

STUDY OF WOMEN EMPOWERMENT THROUGH INCOME GENERATION ACTIVITIES WITH REFERENCE TO NATIONAL CAPITAL REGION

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ABSTRACT

The basic purpose of conducting this study is to trace out the impact of income generating activities on women empowerment and their decision making abilities. This paper attempts to figure out that how and in which manner it works on empowering rural household women. A total of 500 respondents have been surveyed from ten selected villages in National Capital Region. We used random sampling and multi-stage random sampling while selecting the villages and drawing the samples from it. Samples have been drawn on the basis of different income class groups. Various income groups were classified and for that purpose stratified random sampling has also been used. For the purpose of analyzing the data and drawing the conclusions different statistical tools such as Z test and Chi square test have been employed to find out the impact of income generating activities on women empowerment and their decision making abilities. In this paper every possible effort has been made to conclude the relationship between these variables so as to enhancing the reliability and validity of the study. The findings of this paper find that women empowerment has been largely influenced by the income generating activities.

Keywords: *Income Generating Activities, Women Empowerment, National Capital Region, t-test, z-test.*

Introduction

Empowerment of women means that they are participating in various activities whether these activities are in terms of economic or social. They must be engaging in some sorts of activities and most particularly in income generation programs. When we measure their empowerment then we must remember that there must be a financial autonomy for the females and rural women. "Empowerment of women takes place when they engage in productive activities which provide them with a fair degree of financial autonomy. It would also refer to their ability to organize and mobilize for social change (Tandon, 2016)". But the country like India having wide diversity in terms of religion, community, languages, culture, it is very difficult to make an assessment of extent of empowerment. It a matter of fact that the definition of empowerment for the various class of society may be different.

There are multi-dimensional limitations and challenges to create the obstacles and barriers for the women and rural women. Sometimes, these may be in form of traditional, conservative and sometimes, these may be in form of some kind of aurdodoxial barriers. But, nowadays many innovative steps and initiatives have been introduced to provide the credit and ensure the availability finance to the needy women and rural households to commence their own business or income generation programs. The Union Government as well as State Governments is also playing a vital role to strengthening the economic and social visibility of women at a larger extent to enhance their dignity and reputation within the society as an important stakeholder of the state and union. NABARD is also playing an important role and keeps on introducing and launching very diverse schemes of availing the credit to the rural poor and deprived women. With regard to Income Generating Activities, various initiatives have been taken to improve the economic development and social visibility of the women. These programs are formation of Self-Help Groups, Micro Finance Institutions and Bank-Linkage Programs etc. This paper also examines the impact of micro financing and micro-credit on economic empowerment and its consequences on income generation ability of women.

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Microfinance

Microfinance, also called microcredit, is a type of banking service provided to unemployed or low-income individuals or groups who otherwise would have no other access to financial services.

While institutions participating in the area of microfinance most often provide lending-microloans can range from as small as \$100 to as large as \$25,000-many banks offer additional services such as checking and savings accounts as well as micro-insurance products, and some even provide financial and business education. The goal of microfinance is to ultimately give impoverished people an opportunity to become self-sufficient.

Self-Help Groups

SHG is a holistic programme of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. It lays emphasis on activity clusters based on the resources and the occupational skills of the people and availability of markets.

SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction.

A SHG is an informal association to enhance the member's financial security as primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and associating in other social inter-mediation programmes for the benefit of the entire community.

Income Generating Activities

To the benefits for women, IGAs to be supported should be those traditionally undertaken by women, and located in or near the home. Potential IGAs should concern activities where women can use skills they already possess. Rural women have skills to do small-scale plant and agricultural and animal production, processing and preservation. Areas for potential promotion include home gardens (aromatic and medicinal plants and herbs vegetables), indoor plants, flowers, fruit tree nurseries, animal production dairy products, sewing, knitting embroidering, carpet making. Of course potentialities are various according, to the specific conditions of the village. Marketing must be carefully considered before undertaking any of these rural enterprises since lack of marketing expertise is the major weakness of this kind of programme.

