assam with its strong traditions of women's involvement in agriculture and production, gender development is pivotal to both economic growth and human development and that is why a new paradigm with women at the core will ensure better participation of men and women and help the society and the economy to grow and a participatory approach to development can give the much needed thrust to the economy and ensure equality and justice to all (AHDR-2003).

Appendix- I**Demographic Profile of surveyed villages**

The demographic profile of surveyed villages as per census of 2011 is shown in the following table.

District: Barpeta

Sl. No.	Circle/Block	Village Name	Total Household	Total Population	M	F	Sex Ratio	P-06	M-06	F-06	P-lit	M-Lit	F-Lit	M-Lit %	F-Lit %	P-ill	M-ill	F-ill
1	Barnagar Circle	Bagriguri Pathar	668	3794	1963	1831	933	858	424	434	1484	815	669	54%	46%	2310	1148	1162
2	-Do-	Domoni Gaon	700	3348	1706	1642	962	578	299	279	1331	722	609	54%	46%	2017	984	1033
3	-Do-	Baragua	181	729	388	341	879	111	49	62	309	189	120	62%	38%	420	199	221
4	-Do-	Gandari Para	715	3758	1999	1759	879	642	333	309	2089	1177	912	56%	44%	1669	822	847
5	-Do-	Bilasipara Pathar	645	3125	1646	1479	898	624	340	284	1339	741	598	55%	45%	1786	905	881
6	Kalgachia Circle	Balai Pathar	876	4365	2208	2157	976	828	430	398	2016	1099	917	55%	45%	2349	1109	1240
7	-Do-	Udmari	386	2048	1059	989	934	406	207	199	941	517	424	55%	45%	1107	542	565
8	-Do-	Mowamari	360	1719	904	815	902	374	192	182	712	424	288	60%	40%	1007	480	527
9	-Do-	Char Charia	326	1686	909	777	855	370	192	178	642	389	253	61%	39%	1044	520	524
10	-Do-	Guileza	552	2809	1492	1317	883	524	293	231	1328	761	567	57%	43%	1481	731	750

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“Micro-Finance and SHGs: Women’s Participation in Rural Development with special reference to Assam”

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Before analyzing the significant role of women III Self-Help Groups in contemporary society we would like to present the observation of UN-HDR and World Bank reports regarding SHGs/Micro-Credit schemes. UN-Human Development Reports and World Bank reports regarding micro-credit schemes (SHGs) observe rightly as a tool of poverty alleviation and empowerment especially of women. The UN Human Development Reports and other United Nations/World Bank reports identify "South Asia as one of the most deprived regions in the world. South Asia has the largest number of people in the world living in absolute poverty, which includes 43 percent of the developing world's population. Sixty percent of these are women, which limited access to basic needs. The greatest burden of human deprivation and poverty, illiteracy and health related problems fall on its women" (Quoted in Neera Burra: 2007).

In India, as in many other countries, ensuring women's access to credit through micro-credit schemes is an important tool for both poverty alleviation and women's empowerment. Indeed, thousands of women's self-help groups (SHGs) have been set up across country and in this respect the NGOs and

Government sponsored programmes and schemes (the Rashtriya Mohila Kosh (RMK), the Indira Mahila Yojana and the Swarnajayanti Gram Swarozgar Yojana (SGSY) have contributed relating to the growth of SHGs. Apart from this, Micro-Credit through women's SHGs is also a central element of the development vision outlined in the Tenth Five year Plan (Ibid: 2007). It is noted here that the Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched as an integrated programme for self employment of the rural poor with effect from 1st April 1999 and the objective of the scheme was to bring the poverty line by organizing them into Self-Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy (India A Reference Annual: 2009). The SGSY has a special focus on the vulnerable groups among the rural poor. Scheduled Castes and Scheduled Tribes account for at least 50 percent, women 40 percent and the persons with physical disability constitute 3 percent of the Swarozgaries respectively. The scheme is being implemented through the District Rural Development Agencies (DRDAs), with active involvement of panchayati raj institutions, banks and NGOs; the scheme is financed on 75:25 cost-sharing basis between the Centre and the States (since the inception of the programme 22.52 lakh Self-Help Groups (SHGs) have been formed covering 66.97 lakh swarozgaries which include 35.54 lakh members of the SHGs and 31.43 lakh individual Swarozgaries who have been assisted with a total investment of Rs. 14403.73 crore and out of total Swarozgaries assisted, SCs, STs were 45.54 percent and women 47.85 percent along with Central allocation for the scheme during 2006-07 was Rs. 1200 crore (Ibid: 2009).

