

## *International Journal of Scientific Research and Reviews*

### **Women's Human Capital in Assam: An Overview**

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#### **ABSTRACT**

In a labour surplus country like India, human capital is considered as a key to economic development. The favourable age structure due to demographic dividend has further increased the importance of human capital formation. To reap the benefits of demographic dividend, women can play an equally important role. Proper utilization of women's potential will not only decrease poverty and improve social well-being but will also guarantee sustainable development. Therefore, this paper outlines the significance of woman's human capital in the economic development of Assam. This study will highlight the level of human capital of women in Assam and to what extent it has been utilized. It aims to determine the association between women's human capital and economic growth in the state. It then suggests how continued efforts can boost women's human capital formation to accelerate the pace of economic development of the North-Eastern region in general and of the State in particular.

**KEYWORDS:** demographic dividend, economic growth, women in Assam , female literacy

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## **1. INTRODUCTION**

India has a population of 1.3 billion (woman 48.4 % and male 51.6%), of which about 0.8 billion is in the working age group . Due to demographic transition the share of working-age population (15-59 years of age) has increased over the years. This has created a favourable age structure for accelerating economic growth, This phenomenon for a country when a considerable population is economically active is often referred to as demographic dividend. Population consisting of a large proportion of children or of elderly people, huge amount of resources are absorbed by the of less productive segments of the population. This in turn can hinder the pace of economic growth. On the other hand, there is a huge possibility for faster economic growth when the population consists of a large proportion of individuals at working ages.

During this phase most of the population contributes to the country's Gross Domestic Product. It's a phase of lower dependency ratio – that refers to the number of children or elderly dependent on each earning person. The lower the dependency ratio , the higher economic growth will be, all other things being equal. This opportunity will not work on its own. It largely depends on the characteristics of individuals and also in the socio-economic and political environment of the country. Its the combined effect of the working-age population and health, family, labour, financial, and human capital policies that can effect various cycles of wealth creation.<sup>1</sup>

It's the human resource which leads the economic growth of the country. Many Asian countries (China , Japan, South Korea etc.) have made the most of their demographic dividend with proper policy implementation. In the second half of the 20<sup>th</sup> century, East Asian countries experienced remarkable economic development in both savings and GDP growth known as the 'East Asian economic miracle'. These countries especially Japan and South Korea benefitted from the demographic dividends during this period. For e.g. Japan had a 10% average growth in the 1960s, a 5% average in the 1970s and a 4% average in the 1980s. By the late eighties Japan had moved from being a low-wage to a high -wage economy.

It is expected that this phase would soon start for India. When the developed nations of the world would be facing a decline in their 'working population', India would be at the stage of lowest dependency ratio. Considering that lower dependency ratio has been the feature of the of the development stories of various countries, world has a reason to look up to India.

For a country to utilize its full demographic dividend, it is necessary to identify the factors that will contribute to the long run economic growth. Improving human capital formation will be an important determinant of economic performance of the country.<sup>2</sup> We know that women comprises of

almost half the population of any country. Hence the role played by women in the economic progress cannot be ignored.

Women constitute almost half of the population even in India and in Assam too. Assam is the 15<sup>th</sup> most populated state in the country. Both the country and the State cannot progress, if the human capital of half of the population remains untapped. It is imperative that proper action be taken in utilizing the available human capital of women at every level, be it at the village, district, state or at the national level. This is a pre-requisite for the sustainable development of the society as a whole.

But till date, no proper plan has been drawn up, to utilize the human capital of women. In fact, there is no documentation other than that of the employment exchange statistics, to assess the available human capital formation. Eventually, utilization of the human capital of women, depends on assessing the stock of economically productive human capabilities of women at the urban and rural areas. Hence this study will highlight the available level of human capital of women in Assam and to what extent they have been utilized. The association between women's human capital and economic growth in Assam has also been discussed in the paper.

## **2 OBJECTIVES, MATERIALS AND METHODS**

### ***2.1 Objectives of the Study***

The present study has been pursued keeping in view the following objectives

1. To examine the formation and utilization of human capital of women in Assam.
2. To study the relationship between woman's human capital and economic growth in the study area.

### ***2.2 Method of the Study***

The present study is descriptive in nature and as such descriptive statistic is used to present the data through graphs and tables. The study is based on the secondary source of information. Secondary data has been collected from various government documents namely Census Reports, Economic Survey of Assam, and Statistical Abstracts of Assam.