Literature Reviews

Literature review of any research is very important. It shows that how extensively you carried a research work. Thus, the review of literature pertaining to the present study is given as follow:

Mohanty (2016) concluded that some western scholars have criticized that the meaning and implications of empowerment have been confined to the women and rural households but it is not completely true and factual. He further suggested that in under developed countries there is an urgent need of raising the income level of females and rural household and it is demanding need to encourage and motivate them to ensure their active participation in decision making process of any crucial family affair. His study drew some very emerging outcomes regarding the conceptual framework of women empowerment.

Annas (2018) in his very useful study that is widely known as Women and Quality of Life has observed that in the traditional and conservative society there are two norms for human beings. First norms provide some lenient guidelines to the males and second norms restrict the activities of women at the same time. There is always a clear division of activities for men and women in any traditional and an orthodox family and societal structure in under developed or least developed countries.

According to Otero (2018), he advocates about the emerging roles of financial institutions to increase their participation in terms of making the sufficient and timely availability of micro funds to the rural households so as to commencing their trade and commerce. This study further says that empowerment does not only mean to eradicate the poverty and raise the cost of living of the poor but it is something more. In fact, empowerment deals with the economic and social visibility of women in terms of monetary participation as well authoritative level. They must make an impression to mark their impressive presence. They must create their own portfolios to cater the future needs of them.

Objectives of the Study

The main purpose of conducting this study is to examine the extent of women empowerment through income generation activities and how these activities enhanced their decision making ability. In addition to this objective, some other objectives of this study are as follow:

- To evaluate and examine the changes in terms of number of earning female members between 2015-2020.
- To study the participation of female members in decision making process between 2015-2020.

Methodology

The present study was carried out in National Capital Region. Total 500 respondents have been randomly selected from ten villages. For the purpose of selecting sample, stratified random sampling and multi-stage random sampling techniques have been used to make a better sample selection. This study has been conducted during October 2020-December 2020. As far as the variables of the study are concerned, earning members of households, beneficiaries and decision making process have been opted. Women empowerment has been decided as the dependent variable. For the purpose of collecting primary data, survey method has been used using a detailed questionnaire having the detailed set of questions.

Analysis of Data

For analyzing the collected data, various statistical tools were applied such as average, percentage, variance analysis. The data was analyzed and then interpreted. SPSS software has been used to analyze the quantitative data.