Eminent scholars (for instance Mahammad Younis) have rightly observed that the poor are bankable and poor women are the trust worthiest in providing financial services. However, of late, notion of micro-credit has also been

broadened into micro-finance which includes not only savings and credit but also insurance and pension together with the addition of housing as Ela Bhatt has rightly justified (Ela Bhatt: 2007).

Of course, the first official interest in group lending (SHGs) in India took shape during 1986-87 when National Bank for Agriculture and Rural Development (NABARD) supported and financed research project on saving and credit management of Self-Help Group of Mysore Resettlement and Development Agency (MYRADA) (Gurmeet Singh: 2009) though SHG Banking linkage programme was initiated in 1992.

It can be said that there are two major models under micro finance namely Self-Help Group Bank Linkage (SHG-BL) and Micro-Finance Institution (MFIs) operating in India though Micro insurance is in experimental stage. Rajaram Dasgupta (2005) has rightly observed that micro insurance is still in experimental stage, till now "Micro savings" has been a proxy for 'Micro insurance'.

The declaration of the Micro Credit Summit held in Washington, D.C. in 1997 defined micro-credit programmes as those "extending small loans to poor people for self employment projects that generate income allowing them to care for themselves and their families" (Micro-Credit Summit: 1997 quoted in V.K. Ramchandran: 2003). The declaration also adds that, "in most cases, micro-credit projects offer a combination of services and resources to their clients in addition to credit for self employment and these often include savings facilities, training, networking and peer support (Ibid: 2003).

In India, the Task Force on Supportive and Regulatory Framework for Micro-Finance in India (NABARD-2000) defined microfinance as the

"provision of thrift, credit and other financial services and products of very small amounts to the poor in rural semi urban or urban areas enabling them to raise their income levels and improve living standards" . The Reserve Bank of India also uses the same definition. V. K. Ramchandran (2003) has rightly observed that microcredit is usually associated with in the following ways:

- very small loans,
- no collateral,
- borrowers from among the rural and urban poor,
- loans for income-generation through market-based self-employment,
- the formation of borrower groups and
- privatisation, generally through the mechanism of NGO control over and the determination by NGOs of the terms and conditions attached to each loan.

Thus, SHGs are voluntary associations of economically homogeneous groups of poor people who are not covered by the existing banking system with the member size of banking 10-20; and after opening a savings Account each member of the group contribute a fixed amount either weekly, bi-weekly or monthly and they rotate this common pooled resource within the members with small rates of interest.

Concept of Rural Development:

The concept of rural development was originated in the mid 17th century in England when a group of people called Quakers or friends organised themselves on the principles of selfless practice. They believed in the dignity of all human beings and this philosophy was propagated throughout the world.

In India rural development is recognised a measure for faster economic development and welfare of the masses. The main objective of rural development is the enrichment and betterment of the overall quality of the rural life through appropriate development of manpower resources, infrastructural facilities and provision of minimum need and livelihood.

Importance of Agricultural Credit:

The World Bank [1975] in its sector policy paper has aptly reiterated "credit is often a legit element in the modernisation of agriculture. Not only credit can remove financial constraint but it also accelerates the adoption of new technology. Credit facilities are integral part of the process of commercialisation of the rural economy. However, no amount of credit even at the most reasonable rates can guarantee higher productivity or income among rural poor, as the success depends upon many factors including the availability of inputs and services, sound credit policies, well managed institutions and appropriate delivery channel."

Before independence almost all the financial help of the risk people were provided by money lenders like mahajans, relatives etc. Role of credit cannot be viewed just as a food producing activity but it should focus on the "need to improve the overall income and economic well-being of the farmers" (Agricultural Credit by Banks, Kurukshetra Vol. 62, Dec, 2013, Dr. Amrit Patel). The World Bank (1975) in the sector policy paper has aptly reiterated "credit is often a key element in the modernisation of agriculture."

Credit plays significant role by facilitating the capacity to buy inputs of production, irrigation facilities etc. and ultimately enhance productivity. Hence credit facilities should be made available to every single farmer especially the small farmers.

