

**EMPOWERMENT OF RURAL WOMEN THROUGH
INCOME GENERATING ACTIVITIES TO ACHIEVE
QUALITY FAMILY LIFE**

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ABSTRACT

To achieve the Millennium Development Goal empowerment of women is necessity of the time. Therefore, in this present study, an attempt has been made to determine Empowerment of rural women through income generating activities to achieve quality family life. The particular research study was conducted in three districts of Odisha namely, Cuttack, Puri and Khurda. About 240 women were selected randomly as respondents being member of SHG. Data were collected through survey method by using a pre-tested interview schedule and attempt was made to know the Empowerment of rural women through income generating activities to achieve quality family life. The output of the study reveals that 32.50% respondents doing income generating activities without training, subsidized inputs and exposure and from this their average monthly income is Rs. 2000. Major constraints in marketing are not getting proper price, selling the produce, depends on male member's cooperation and competition in locality. The suggestions came out for effective marketing are creation of local market, production as per market demand, better transport, infrastructure facility, creation of societies, easy availability of raw materials and skill training for better production. After involvement with the income generating activities the average growth rate in empowerment is 45.11%. Therefore, involvement of women in income generating activities is essential for their empowerment and better quality family life.

Key words: Empowerment, Rural, Women, Activities, Quality, Family Life

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Introduction:

Women make up half of the world population, but their participation in the development process of society through various activities is not the same as men's even today. The population of India is more than 1210.2 million out of which 833 million lives in rural areas. 48.6 percent of it is women (2011 Census). Till date the most economically and socially suffered are the women.

They bear almost all responsibility for meeting basic needs of the family but still, they are not economically independent. To achieve economic independence, Income generating activities are essential for the rural women. Surekharao and Rajamanamma, (1999) indicated that, Empowerment is a multidimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. To achieve the Millennium Development Goal and to eradicate poverty, empowerment of women is necessity of the time. In this present study, an attempt has been made to determine Empowerment of rural women through income generating activities to achieve quality family life as reflected in the following table

Methodology:

Three districts (Cuttack, Puri and Khurdha) of Odisha covering six blocks, two in each were selected purposefully for the study. About 240 SHG members were randomly selected as sample respondents @ one from each SHG, Criteria was fixed for the respondents having experience as group member and having three years experience as a housewife with children in family. The interview schedule was developed, pre-tested and modified to be used for data collection in the field along with PRA and FGD methods. The collected data were processed and analyzed with the help of statistical tools and techniques which are reflected in the findings and discussion.

Findings and discussion:

Socio-economic profile of respondents: The socio-economic information is very much essential to study the life style of an individual. Many researchers have found that socio-economic parameters have a great influence on rural women to take up any entrepreneurial activities. This present study has made an attempt to collect information on socio-economic profile of respondents as reflected in the following table.

Table 1 Socio-economic parameters with significant difference

Sl. No.	Variables	Range	Significant difference (%)
1	Monthly income	Upto Rs.10000	11.38
2	Social status	i) High	10.97
		ii) Medium	20.11
3	Occupation	i) Service	10.60
		ii) Farming	11.88
4	Caste	i)OBC	10.57
		ii)General	13.14
5	Family size	i)Large (7 and above)	10.22

Under the section of socio-economic profile of respondents, total nine variables were finalized. Out of these variables like monthly income upto Rs10000, high and medium social status, service and farming as occupation, OBC and general category castes and large family size having more than seven members were found to be influencing factors for progressiveness of rural women having significant difference in percentage analysis. Therefore, it is indicative that the above mentioned variables may be considered for progressiveness of respondents.

Table-2 Financial support

Sl No.	Financial parameters	Salient factors	%
1	Amount of loan	Upto Rs. 50000	89.49
2	Rate of interest on bank loan	No idea about interest rate	85.39
3	Repayment period of loan	Within 1 year	47.95
4	Steps against non-repayment	Regularly paid	88.30
5	Finance by other agency than bank	No	96.67

The outcome of analysis shows that as getting loan is strength for any enterprise or organization, majority (89.49%) respondent's amount of loan for entrepreneurial activities is limited to Rs. 50,000 and 85.39% respondents had no idea about interest rate on their bank loan. Every government scheme / program has some norms or guidelines which have to be followed by the beneficiary. Likewise, bank has its own time period for repayment of loan. Out of the total, 47.95% groups repaid the loan within 1 year and 88.30% respondents paid it regularly. As source

of finance by other agencies than banks, only 3.33% groups get this facility against 96.67% who did not get this facility. According to Seibel, H. D.(2005), the financial services and their impact on incomes also raise the capacities of SHG members to increase their household expenditure for basic needs such as better nutrition as well as for education and health. But as per Mahajan, Vijay (2003) It is a well known and established fact that micro-finance is a necessary but not sufficient condition for the promotion of livelihoods.