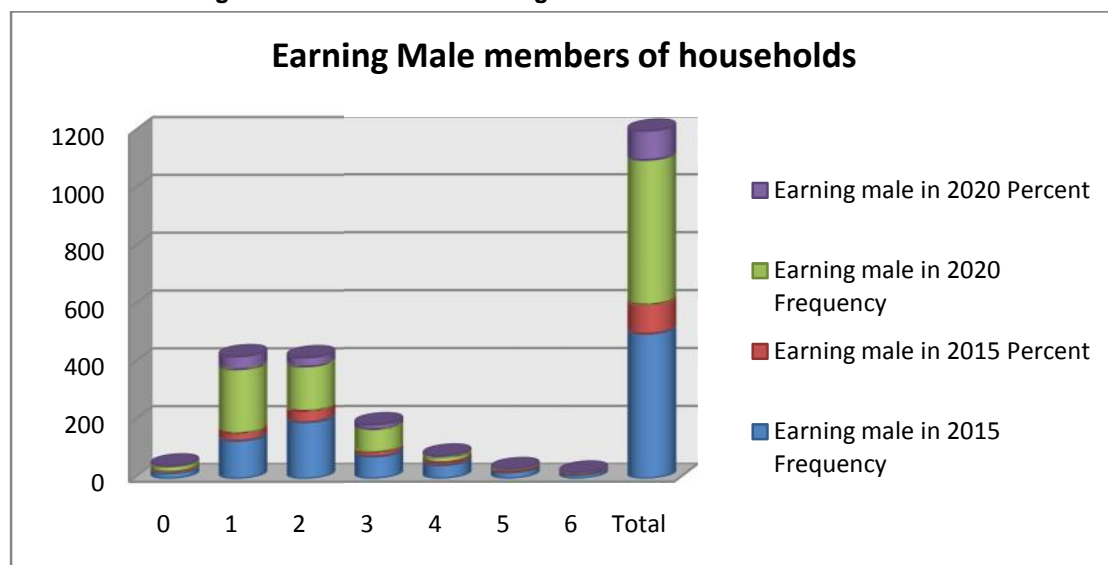
Findings

Table 1: Details about Earning Male Members of the Households

Year	Earning Male in 2015		Earning Male in 2020	
	Frequency	Percent	Frequency	Percent
0	19	3.8	18	3.6
1	131	26.2	221	44.2
2	195	39	154	30.8
3	76	15.2	79	15.8
4	46	9.2	19	3.8
5	21	4.2	5	1
6	12	2.4	4	0.8
Total	500	100	500	100

Source: field survey

Figure 1: Details about Earning Male Members of the Households



The above table shows that the modal value of earning member lay down in second and third year in terms of percentage and total number of male members. There is a slightly changes in numbers but by and large the scenario is stable.

Table 2: Details about Earning Female Members of the Households

Year	Earning male in 2016		Earning male in 2020	
	Frequency	Percent	Frequency	Percent
0	43	8.6	97	19.4
1	256	51.2	237	47.4
2	157	31.4	139	27.8
3	44	8.8	27	5.4
Total	500	100	500	100