Types of Rural Credit:

Rural credit comprises formal and informal lending systems.

Formal credit institutions are:

- Commercial Banks
- Regional Rural Banks (RRBs)
- Co-operatives
- Micro-Finance Institutions

Informal lending institutions are:

- Money lenders
- Friends
- Relatives

The Rural Credit Survey report shows contribution of different credit giving agencies and the percentage proportion of borrowing from each agency to the total borrowing of cultivators.

Credit Agency	Proportion of borrowing from each agency to the total borrowing of cultivators
Government	3.3
Co-operatives	3.1
Relatives	14.2
Land lords	1.5
Agriculturist money lenders	24.9
Professional money lenders	44.8
Traders and commission agents	5.5
Commercial Banks	0.9
Others	1.8
Total	100.0

Source: The Rural Credit Survey Report, Vol. 11 (RBI), P. 167.

In this paper we are attempting to examine the role of Microfinance in the rural development of Assam.

Defining Micro Finance:

Microfinance is a financial service of small quantity provided by financial institutions to the poor. These financial services include savings, credit, insurance, leasing, money transfer, equity transaction etc. that is, any type of financial service, provided to customers to meet their normal financial needs: life cycle, economic opportunity and emergency (Dasgupta and Rao, 2003) with the only qualification that (1) transaction value is small and (2) customers are poor.

Models of Microfinance:

The Micro Finance scheme is an effective instrument for financial inclusion which was launched to meet the financial demands of small entrepreneurs as well as regarded as an effective programme for poverty reduction along with empowerment of the poor.

There are two models under microfinance. They are:-

- Self-Help Groups - Bank Linkage (SHG-BL)
- Micro-finance Institutions

The SHG Banking Linkage Programme was started in 1992 which tried to facilitate bank credits to SHG networks. One is sponsored by NABARD and the other was started by Swarnajayanti Gram Swarozgar Yozna (SGSY) from April 1, 1999.

In 1986-87 on the initiative of NABARD the first official interest in informal group lending on India took shape. In 1988-89 in collaboration with some of member institutions of Asia Pacific Rural and Agricultural Credit Association (APRACA), NABARD undertook a survey of 43 NGOs in 11 states in India, to study the functioning of microfinance SHGs and their collaboration namely, water resources development, land development, farm equipments and seed production are covered.

Under the SHG-Bank Linkage Programme, as on 31st March, 2012, 79.60 lakh SHG-held savings bank accounts with total savings of Rs. 6,551 crore were in operation. By November, 2012 another 2.14 lakh SHGs had come under the ambit of the programme, taking cumulative number of savings linked groups to 81.74. As on 31st March, 2012, 43.54 lakh SHGs had outstanding bank loans of Rs. 36,340 crore. During 2012-13 (up to November, 2012) 3.67 lakh SHGs were financed with an amount of Rs. 6,664.15 crores.

Micro-finance institution could play a significant role in facilitating inclusion, as they are uniquely positioned in reaching out to the rural poor.

For SHG credit, there are three different models as rightly observed by R. Dasgupta (2005) and these three models are: Model I, Model II and Model III. As per Model I SHGs are formed and extended credit by the banks; in Model II SHGs are formed by the NGOs but credit extended by the Banks and in Model III in addition to forming SHGs, avail bulk loan from banks for lending to SHGs (Ibid: 2005).

Rajaram Dasgupta (2005) has also rightly maintained that in comparison to other four regions (North, Central, West and South). North-East and Eastern regions depend more on Model I and share of Model II is much less in these two

regions and not much organic relationship has yet been established between bank and non-bank SHGs there.

Thus it can be said that being a North-eastern state, Assam has been categorized as SHG-backward state. In Assam RRBs and cooperatives are more dominant and commercial banks depend on their limited organizational resource for both development of SHGs and extending credit and as a result of SHGs credit per poor is much less in the state of Assam. It is interesting to note here that the SHGs have to raise the women-related issues particularly relating to women empowerment and other socio-political rights of womenfolk as several women's groups have rightly asked the Government of India to set up a committee on the status of Self Help groups (SHGs) to review the existing perspective, policies and programmes related to them to strengthen their potential for addressing the social, economic and political rights of women (The Hindu: 8 Novj2006).