Table-3 Training and exposure

Sl No.	Training and exposure parameters	Salient factors	%
1	Training undergone	No	68.33%
2	Areas of training	Value addition to agricultural produce	19.73
3	Subsidized inputs	No	92.92
4	Exposure	No	95.83
5	Visits by political leaders	No	98.33
6	Developmental activities	No	90.00

Capacity building is essential for enhancement of knowledge, skills and attitude of the people. The data in above table depicts that for capacity building, 31.67% had undergone trainings against 68.33% who had no training experience. With regard to areas of training only 19.73% respondents were imparted training on value addition to agriculture produces and 92.92% respondents did not provided with subsidized inputs. To enhance the outlook of a person, outside exposure is a must but, above data indicate that, 95.83% respondents had no exposure visit and 98.33% groups are not visited and motivated by political leaders. Now-a-days, government gives much importance to SHGs for women empowerment. In this context the SHGs take up many developmental activities like: village road construction, mid-day meal preparation, selling control items of supply departments, community pond renovation, village cleanliness, imparting health education, etc. The inference of data is that, out of 240 respondents, only 10.00% had taken up some developmental activities whereas 90.00% did not.

Table-4 Entrepreneurial activities and income

SI No.	Variables	f	%
1	Self employment activities		
	Have activities	78	32.50
	No activities	162	67.50
	Total	240	100.00
2	Average monthly income		
	Upto Rs. 2000	55	22.91
	Rs. 2001- Rs. 5000	22	9.17
	Above Rs. 5000	1	0.42
	No income	162	67.50
	Total	240	100.00

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). To enable women, to generate their own income, activities of SHG start with individual or group for income generation. Data in the above table indicates that, 32.50% SHGs were engaged in various activities for self employment against 67.50% who did not involve in any activities. Therefore, skill training should be imparted to build up capacity of the SHG members in enterprising form. The table indicates that about 67.50% of sample had no income from self employment activities, whereas rest (32.50%) had some activities. Most of them (22.91%) earned upto Rs. 2000 per month followed by Rs. 2001 - Rs. 5000 (9.17%) and above Rs. 5000 (0.42%). As per Zaman (2001) Smoothing, providing emergency assistance, and empowering and making women confident by giving them control over assets and increased self-esteem and knowledge. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society (Swedish Ministry for Foreign Affairs, 2010).

Table-5 Marketing constraints and suggestions for effective marketing

Constraints	Suggestions
1. No proper price	1. Creation of local market
2. Depends on local shops	2. Production as per market demand
3. Depends on male members cooperation	3. Better transport facility
4. Competition in locality	4. Infrastructure facility
5. Lack of marketing facility	5. Creation of societies
	6. Availability of raw materials
	7. Skill training

According to Preeti, S. and Shashi, K.V. (2008) Entrepreneurship education and trainings can be helpful in inducing positive self concept, self reliance, self confidence and independence in rural women. Data in the above table indicates the major constraints faced by the respondents for marketing of their products are not getting proper price against the produce, depends on local shops for selling the produce, depends on male member's cooperation and competition in locality. The suggestions came out for effective marketing are creation of local market for selling of the produce, production as per market demand, better transport facility, infrastructure facility, creation of societies, easy availability of raw materials and skill training for better production.

Table-6 Extent of empowerment

Extent of Empowerment						
Sl. No.	Areas of empowerment	Before	%	After	%	Increase
1	Autonomy in decision making	50	20.83	130	54.00	33.17
2	Social security	70	29.16	180	75.00	45.84
3	Personal autonomy	65	27.08	210	87.50	60.42
4	Economic autonomy	45	18.75	135	56.25	37.50
5	Political autonomy	30	12.50	170	70.83	58.33
6	Legal awareness	25	10.41	110	45.83	35.42
	Average		19.78		64.90	45.11

A glance at table 6 highlights the extent of empowerment. Before joining the group and doing income generating activities the average rate of empowerment is 19.78%. But after starting income generating activities and earning, it was 64.90% and the average growth rate is 45.11%. After involvement with the income generating activities women are more 60.42% empowered in personal autonomy followed by political autonomy (58.33%), social security (45.84%), Economic autonomy (37.50%), legal awareness (35.42%) and autonomy in decision making (33.17%).

Conclusion:

In the context of empowerment of rural women through income generating activities, monthly income, social status, occupation, caste, family size are considerable socio economic variable for progressiveness of respondents. Maximum respondents take loan amounting up to Rs. 50,000 without knowing the interest rate and repaid it regularly in time which is appreciable. Majority from the respondents doing income generating activities without training, subsidized inputs and exposure. From self employment activities average monthly income is Rs. 2000. Major constraints in marketing are not getting proper price, depends on local shops for selling the produce, depends on male member's cooperation and competition in locality. The suggestions came out for effective marketing are creation of local market, production as per market demand, better transport, infrastructure facility, creation of societies, easy availability of raw materials and skill training for better production. Through analysis of components of empowerment revealed that considerable percentage of rural women are empowered after initiating income generating activities and it influence their family life. It helps them to achieve a better quality family life. Therefore, the government as well as the NGOs should consider these factors to improve the socio-economic conditions of the women and to empower them to meet the challenges in future years.

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