Source: field survey

Figure 2: Earning Female Members of the Households

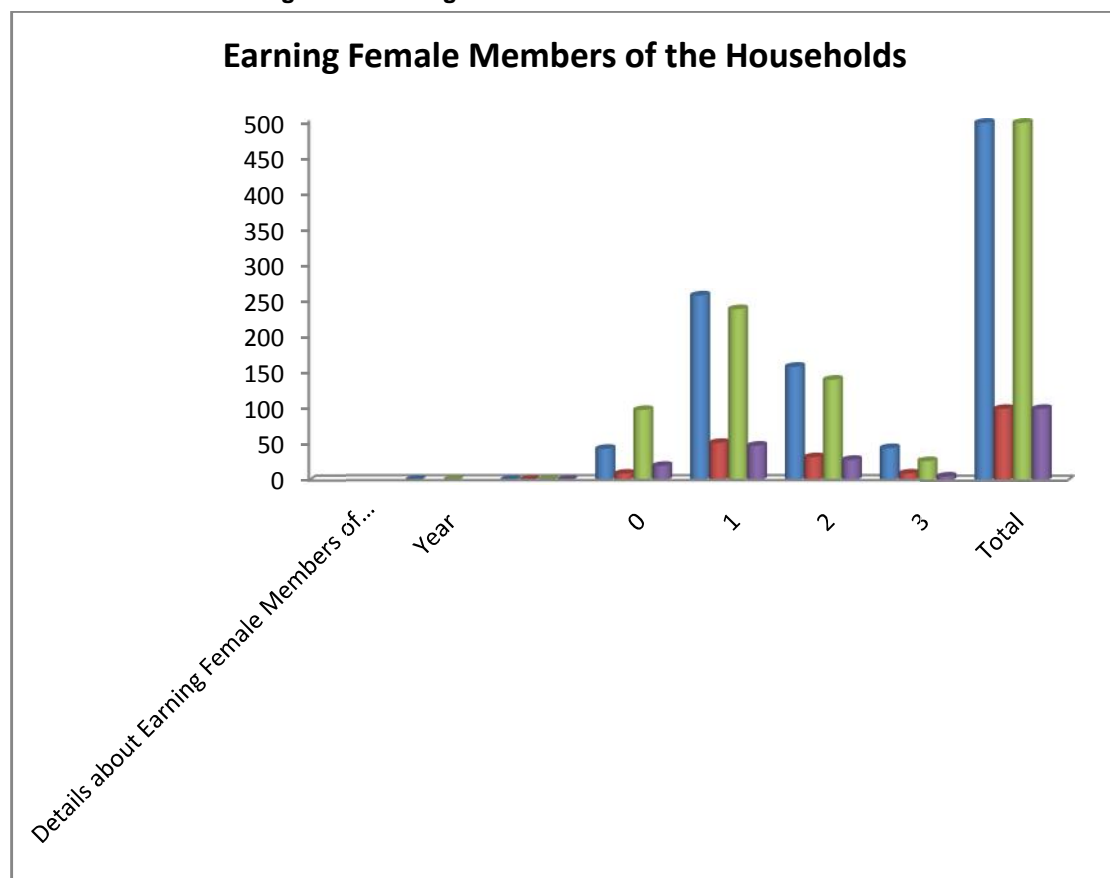


Table 2 shows the number of earning female members of the households during 2016-2020. In both the year 500 respondents were interviewed and information collected from them. You will see that in both time period, second and third year are the period where number of earning female members are the maximum in terms of percentage and total number of earning members.

Table 3: Decision Making Process in Households

Member	2015		2020	
	Frequency	Percent	Frequency	Percent
Husband	171	34.2	173	34.6
Wife	78	15.6	69	13.8
Both Together	251	50.2	258	51.6
Total	500	100	500	100

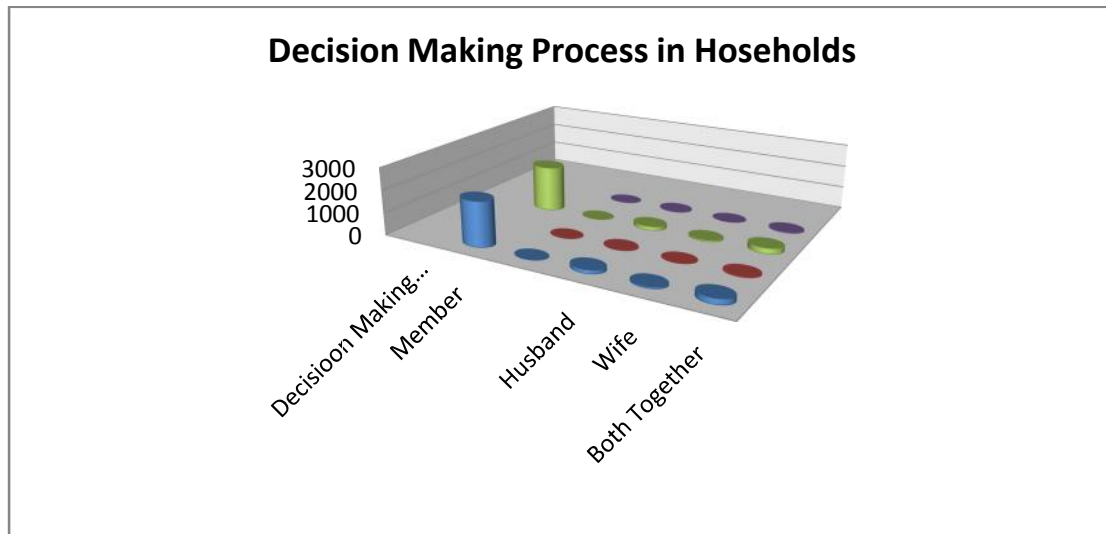
Figure 3: Decision Making Process in Households

Table 3 represents that majority of decisions are taken by the households jointly in both time periods. This percentage has increased slightly in 2020. It shows that income generation has substantially increased their participation in the process of decision making.

Conclusion

If we conclude the present study then we can easily find that there is a significant increase in the average income of households during the specified period. The ability of women in terms of decision-making process has also enhanced. They are contributing equally with their husbands in the affairs of the family. This study also establishes that higher levels of income of microfinance beneficiaries have positively impacted the decision making authority to the women to contribute significantly in household affairs.

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