According to a report on SHGs, empowerment and Poverty Alleviation prepared and released by Anandi, Nirantar and Yugantar on 7 November, 2006 that strategy for both women's empowerment and poverty reduction, there has been little dialogue on SHGs between civil actors and policy workers regarding the expectations from SHGs, the ground level realities as well as possible ways of strengthening them (Ibid: 2006). The report also continued that the key findings of the study are that participation in SHGs has enabled women to gain access to credit for crisis and consumption related needs, it has put the burden of saving and repayment primarily on women; women have also little control over the use of credit that they have brought to the family; It is also worthwhile to mention here that 64 percent of the Government sponsored groups never took up social issues, domestic violence was addressed only in 11 percent of SHGs and sexual violence issues taken up only by 4 percent SHGs; as

high as 47 percent SHGs do not receive any capacity building inputs and only 39 percent SHGs were literate. It was also focused in the report that interior tribal villages have not benefited from the SHGs and neither have the SCs and women headed households. Since there are no men in the SHGs, there is resistance to women's entry in local market and political structures and resistance within the family. The study concludes thus:

Micro finance is not the solution to poverty or empowerment. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights (Ibid: 2006).

Micro Finance in the Context of Assam:-

Microfinance is routed through Self-Help Groups (SHGs). In Assam the SHG-Bank linkage programme gathered momentum from the year 2001-02. Till the end of March, 2012, 499183 SHGs have been bank linked in the state, out of which 226361 SHGs were credit linked (Economic Survey, Assam, 2012-13). NABARD had extended grant assistance of Rs. 416.06 lakh to 119 NGO – SHPI projects for promotion and credit linkage of 16409 SHGs in the state up to 31st October, 2012.

The implementation of Swarnajayanti Gram Swarozgar Yozana (SGSY) in Assam also plays an important role in financing the rural poor. Up to the year 2011-12, 226361 SHGs have been formed, out of which 123473 SHGs were given loans by banks under the scheme.

Chief Minister's Micro Financial Scheme (CMMF) is implemented by Assam Financial Corporation (AFC). It has provided a low cost loan of Rs. 1000.00 lakh. Another organisation which works in the field of Micro-Finance

in Assam is North-Eastern Development Finance Corporation Ltd. (NEDFi). NEDFi has provided financial aid to Mulberry, an NGO located at Sonapur, Kamrup, Assam to facilitate design intervention of reputed designers.

Under the Micro Finance scheme, NEDFi sanctioned Rs. 63.79 crore as loan covering 39 projects and 88801 beneficiaries during financial year 2011-12. As far as Assam is concerned, total sanction and disbursement were Rs. 47.43 crore and Rs. 39.08 crore respectively. Apart from loan it has extended equity support to two leading Micro Finance Institutions:

- 1) Rashtriya Grameen Vikash Nidhi (RGVN) Micro Finance Ltd.
- 2) Kanaklata Mahila Urban Co-operative Bank Ltd.

Separate fund 'North East MF Support Fund for Un-served and Under-served Areas' – has been created by NEDFi, the fund will be utilised through MFIs for on lending to beneficiaries of un-served and under-served areas of North-East region at subsidised interest rate 8%. In Assam, Dima Hasao, Karbi Anglong and BTAD districts have been covered under this scheme.

One village one product model to improve income level of marginal and small farmers:

NEDFi has also taken up, "One village one product" to encourage farmers to concentrate on a single product. Gramya Vikash Mancha (GVM), a NEDFi assisted NGO took the initiative to organise the farmers into the "Rangman Farmers' Club" and introduced them to lemon cultivation in their surplus land.

NEDFi's performance in Assam:

Year wise number of project sanctioned in Assam

Year	Project	Amount Sanctioned (Rs. In Lakhs)
2000-01	37	3945
2001-02	49	3166
2002-03	69	3401
2003-04	91	2639
2004-05	129	4084
2005-06	110	7053
2006-07	98	8545
2007-08	66	16588
2008-09	73	21351
2009-10	72	22370
2010-11	70	33135
2011-12	95	26544
2012-13	145	26047
2013-14	109	25684
Total	846	

Source: Statistical Hand Book of Assam, 2014

AFC:

A new venture capital fund with a corpus of Rs. 400.000 lakh has been introduced to encourage the new and first generation entrepreneurs with innovative activities. The fund was provided by the Govt. of Assam for the purpose. The corporation has already entered into an MOU with SIDBI and Govt. of Assam for revival of refinance from SIDBI and it is expected that this

development will give a major boost to the operation of the corporation in coming years.