## **3. RESULTS AND DISCUSSION**

### ***3.1 Formation of Human Capital of Women in Assam***

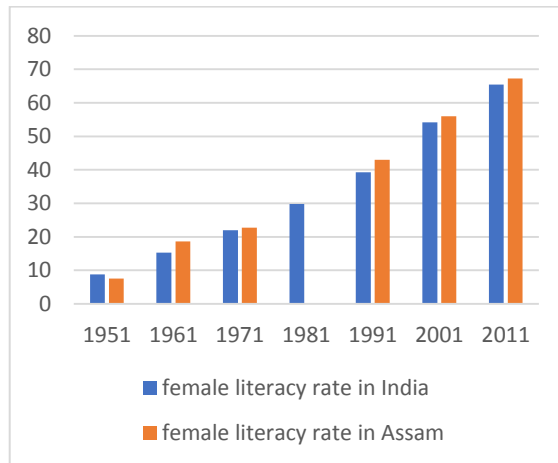
Women can be considered as backbone of a nation or a society, as the major responsibility of upbringing the posterity of society lies in their hands. Hence, it is necessary to give women a good quality education, in a free environment, which can make them aware of their rights and duties and enable them to contribute in the process of nation building.

### 3.1.1 Female literacy rate in India and in Assam

Considerable amount of disparity is found between male and female literacy rate in India. Education of women is also lagging, when compared with their male counterparts. Constitution of India guarantees equal Rights of both the sexes on all matters including education. To implement this, various initiatives have also been undertaken under different Five- Year Plans, yet, the disparity between the male and female in Gross Enrolment Ratio (GER) as well as in literacy rate, still exists.

**Table - 1 Female literacy rate in India and in Assam**      **Figure - 1**

Year	Female literacy rate in India	Female literacy rate in Assam
1951	8.8	7.58
1961	15.34	18.62
1971	21.97	22.76
*1981	29.85	-
1991	39.29	43.03
2001	54.16	56.03
2011	65.46	67.27



Source: Statistical Abstract of Assam<sup>3</sup>

\*Note : The 1981 Census could not be held owing to disturbed conditions prevailing in Assam.

Assam’s position in women’s literacy was below national average only in the year 1951. In the subsequent years the female literacy rate has been higher in Assam than the national average. The improvement of female literacy over the years, is a clear proof that much importance is given to women's education.

**Table - 2 Average Literacy rate (%) 2011 in India and the NE States**

State	Average Literacy rate (%) 2011					
	Total	Rank	Male	Rank	Female	Rank
Arunachal Pradesh	65.38	8	72.55	8	53.52	8
Assam	72.19	7	77.85	6	63.00	7
Manipur	79.21	5	86.06	4	71.73	4
Meghalaya	74.43	6	75.95	7	71.88	3
Mizoram	91.33	1	93.35	1	86.72	1
Nagaland	79.55	4	82.75	5	70.01	5
Sikkim	81.42	3	86.55	3	66.39	6
Tripura	87.22	2	91.53	2	78.98	2
India	74.04	-	82.14	-	65.46	-

Source: Census of India, 2011<sup>4</sup> (Ranks are given by the author only to NE states).

Table 2 shows that the literacy rates in all the geographical areas namely India, Assam and North Eastern States along with its rank. One of the striking feature of the table is when it comes to

female literacy Meghalaya has a ranked 3 with 71.88 percent whereas its rank is 7 among NE states in male literacy.

### **3.1.2 GER in Tertiary Education in India and Assam**

The expansion in the facilities and opportunities for girls' education has led to an improvement in the enrolment of girl students in the tertiary level. One of the striking fact that the table captures is in the year 2011-12 the GER in tertiary education for women in Assam was higher than their male counterparts

**Table – 3 GER in Tertiary Education in India and Assam**

<b>India</b>			
<b>Year</b>	<b>Both</b>	<b>Male</b>	<b>Female</b>
2015-16	24.5	25.4	23.5
2014-15	24.3	25.3	23.2
2013-14	23.0	23.9	22.0
2012-13	21.5	22.7	20.1
2011-12	20.8	22.1	19.4
2010-11	19.4	20.8	17.9
<b>Assam</b>			
<b>Year</b>	<b>Both</b>	<b>Male</b>	<b>Female</b>
2015-16	15.4	16.2	14.7
2014-15	14.8	15.4	14.3
2013-14	15.8	16.5	15.2
2012-13	13.8	14.0	13.7
2011-12	14.7	14.6	14.8
2010-11	13.4	13.3	13.4

Source Niti Ayog<sup>5</sup>

Although, in the rural and backward areas, due to various factors like gender stereotyping, poverty, societal prejudices, a considerable number of girls still do not come under the ambit of literacy, let alone their Higher education. This resulted in the disparity not only in the Gross Enrolment Ratio (GER) of male and female population in all India level, but also in the literacy rate. The Gross Enrolment Ratio (GER) of male population is 22.1% as against 19.4% of female population at the all India level ( 2011- 12). The literacy rate of India for the women is only 65.46% against 82.14% of men. While in Assam, female literacy rate was 67.3% as against 78.8% male literacy rate. These statistics show that education of female at different levels is still lagging behind when compared with the male population.

