

# দাপোণ

*The mirror*



Bahona College Economic Study and Research Center

*Editor*

Reema Rabha

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*Edited by*  
**Reema Rabha**

**Bahona College Economic Study and Research Center**  
Bahona, Jorhat, Assam

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## ***Editorial Note.....***

*“.....Human development is about much more than economic growth, which is only a means of enlarging people’s choices. The most basic capabilities for human development are: to lead long and healthy lives, to be knowledgeable (e.g., to be educated), to have access to the resources and social services needed for a decent standard of living, and to be able to participate in the life of the community. Without these, many choices are simply not available, and many opportunities in life remain inaccessible.”*

*- United Nations Development Report, 2012.*

One of the most important pillars of economic development is equity. It is the idea of fairness between men and women. There should be no gender discrimination regarding education, health, economic and political participation among men and women. According to Economic Survey, Assam (2012-13), the literacy rate among male and female are 78.81 and 67.27 respectively. This indicates that women are lagging behind men. Health and sanitation are other factors that affect the development process. For these, the Government has undertaken various schemes like National Rural Health Mission and Total Sanitation Campaign so

that a healthy environment can be restored. Sustainability comes after equity and it stresses on even distribution of goods which leads to sustainable living. But equity and sustainability can only be attained through full participation of people in the process of income generation irrespective of various sections of society. Amartya Sen (2000) convincingly argued that poverty does not only mean insufficient income, but also include the absence of wide range of capabilities, security and ability to participate in economic and political systems. The term 'bottom of the pyramid' refers to the global poor mostly from the developing countries. These large numbers of poor are required to be provided with much needed financial assistance in order to sail them out of their conditions of poverty and attain economic development. Accordingly, there is a need for policy support in channelizing the financial resources towards the economic upliftment of resource poor in any developing economy. Therefore, the Reserve Bank of India has undertaken Self- help Group Linkage Programme in 2005 through which the poor section of society can avail formal financial services and participate in the process of economic development. In 2011-12, the number of total bank linked self-help Groups are 4, 99,183 out of which 2, 26,361 are credit linked with banks. This data shows that less than half percent of the total self- help groups are actively participating in the credit mechanism which indicate that there is a long way to go in this regard. Although the Government has undergone through subsidy based schemes like public distribution systems, chronic poverty is still underlying among the backward section of the

society. Therefore researchers should undergo their research activity from different angles so that the loopholes of the Government schemes can be identified. This will in turn help the Government in policy making.

The higher educational institutions located in the rural areas have to play an important role in exploring the socio economic issues dwelling in the particular locality and help in policy making to lessen these social hindrances. This will help to figure out the prospects and potentials of sustainable living with equity. Paying attention in this regard, the Department of Economics, Bahona College proposed to work on socio economic issues under the institutional banner- Bahona College Economic Study and Research Center established in 2011. Along with this, a students' wing named "Bahona College Economic Association" has been associated with. Under this association, a number of research projects and seminar papers on various socio economic issues have been accomplished and presented by the students. One of the aims of the research Center was to open up the eyes of the students for research work through systematic study on local socio-economic issues. To encourage the students, the committee of the Center decided to publish the project reports and seminar papers in a compiled series under the title of "*Dapoon - the mirror*". The "*Daapon- the mirror, issue 1, Vol. I, 2013*" is the first step of the said journey.


This issue has covered different aspects of human development. The research articles have discussed various socio economic issues like-

sustainable development, women empowerment, financial empowerment among the backward classes through self-help groups, health, poverty and sanitization among the rural masses. Along with these areas, the book also includes article discussing relationship between technological development and demand for money. Moreover, the impact of public distribution system in the rural areas is also discussed in one paper.

The articles and project reports, mainly contributed by the students of the department, are not to consider on the basis of high research quality, but on the basis of their effort in digging out the information regarding socio economic issues through systematic enquiry and presentation.

Here is the heartiest thanks to the students and faculties of the department of Economics for their contributions. I am also thankful to the authority, Bahona College, for giving us opportunity to utilize the efforts of students and faculties in compiling this issue. Heartiest thanks to Miss Momi Borah for spending her valuable time in typing and settings. At last, not least, I would like to express my gratitude to Mrs. Binoda Borah, the Head of the Department of Economics, Bahona College for bearing all the background troubles in the department and for her valuable suggestion in time.

Jorhat  
27<sup>th</sup> September 2013.

  
(Reema Rabha)