Rural Infrastructure Development Fund (RIDF):

The Govt. of Assam has taken initiative for development of infrastructure in rural areas with the financial assistance from NABARD under RIDF (II to XVI). RIDF was established in 1995-96, NABARD has sanctioned 1109 projects involving RIDF loan of 1846.95 crore.

The sector wise sanctions and releases as on 30-09-2010 were as follows:

Project wise infrastructure development loan sanctioned and disbursed to Govt. of Assam under RIDF (II to XVI)

Sl. No.	Activity	No. of projects	Amount of loan (Rs. in crore)	Disbursement (Rs. in crore)
1.	Rural Bridges	780	1040.3268	690.0475
2.	Rural Roads	155	242.9701	168.4585
3.	Irrigation	71	185.0629	120.7838
4.	Flood Control	52	217.1137	159.9211
5.	MA & AH Project	6	8.5889	3.9099
6.	Small Hydel Project	2	461447	27.8442
7.	Marketing	14	90.8610	0.000
8.	Infrastructure	8	7.5840	0.000
9.	Beel Fisheries Project	21	8.2985	0.000
	Pay and use toilets (50 units)			
Total		1109	1846.9506	1170.9650

Source: NABARD's state focus paper, 2011-12 (Assam)

Concluding Remarks:

Various studies regarding the role of SHGs in the State of Assam also point out that Assam has at present more than one lakh Self-Help Groups (SHGs) with a membership of more than ten lakh and these SHGs are said to be existing on paper only because nearly 95 percent of them have become inactive by now due to absence of any income generating schemes before them (The Assam Tribune: 27 Dec.j2007). The report also highlighted that most of the SHGs were found interested in receiving the subsidy amount. It is worthwhile to note here that the SHG movement in Assam has not been uniform in the state, with upper Assam adopting the movement more vigorously than lower Assam. The findings of the study 'SHGs - The Real Story' published by Nanda Talukdar Foundation in 2007 is that the upper Assam districts despite being well-endowed with natural resources and having moderately buoyant economy has adopted the schemes more sincerely than in lower Assam districts. According to the study at least 60-65 percent of SHGs, mainly promoted by State Institute of Rural Development (SIRD), are doing reasonably well; the SHGs promoted by others like DRDA, NABARD have lost momentum and have become directionless and the study points out the problem thus:

"The problem lies in the head. It has everything to do with attitude. The general tendency in lower Assam is to usurp the subsidy and then sit idle, blaming the authorities in turn for supplying substandard machinery, or parent stock, or expecting even more spoon feeding." (Nanda Talukdar Foundation: 2007). The study also says that in Barpeta and Nalbari Districts, the SHG movement is viewed as just another Government scheme designed for systematic plunder (Ibid: 2007).

The banking sector is unable to meet the entire credit need of the rural poor. Therefore, the growth of Micro Finance Institutions is necessary. As in any commercial activity risk is inherent in micro-finance. Some of the risk-mitigating measures in micro-finance through SHG are:

- 1) Encourage short term loans to build credit track record history.
- 2) Better to maintain peer pressure by making the loan available only for part of the SHG so that is not shared by all in the group.
- 3) Identify auditable risk faced by MFIs and try to minimise the non-auditable risk.

The Govt. is trying to uplift rural people through effective implementation of micro-finance. Therefore, it is clear that micro-finance is the most important factor to attain sustainable rural development.

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A Peep into the Higher Education of India in General and Assam in Particular under Knowledge Economy