After establishment of University Grants Commission (UGC) in 1956, on recommendation of Sargent Committee Report of 1944, different scholarship and fellowship schemes were launched exclusively for girls. It includes Post- Graduate Indira Gandhi Scholarship for Single Girl Child, Swami Vivekananda Single Girl Child Scholarship for Ph.D. scholars, launched from the academic sessions 2005- 06 and 2014- 16 respectively. For Post- Doctoral women scholars also, UGC

launched Post- Doctoral Fellowship to Women Candidates in accordance with Eleventh (XI) Plan Guidelines, in 2010. Apart from it, for improving the Gross Enrolment Ratio (GER) in Higher education sector, a scholarship scheme namely ‘Ishan Uday’ was launched by UGC specially for the North- Eastern Region of the country from the academic year 2014- 15 for the Under-Graduate level. Thus, UGC is pouring a huge amount of finance for encouraging the girls to participate in Higher education sector.<sup>6</sup>

In 1963, Assam Government had set up the Assam State Council for Women’s Education, which had made valuable suggestions for improvement of women education at the Higher education level also. Such as, offering Post-Graduate & foreign scholarship for girls, establishment of at least one (1) college in each district with provision for both Science & Arts, appointment of lady Joint-Director at headquarters at all levels including Higher education. Accordingly, the State Government had taken steps for implementation of these recommendations. In 1994, two Central University established in Tezpur & Silchar has been instrumental in maintaining regional balance regarding Higher education in the State. Consequently, it has also favourably influenced both the women’s secondary and higher education in the State.

Another advantage to the field of women education is the establishment of Women’s Studies Centres in different central and state universities in accordance with the XI Plan Guidelines. Accordingly, in Assam, Chandraprabha Saikiani Centre for Women’s Studies was established in Tezpur Central University in 2009, Department of Women’s Studies under Gauhati University was established in 2010, Assam Women’s University was established in Jorhat, in 2013. In 2013, Ratriya Uchchar Shiksha Abhiyan was launched by the Ministry of Human Resource Development, Government of India, which again focuses on inclusion of women candidates in Higher education as per the XII Plan Guidelines for improving the equity in Higher education sector.<sup>7</sup>

### ***3.2 Utilisation of Human Capital of Women in Assam***

Women are half of the world’s human capital but it is one of the most underutilized human resources Education of women leads to occupational diversification. Education helps women to move away from agricultural and household activities to employment in the secondary and tertiary sectors. Next to literacy, it is employment of rural women which has many potentialities in contributing not only to household socio-economic improvement but also to the over-all economic and social development of the economy.<sup>8</sup>

**Table -4 Labour Force Participation Rates of Female in Assam and in India per 1000 females**

<b>Rural Female</b>					
	<b>1993-94</b>	<b>1999-00</b>	<b>2004-05</b>	<b>2009-10</b>	<b>2011-12</b>
Assam	172	161	216	168	129
India	330	302	333	265	253
<b>Urban Female</b>					
	<b>1993-94</b>	<b>1999-00</b>	<b>2004-05</b>	<b>2009-10</b>	<b>2011-12</b>
Assam	124	138	120	107	97
India	165	147	178	146	155

Source Niti Ayog

The unequal distribution of education among female has had its impact on occupational distribution of female workers. Female workers are largely employed in agriculture as agricultural labourers. It shows that due to lack of human capital, these women are forced to take up such jobs. As they have no human capital, they have no occupational mobility.

**Table – 5 Distribution of Usually Working Persons in Principal and Subsidiary Status by Industry Rural Females(per1000)**

	<b>1993-94</b>	<b>1999-00</b>	<b>2004-05</b>	<b>2009-10</b>	<b>2011-12</b>
<b>Agriculture</b>					
Assam	832	794	883	862	790
India	862	854	833	794	749
<b>Mining &amp; Quarrying</b>					
Assam	-	0	0	0	3
India	4	3	3	3	3
<b>Manufacturing</b>					
Assam	87	83	37	28	34
India	70	76	84	75	98
<b>Electricity, Gas &amp; Water Supply</b>					
Assam	-	0	0	0	0
India	1	0	0	0	1
<b>Construction</b>					
Assam	1	2	8	9	31
India	9	11	15	52	66
<b>Wholesale/Retail/Trade etc</b>					
Assam	19	15	11	28	38
India	21	20	25	28	30
<b>Transport, Storage &amp; Communication</b>					
Assam	1	3	2	0	4
India	1	1	2	2	2
<b>Financial, Insurance Services etc.</b>					
Assam	1	2	1	2	6
India	1	1	1	2	2
<b>Public Administration/Community Services etc.</b>					
Assam	58	102	57	72	95
India	33	36	38	44	50

Source Niti Ayog

**Table - 6 Distribution of Usually Working Persons in Principal and Subsidiary Status by Industry Urban Females(per1000)**