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Abstract

Traditionally, State has been an active player– in policy making, playing and providing higher education in India like in most of the countries of the World. But, unfortunately, since the mid 1980s the State has been trying its level best to minimise its role in higher education, not because of lack of funds, but because of the emerging conviction that higher education is not a sector that the Govt. should be bothered about. Govt. adopting a policy of laissez-fairism, it has been confined its role as an enabler and has wanted to provide a loose framework of rules and regulations for those who wish to enter into the ‘business of education.’ In fact, during the last few years, higher education has been left to a large extent to the markets. If we examine the legislative initiatives adopted by the Govt. of India, we may conclude that the State becomes an agent of Capital assisting it in expansion and, whenever / wherever necessary, repression – physical as well as intellectual. In other words, apart from the mere physicality of the neoliberal impact there are very dangerous and more powerful mental and intellectual instruments working overtime to consolidate the already gained grounds for capital or creating possibilities for newer grounds to be captured. It has been observed that in India, the State expenditure (which we have shown in the analysis) on education has been on decline and the share of private sector in it has been on rise because capital, under neo-liberalism, demands that the education ‘sector’ too needs to be liberated from the clutches of Statist structures and principles. Today, at this era of globalisation and post-recession Indian industry, one significant development can be experienced how State creates opportunities for market and for this it withdraws and creates space for private capital in certain areas whereas it subsidises the expansion of private capital at the cost of the masses. However, it chooses not to spend on education and health to make them accessible to everyone. In fact, in this industry education is treated as ‘service’ with a huge global market in which students, teachers, and non-teaching employees constitute resources for profit making. Here the students are consumers, teachers are expert speakers, the institutions or companies catering to education service are service providers, and the teaching-learning process is no longer for the building of a nation but a business for profit-making (V. Sharma:2007) which ultimately broadens the scope of private capital.

Introductory Remarks:

"Every individual has a right to an education that will enable him to develop his faculties and live a full human life. Such education is the birth right of every citizen. A state cannot claim to have discharged its duty till it has provided for every single individual the means to the acquisition of knowledge and self betterment."

– *Maulana Abul Kalam Azad*

Maulana Abul Kalam Azad, the first education Minister of independent India mentioned above words. We have every right to think that education is considered the key to a holistic as well as sustainable development of individuals, communities and nation. Not unnaturally, when Jawaharlal Nehru adopted the First Five Year Plan education received a high priority. India has certainly made considerable progress in the field of education. Yet, a lot more needs to be achieved to satisfy the surging demands for access to education and rectify certain distortions within the system itself. But in the present analysis we would restrict ourselves to the scenario in the higher education of our country as well as Assam highlighting and analysing the challenges it is facing, especially in the context of globalisation. Everybody, however, admit that there exists a structural connection between the school education, which demands urgent structural reforms, and the higher education.

Higher education in India and politics of Capital:

The National Policy on Education, 1986 as updated in 1992, was drafted and adopted during the period when the World Bank had been advocating the elimination of subsidies for social services. The World Bank's Report on Financing Higher Education in Developing countries (1986), put the point across sharply that in view of the general shortage of funds, the only way out is for students (parents) to bear a large part of the burden of education costs.

There are enough indicators to demonstrate the need to expand the Indian higher education system, quantitatively and qualitatively. This has acquired a particular urgency in view of the projected two-fold rise of the student population by 2014. It is in this context we are faced with a crisis. While the progress of higher education in India has been predominantly based on state support, the presence of the State in public welfare activities suffered severe erosion once in the late 1980, the Indian State subjected itself to the force of globalisation and adopted the Structural Adjustment Programme. This breakdown of

consensus around the viability of the welfare state, the triumph of neo-liberalism and increased privatisation of social services, particularly health, housing and education. Consequently, the share of higher education in total planned resources, which had risen from 0.71 percent in the Five Year Plan to 1.24 percent in the Fourth Five Year Plan, decline continuously to 0.53 percent in the Seventh Five Year Plan, decline to 0.53 percent in the Eighth Five Year Plan (1992-97). And this share was 0.075 percent in the 11th Five Year Plan in the education sector. Available data on expenditure per student in Higher Education in India presents a further dismal picture, the mean figure for the period between 1990-91 and 1999 and 2000 being -0.8. Since Higher education is in the concurrent list of the Indian Constitution, a fall in the central outlay instantly reduces the ability of the provinces to subsidise Higher education. From the late 1980s, the Higher education system in the country is, therefore, faced with a dialectics where the growing demand for expansion has not been matched by a corresponding rise in the financial support of the Indian State. However, it is also true that after a long time, there was a 34 percent rise in the education budget of the Central Govt. for 2007-08. Increased budget was undertaken in order to accommodate expansion of seats by 54 percent in centrally funded institutions of higher education that was necessitated by reservation of 27 percent seats to Other Backward Classes without reducing the existing seats for general category.