State	1993-94	1999-00	2004-05	2009-10	2011-12
Agriculture					
Assam	29	62	73	56	74
India	247	177	181	139	109
Mining & Quarrying					
Assam	33	0	0	0	5
India	6	4	2	3	3
Manufacturing					
Assam	165	59	82	206	112
India	241	240	282	279	287
Electricity					
Assam	-	5	0	4	0
India	3	2	2	4	10
Construction					
Assam	9	3	5	33	9
India	41	48	38	47	40
Wholesale/Retail/Trade etc					
Assam	73	92	104	187	170
India	100	169	122	121	128
Transport, Storage & Communication					
Assam	-	34	58	14	0
India	13	18	14	14	27
Financial, Insurance Services etc.					
Assam	17	11	3	4	114
India	19	25	32	47	45
Public Administration/Community Services etc.					
Assam	674	733	676	497	516
India	331	317	327	346	351

Source Niti Ayog

The category wise distribution of female labour force is shown in Table 5 and 6. A glance at the table reveals that the work participation rate of urban women is lower than that of rural women. This is because in rural areas, the lower strata job opportunities are fixed and educational qualification becomes quite redundant. Moreover, the growing inadequacy of the income of the main bread earner and a woman's desire for economic independence have made women to work in any economically productive activity. Many of these women are marginal workers who work for only six months. This clearly indicates that work opportunities for women whether possessing human capital or not are limited in Assam and in the country.



### **3.3 Women’s Human Capital and Economic Growth in Assam and NER**

Economic growth truly falls on human capital formation. Human capital formation extend competency in terms of knowledge, skills, efficiency, technology adoption, time management, labour mobility of the work force. Even human capital formation increase welfare by reducing interpersonal and interregional disparities. The study on women’s human capital for economic development is much more important in a labour surplus economy like India than a developed nation. Therefore, this study is taken to fill the gap to some extent and to focus the importance of women’s human capital in economic development.

Better utilization of women’s potential might increase economic growth, decrease poverty, improve social well-being, and guarantee sustainable development and economic growth . Increasing female labour force and using their full potential and skills contribute in organizational and economic development. However, in Assam majority of the women’s potential is ignored or untapped. To study the relationship between women’s human capital and economic growth in Assam literacy rate of women and State per capita income have been taken.

**Table – 7 Per Capita Income and Female Literacy Rate in Assam**

<b>Year</b>	<b>Per capita income at constant prices</b>	<b>Female literacy</b>
1960-61	8769	18.62
1970-71	9351	22.76
1980-81	9334	-
1990-91	10915	43.03
2000-01	12447	56.03
2010-11	21146	67.27

*Source – Economic Survey Assam 2014-2015<sup>9</sup> & Statistical Abstract of Assam*

In view of the above objectives, this study sets the following hypothesis for testing in the process of investigation.

H1: There is a positive relationship between the female literacy rates of the different census period and the per capita income during the same period in Assam

Examining the relationship between female literacy rate and state per-capita income, it is found that there is a high co-relation of  $r = 0.864786$  between the two variables. A significant rise of per-capita income , increasing from Rs. 8769 in 1960-61 toRs.21146 in 2010-2011, was noticed during this period along with the progress of female literacy from 18.62 per cent in 1961 to 67.27 per cent in 2011. Thus it became evident that there is a positive relationship between female literacy rate and the per capita income during the period under study.

## **4 CONCLUSION**

The nation will have to pay a heavy price, in future, if women's human capital and its development are grossly neglected. To grow as an economically self-sufficient nation, a comprehensive strategy must be followed to eliminate gender disparity in education. It is universally acknowledged that no nation can be successful without the support and help of their female counterpart. The most productive way of making women contribute more to the national product is to improve the level of their literacy and impart them with better skills. Many obstacles constraining women's part in the economy including lack of opportunities, chance, limited mobility, missing acknowledgment of women's work and lower status of societal impression of women should be addressed.

To this deprived and blighted populace of Assam, the future is bleak. if they remain cloistered and confined to their homes, the failure to emancipate them will unleash a chain of events, detrimental to society. If women are not appeased with jobs, the existence of the society at large will be jeopardized. No proper and true development can take place in the state by neglecting the utilisation of human capital of women . No proper and true development of the country can take place, if the utilization of human capital of women is neglected at the village, district, state and national level.

To conclude, it can be said that there is neither severe paucity of finance invested in tertiary education sector of our country nor lack of initiatives taken to promote tertiary education of girls. The rate of disparity of male and female participation in tertiary education can be attributed to various sociological, psychological and economic factors. To remove these hurdles, focus need to be given on the core issues concerning women education . Above all, success of women education also demands active co-operation of community people with the Government authorities. Then only Government initiatives can be made practically worthwhile in enrolling and sustaining female population in different levels of education, including tertiary education.

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