As there has been a continuing decline in the expenditure on higher education by the Indian State it gave rise to the mushrooming of private institutions. The need of the hour is the massive expansion in higher education but the policy of the government fail to achieve the goal. Higher education in India is in the concurrent list of the Indian constitution. The States of Indian Union namely Assam, West Bengal etc. have not the ability to subsidise higher education if the central outlay is reduced. Higher education system in the country is now faced with a dialectics where the growing demand for expansion has not matched by the financial support of the Indian State. The common minimum programme of the UPA Government stipulated the spending of 6 percent of the GDP or at least 10 percent of the central budget for education. But in 2006 the central budget registered 4.3 percent in education which is far from realising this recommendation. The North Eastern states, particularly Assam has been facing the challenges and constraints in order to cope with other advanced states of Indian Union. Thus, the observation of Thorat (2015) is rightly justified. According to Thorat, the problems that confront education today are low rates of enrolment, unequal access, poor quality of infrastructure and lack of relevant education and he points out

that the goals remain the same – expansion with inclusion and ensuring quality and relevant education.

Resolving the Contradiction by Ruling Class:

To resolve the contradiction in the higher education system the government viewed higher education as a ‘non merit good’ and accepting the World Bank package opened Higher education to market forces. This policy of opening the doors to the private sector has, however exposed the Higher Education to the risk of market economy. But we need to be careful and save our higher education from the evils of globalised higher education of the west. Recent studies have shown that privatisation of higher education in the West has created an intellectual leadership which promotes individual self-interest than collective rights which is not acceptable at all in a country like India in general and Assam in particular.

At the same time there are enough reasons to suspect the official discourse in India on the provision of students’ loan, because it is assumed that after the completion of education, the students will receive jobs and be able to pay back their loans has largely proved to be an illusion and consequently such students will fall in a permanent debt trap. Above all, psychologists have argued that the loan regime will adversely affect the relationship between children and parents because the parents will ultimately have to bear the burden of increasing expenditure in education. Thus, the ‘education loan’ would have negative impact so far as family relationship is concerned.

Private capital in education promotes neo-conservative and neoliberal agendas which would certainly reduce ‘state intervention’ in society. The arrival of MNCs along with the corporate, mutilations in the education system are no more than embodiments of the battle between capital and labour in the arena of State, economy and polity. The State becomes an agent of capital assisting it in expansion – physical as well as intellectual. There are more dangerous and powerful mental and intellectual instruments working continuously to consolidate the grounds for capital. As a follower of neo-liberalism in terms of operationalisations the State has been formulating policies-that draws in more and more private funding in education sector. The best example in favour of neo-liberalism can be found as some scholars alleged in Yashpal Committee, which has sanctioned everything that

the neo-liberal capital would like to put into place for its expansion. Since the BJP-led NDA regime till today the power of Capital (raising money from private sources in order to ease pressure on public spending) can be experienced. During both the UP A-I and UPA-II regimes the speedy implementation of justifying reforms in higher education have paved the way to further expansion of capital.

Curtailement of expansion and broadening disparities:

If we look at the scenario of higher education we may conclude that there is broadening of disparities in access to education, especially in terms of economic class, gender, caste and ethnic and religious belonging. It may be cited that the observation of Thorat (2015) who says that in 2008, as against an all-India enrolment rate of 17 percent, the break-up for these categories was 7 percent for Scheduled Tribes (ST), 11 percent for Scheduled Castes (SC), 28 percent for Other Backward Castes (OBC) and 47 percent for higher castes; it was 9 percent for Muslims, 18 percent for Hindus and 30 percent for Christians. He also continues that in a comparison of disparities between the poor and the affluent and in terms of economic levels, it was 6 percent for the bottom, 20 percent of society as against 37 percent for the top 20 percent.

Academic reforms are, in fact, without any attempt of consensus building. Many Universities along with Delhi University faculty members and students raised their voices but no voices of dissent were welcomed. The idea that neo-liberalism is dedicated ensuring the well-being of human being, through ensuring equality and justice has been instilled into our common sense and media becomes an effective instrument of this propaganda.

But the expansion was undertaken in connection with setting up of private and self financing educational institutions with the aim of commercial intent. For instance, private educational institutions expanded every year at the rate of 10 percent during 1996 to 2008. The high cost of private education (out of 722 universities about 360 are of private, state and of deemed status) has certainly affected access by the poor to the education. Thorat (2015) has shown that in 2012, of the total share of students in private institutions, the top 20 percent (in terms of consumption expenditure) cornered more than half the number of seats and the bottom 20 percent got only 4 percent. The share of ST and SC students accounted only 4 and 10 percent respectively as against 45 percent by OBCs and 41 by others.

The neoliberal assault on education in India is different from the West. In UK or USA according to Harvey it was 'embedded neo-liberalism' or what many others call as Keynesianism. This pattern was not very similar in India. However, the welfare state came into being post-independence did not create an education system on lines of what Mahatma Gandhi or other freedom fighters had conceived.

The Ministry of Human Resources Development (MHRD) has introduced four Bills in Parliament on 3 May 2010:

- (i) The Foreign Educational Institutions Bill
- (ii) The Prohibition of Unfair Practices In Technical Educational Institutions, Medical Educational Institutions and University Bill.
- (iii) The Educational Tribunal Bill, 2010 and
- (iv) The National Accreditation Regulatory Authority for Higher Education Institutions Bill, 2010.

Though these Bills, the UPA-II government made an attempt to create a framework that would enable the implementation of its agenda of neo-liberal reforms in higher education system and for meeting the requirements of foreign educational institutions (FEI). Foreign Educational Institution has been defined as "an institution established or incorporated outside India which has been offering educational services for at least twenty years in the country of its origin and award degrees through conventional method." No FEI will admit any student, or collect any fee from such students in India for any course of study leading to the award of a degree or a diploma, unless such institution has been notified by the Central Government as a foreign education provider (FEP).

Under 'twinning programme' students enrolled with a FEP complete their study partly in India and partly outside India. Given this definition, any predatory FEP might offer part of its programme in a country which is more profitable. The surplus revenue generated through this process may be reinvested in profit making ventures including real estate business. The FDI in any field, in fact, does not have an attached objective of fulfilling the social agenda of a welfare state. It is guided by profit and market alone and if these are not fulfilled, the investors look for other destinations for FDI. Foreign investors aim to increase their profits. In the field of Higher Education, FEPs would launch courses which the market need, create false impression about their courses through advertisements, charge exorbitantly high fees for

courses which have immediate employment potential which would lead to unhealthy competition among unequals (V. Sharma, 2010). At present, there are approximately 631 foreign education providers operating in India and out of these 440 were functioning from their own countries, five opened their own campuses in India, 60 had programmatic collaboration with local institutions, 49 were operating under twinning arrangements, and 77 had arrangements other than twinning or programmatic collaboration according to the Association of Indian Universities.

Several scholars and academicians (Rajan Gurukul: 2015; Vikram Singh: 2015) have observed that Indian Government is preparing its education sector for the commitment of GATS for which the erstwhile UPA Government was working to clear various hurdles through the Bills (mentioned earlier) on higher education including the Higher Education and Research Bill (2011), which advocated the complete abolition of UGC, MCI, AICTE, NCTE, BCI etc. although all the efforts of the UPA-II failed in Rajya Sabha and these bills were never passed. Some other initiatives were taken in order to achieve this objective under umbrella of much propagated campaign Rashtriya Uchchatar Shiksha Abhiyan (RUSA, 2013) and it is alleged that RUSA is aimed at overall change in the structure of higher education, undermining UGC and promoting public-private partnership along with academic reforms.

Concluding Remarks:

FDI would impede the development of indigenous and critical research within our University education system, aggravate the tendency towards commercialisation and strengthen the stronghold of neo-liberal in our academia. The FEPs would be concerned about their profits and not about our culture and society. Therefore, the courses which would appreciate and strengthen our ethos would not only be started by the FEPs, but such courses would get marginalised in public funded higher education institutions also due to competition. Therefore, the FDI in education cannot be accepted and it should be opposed. India has no option but to strengthen its public higher education system. The Government must take care of public interests and act to protect public services like health and education from the predatory elements that preach the ideology of the marketplace as the solution to every Issue. In this scenario, there is need to build a strong public pressure through mass mobilisations. To conclude, let the enlightened in the higher education sector, including students, join hands to resist the growing corporate dominance by empowering mass people

with the knowledge they need, for they alone can ensure quality in teaching, learning and research through collective co-operation (Rajan Gurukkal: 2015).

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